

# Banking and Savings Accounts Interest Rates

For international personal customers

Effective from 1 March 2019

# 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.

\* 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 (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 1 March 2019.

Minimum opening balance	£50,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£50,000 – £74,999	0.60%	0.60%
£75,000 – £999,999	0.95%	0.95%
£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) Interest paid quarterly	Annual Equivalent Rate (AER) (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 1 March 2019.

Minimum opening balance	£50,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£50,000 – £74,999	0.85%	0.85%
£75,000 – £999,999	1.20%	1.21%
£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) Interest paid quarterly	Annual Equivalent Rate (AER) (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.

\* 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 (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)
£50,000 – £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 March 2019.

Minimum opening balance	£50,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
£50,000 – £74,999	1.00%	1.00%
£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	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.

\* 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 (continued)

## 12 Month Fixed Deposit Contract

**Sterling** – Interest rates are effective from 1 March 2019.

Minimum opening balance	£50,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
£50,000 – £74,999	1.15%	1.15%
£75,000 – £999,999	1.25%	1.25%
£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 March 2019.

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	1.39%	1.39%	1.40%	1.39%
£75,000 – £999,999	1.44%	1.44%	1.45%	1.44%
£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.

\* 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.

## Find out more

---



08000 84 28 88 if calling from a UK landline or mobile, or  
 +44 (0)1534 885 000 (Jersey branch) or +44 (0)1624 641 888 (Isle of Man branch)  
 if calling from overseas. Monday to Friday 9am to 5pm (UK time),  
 except Wednesdays when we open at 9.30am.



Santander International  
 PO Box 123, 19-21 Prospect Hill,  
 Douglas, Isle of Man IM99 1ZZ  
 British Isles



Santander International  
 PO Box 545, 19-21 Commercial Street,  
 St Helier, Jersey JE4 8XG  
 Channel Islands



[santanderinternational.co.uk](http://santanderinternational.co.uk)



[info@santanderinternational.co.uk](mailto:info@santanderinternational.co.uk)

---

Santander International is able to provide this document in large print, Braille and audio CD.  
 If you would like to receive this document in one of these formats, please contact us.

---

Santander International is the trading name of Abbey National Treasury Services plc, Jersey Branch and Abbey National Treasury Services plc, Isle of Man Branch.

Abbey National Treasury Services plc is incorporated in England and Wales with number 2338548 and its registered office is 2 Triton Square, Regent's Place, London NW1 3AN, United Kingdom. Abbey National Treasury Services plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Abbey National Treasury Services plc's Financial Services Register number is 146003. Abbey National Treasury Services plc, Jersey Branch has its principal place of business at 19- 21 Commercial Street, St Helier, Jersey JE2 3RU, Channel Islands and is regulated by the Jersey Financial Services Commission. Tel. +44 (0)1534 885 000. Abbey National Treasury Services plc, Isle of Man Branch has its principal place of business at 19- 21 Prospect Hill, Douglas, Isle of Man IM1 1ET and is regulated by the Isle of Man Financial Services Authority. Tel +44 (0)1624 641 888. [www.santanderinternational.co.uk](http://www.santanderinternational.co.uk)

All accounts opened with Abbey National Treasury Services plc, Jersey Branch have situs in Jersey and therefore are not covered by the Financial Services Compensation Scheme established under the UK Financial Services and Markets Act 2000 or by the Isle of Man Depositors' Compensation Scheme. Abbey National Treasury Services plc, Jersey Branch is a participant in the Jersey Bank Depositors Compensation Scheme. The Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Full details of the Scheme and banking groups covered are available on the States of Jersey website [www.gov.je/dcs](http://www.gov.je/dcs), or on request.

All accounts opened with Abbey National Treasury Services plc, Isle of Man Branch have situs in the Isle of Man and therefore eligible deposits are covered by the Isle of Man Depositors' Compensation Scheme as set out in the Isle of Man Depositors' Compensation Scheme Regulations 2010 and not covered by the UK Financial Services Compensation Scheme or by the Jersey Bank Depositors Compensation Scheme.

Santander and the flame logo are registered trademarks. The latest audited accounts are available upon request.

Calls are recorded and may be monitored.