

# **Banking and Savings Accounts Interest Rates**

## **For international personal customers**

Effective from 1 October 2018

# Banking Accounts

## Gold Bank Account

The Gold Bank Account is a flexible bank account that offers tiered interest rates and easy access to your money. It can be held in Sterling, Euro and US Dollar currencies and is accompanied by a Gold Visa debit card. Please note that the maximum amount you can deposit in a Gold Bank Account is £3,000,000/€3,000,000/\$3,000,000.

**Sterling** – Interest rates are effective from 1 September 2016.

| Minimum balance to earn interest rate | Gross rate p.a. (variable) Interest paid quarterly | Annual Equivalent Rate (AER) (variable) |
|---------------------------------------|--|---|
| £0 – £74,999                          | 0.00%  | 0.00%                                   |
| £75,000 – £999,999                    | 0.15%  | 0.15%                                   |
| £1,000,000 – £3,000,000               | Please contact us*                                 |   |

**Euro** – Interest rates are effective from 1 October 2018.

| Minimum balance to earn interest rate | Gross rate p.a. (variable) Interest paid quarterly | Annual Equivalent Rate (AER) (variable) |
|---------------------------------------|--|---|
| €0 – €74,999                          | 0.00%  | 0.00%                                   |
| €75,000 – €999,999                    | -0.50%   | -0.50%                                  |
| €1,000,000 – €3,000,000               | Please contact us*                                 |   |

**US Dollar** – Interest rates are effective from 19 June 2017.

| Minimum balance to earn interest rate | Gross rate p.a. (variable) Interest paid quarterly | Annual Equivalent Rate (AER) (variable) |
|---------------------------------------|--|---|
| \$0 – \$74,999                        | 0.00%  | 0.00%                                   |
| \$75,000 – \$999,999                  | 0.15%  | 0.15%                                   |
| \$1,000,000 – \$3,000,000             | Please contact us*                                 |   |

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

\* If you have a balance in excess of £/€//\$1 million with us we offer a personalised service – please contact us so we can understand your banking needs.

# Savings Accounts

## Call Account

The Call Account requires no notice for making withdrawals and offers unlimited access to your money, in Sterling, Euro or US Dollar currencies. Interest is credited quarterly.

**Sterling** – Interest rates are effective from 1 June 2016.

| Minimum balance to earn interest rate | Gross rate p.a. (variable) Interest paid quarterly | Annual Equivalent Rate (AER) (variable) |
|---------------------------------------|--|---|
| £0 – £74,999                          | 0.00%  | 0.00%                                   |
| £75,000 – £999,999                    | 0.00%  | 0.00%                                   |
| £1,000,000 +                          | Please contact us*                                 |   |

**Euro** – Interest rates are effective from 1 October 2018.

| Minimum balance to earn interest rate | Gross rate p.a. (variable) Interest paid quarterly | Annual Equivalent Rate (AER) (variable) |
|---------------------------------------|--|---|
| €0 – €74,999                          | 0.00%  | 0.00%                                   |
| €75,000 – €999,999                    | -0.50%   | -0.50%                                  |
| €1,000,000 +                          | Please contact us*                                 |   |

**US Dollar** – Interest rates are effective from 19 June 2017.

| Minimum balance to earn interest rate | Gross rate p.a. (variable) Interest paid quarterly | Annual Equivalent Rate (AER) (variable) |
|---------------------------------------|--|---|
| \$0 – \$74,999                        | 0.00%  | 0.00%                                   |
| \$75,000 – \$999,999                  | 0.00%  | 0.00%                                   |
| \$1,000,000 +                         | Please contact us*                                 |   |

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

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## Savings Accounts (continued)

### Notice Account

A variable rate savings account which requires written notice for any withdrawals. Available in Sterling and US Dollar currencies with a range of notice periods to choose from. Interest is paid quarterly.

