



## Business & Commercial Banking – Interest Rates

Effective: 13 March 2025

Business Bank Accounts			
	Sterling	US Dollar	Euro
Strata Account	0.00%	0.00%	0.00%
Corporate Call Account	0.00%	0.00%	0.00%

Strata Notice Account												
Notice period	Sterling		Sterling (effective 31/03/2025)		US Dollar		Euro		Euro (effective 31/03/2025)		Euro (effective 28/04/2025)	
	Gross	AER	Gross	AER	Gross	AER	Gross	AER	Gross	AER	Gross	AER
36 Day	4.05%	4.11%	3.80%	3.85%	3.50%	3.55%	2.20%	2.22%	2.00%	2.02%	1.80%	1.81%
96 Day	4.25%	4.32%	4.00%	4.06%	3.60%	3.65%	2.35%	2.37%	2.10%	2.12%	1.90%	1.91%
196 Day	4.35%	4.42%	4.10%	4.16%	3.75%	3.80%	2.45%	2.47%	2.20%	2.22%	2.00%	2.02%
396 Day	4.45%	4.52%	4.20%	4.27%	3.90%	3.96%	2.60%	2.63%	2.35%	2.37%	2.15%	2.17%

Strata Fixed Term Deposits				
	Minimum deposit	Gross/AER		
Term	GBP   USD   EUR	Sterling	US Dollar	Euro
1 month	500,000	4.15%	4.00%	1.95%
3 months	100,000	4.15%	4.05%	2.05%
6 months	100,000	4.00%	3.95%	1.90%
12 months	100,000	3.90%	3.85%	1.80%

- Fixed rates are indicative only and may change at short notice.
- Debit interest on unauthorised overdrafts is charged at 10% above the Bank's applicable reference rate with a minimum rate of 10%
- The gross rate is the contractual interest rate payable without the deduction of any tax. AER illustrates what the interest would be if paid and compounded annually.

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