

Interest rate payable on uninvested cash balances

Please read in conjunction with the notes.

Currency	Date effective from	Balance	Gross rate p.a.
Sterling	12 January 2026	£0 – £2,499	0%
		£2,500 – £99,999	1.55%
		£100,000 +	2.35%
US \$	18 September 2022	All balances	0%
Euro	18 September 2022	All balances	0%
Offshore Accounts	18 September 2022	All balances	0%

Notes:

1. Interest rates are the gross rates in force from the effective date and are payable only on uninvested credit balances held on your account and are based on the account balance.
2. Interest is paid gross and it is your responsibility to report and pay any tax due under self-assessment to HM Revenue and Customs (HMRC) or any other relevant tax authority.
3. Interest is calculated on a daily basis and paid monthly in arrears, unless otherwise advised.
4. The interest rate band within which the balance falls is applicable to the entire balance.
5. Interest rates are subject to change and will be reviewed at least on a monthly basis with updates published on our website.