#### 31 Day Notice Account

**Sterling** – 31 days' notice is required for withdrawal. Interest rates are effective from 2 October 2017.

| Minimum opening balance               | £50,000   |  |
|---------------------------------------|---|--|
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| £50,000 – £74,999                     | 0.50%   | 0.50%                                      |
| £75,000 – £999,999                    | 0.55%   | 0.55%                                      |
| £1,000,000 +                          | Please contact us*                                    |  |

**US Dollar** – 31 days' notice is required for withdrawal. Interest rates are effective from 2 October 2017.

| Minimum opening balance               | \$50,000  |  |
|---------------------------------------|---|--|
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| \$50,000 – \$74,999                   | 0.65%   | 0.65%                                      |
| \$75,000 – \$999,999                  | 0.90%   | 0.90%                                      |
| \$1,000,000 +                         | Please contact us*                                    |  |

#### 95 Day Notice Account

**Sterling** – 95 days' notice is required for withdrawal. Interest rates are effective from 2 October 2017.

| Minimum opening balance               | £50,000   |  |
|---------------------------------------|---|--|
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| £50,000 – £74,999                     | 0.60%   | 0.60%                                      |
| £75,000 – £999,999                    | 0.65%   | 0.65%                                      |
| £1,000,000 +                          | Please contact us*                                    |  |

**US Dollar** – 95 days' notice is required for withdrawal. Interest rates are effective from 2 October 2017.

| Minimum opening balance               | \$50,000  |  |
|---------------------------------------|---|--|
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| \$50,000 – \$74,999                   | 0.70%   | 0.70%                                      |
| \$75,000 – \$999,999                  | 1.00%   | 1.00%                                      |
| \$1,000,000 +                         | Please contact us*                                    |  |

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

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## Savings Accounts (continued)

### 365 Day Notice Account

**Sterling** – 365 days' notice is required for withdrawal. Interest rates are effective from 2 October 2017.

|                                       |   |  |
|---------------------------------------|---|--|
| Minimum opening balance               | £50,000   |  |
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| £50,000 – £74,999                     | 0.80%   | 0.80%                                      |
| £75,000 – £999,999                    | 0.85%   | 0.85%                                      |
| £1,000,000 +                          | Please contact us*                                    |  |

**US Dollar** – 365 days' notice is required for withdrawal. Interest rates are effective from 19 June 2017.

|                                       |   |  |
|---------------------------------------|---|--|
| Minimum opening balance               | \$50,000  |  |
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| \$50,000 – \$74,999                   | 1.25%   | 1.25%                                      |
| \$75,000 – \$999,999                  | 1.35%   | 1.35%                                      |
| \$1,000,000 +                         | Please contact us*                                    |  |

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

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## Savings Accounts (continued)

### Fixed Deposit Contracts

Fixed Deposit Contracts allow you to fix your money at an agreed interest rate for a set period of time. Please note withdrawals are not permitted on our Fixed Deposit Contracts before maturity. Your initial deposit will be paid into a Call Account which we will automatically open for you.

The Fixed Deposit Contracts are available in Sterling and US Dollars. Interest is paid on maturity for 3 Month, 6 Month and 12 Month contracts and annually or on maturity for 24 Month contracts.

#### 3 Month Fixed Deposit Contract

Interest is paid on maturity.

**Sterling** – Interest rates are effective from 8 August 2016.

| Minimum opening balance               | £50,000            |                              |
|---------------------------------------|--------------------|------------------------------|
| Minimum balance to earn interest rate | Gross rate         | Annual Equivalent Rate (AER) |
| £0 – £74,999                          | 0.30%              | 0.30%                        |
| £75,000 – £999,999                    | 0.35%              | 0.35%                        |
| £1,000,000 +                          | Please contact us* |                              |

**US Dollar** – Interest rates are effective from 19 June 2017.

| Minimum opening balance               | \$50,000           |                              |
|---------------------------------------|--------------------|------------------------------|
| Minimum balance to earn interest rate | Gross rate         | Annual Equivalent Rate (AER) |
| \$50,000 – \$74,999                   | 0.65%              | 0.65%                        |
| \$75,000 – \$999,999                  | 0.70%              | 0.70%                        |
| \$1,000,000 +                         | Please contact us* |                              |

#### 6 Month Fixed Deposit Contract

Interest is paid on maturity.

**Sterling** – Interest rates are effective from 1 December 2017.

| Minimum opening balance               | £50,000            |                              |
|---------------------------------------|--------------------|------------------------------|
| Minimum balance to earn interest rate | Gross rate         | Annual Equivalent Rate (AER) |
| £50,000 – £74,999                     | 0.40%              | 0.40%                        |
| £75,000 – £999,999                    | 0.55%              | 0.55%                        |
| £1,000,000 +                          | Please contact us* |                              |

**US Dollar** – Interest rates are effective from 19 June 2017.

| Minimum opening balance               | \$50,000           |                              |
|---------------------------------------|--------------------|------------------------------|
| Minimum balance to earn interest rate | Gross rate         | Annual Equivalent Rate (AER) |
| \$50,000 – \$74,999                   | 0.80%              | 0.80%                        |
| \$75,000 – \$999,999                  | 0.85%              | 0.85%                        |
| \$1,000,000 +                         | Please contact us* |                              |

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

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## Savings Accounts (continued)

### 12 Month Fixed Deposit Contract

Sterling – Interest rates are effective from 1 December 2017.

|                                       |                    |                              |
|---------------------------------------|--------------------|------------------------------|
| Minimum opening balance               | £50,000            |                              |
| Minimum balance to earn interest rate | Gross rate         | Annual Equivalent Rate (AER) |
| £50,000 – £74,999                     | 0.70%              | 0.70%                        |
| £75,000 – £999,999                    | 1.00%              | 1.00%                        |
| £1,000,000 +                          | Please contact us* |                              |

US Dollar – Interest rates are effective from 19 June 2017.

|                                       |                    |                              |
|---------------------------------------|--------------------|------------------------------|
| Minimum opening balance               | \$50,000           |                              |
| Minimum balance to earn interest rate | Gross rate         | Annual Equivalent Rate (AER) |
| \$50,000 – \$74,999                   | 1.20%              | 1.20%                        |
| \$75,000 – \$999,999                  | 1.30%              | 1.30%                        |
| \$1,000,000 +                         | Please contact us* |                              |

### 24 Month Fixed Deposit Contract

Interest is paid annually or on maturity, annual interest cannot be added to the original amount deposited and must be paid into the associated Call Account held with us.

Sterling – Interest rates are effective from 1 November 2016.

| Minimum balance to earn interest rate | Interest paid annually |                              | Interest paid on maturity |                              |
|---------------------------------------|------------------------|------------------------------|---------------------------|------------------------------|
|                                       | Gross rate             | Annual Equivalent Rate (AER) | Gross rate                | Annual Equivalent Rate (AER) |
| £50,000 – £74,999                     | 1.24%                  | 1.24%                        | 1.25%                     | 1.24%                        |
| £75,000 – £999,999                    | 1.24%                  | 1.24%                        | 1.25%                     | 1.24%                        |
| £1,000,000 +                          | Please contact us*     |                              |                           |                              |

US Dollar – Interest rates are effective from 19 June 2017.

| Minimum balance to earn interest rate | Interest paid annually |                              | Interest paid on maturity |                              |
|---------------------------------------|------------------------|------------------------------|---------------------------|------------------------------|
|                                       | Gross rate             | Annual Equivalent Rate (AER) | Gross rate                | Annual Equivalent Rate (AER) |
| \$50,000 – \$74,999                   | 1.49%                  | 1.49%                        | 1.50%                     | 1.49%                        |
| \$75,000 – \$999,999                  | 1.54%                  | 1.54%                        | 1.55%                     | 1.54%                        |
| \$1,000,000 +                         | Please contact us*     |                              |                           |                              |

**Interest rates may vary.** AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax. If a negative interest rate applies to your account, this will be calculated on the same basis as credit interest.

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## Find out more

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