

Banking and Savings Accounts Interest Rates

For international personal customers

Effective from 07 July 2023

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.

Sterling – Interest rates are effective from 12 January 2023

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	1.25% *	1.26% *
£1,000,000 – £2,999,999	1.25% *	1.26% *
£3,000,000 +	1.25% *	1.26% *

Euro – Interest rates are effective from 22 August 2022

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 +	0.00% *	0.00% *

US Dollar – Interest rates are effective from 12 January 2023

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	0.75% *	0.75% *
\$1,000,000 +	0.75% *	0.75% *

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

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 01 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 +	0.00% *	0.00% *

Euro – Interest rates are effective from 22 August 2022

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 +	0.00% *	0.00% *

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 +	0.00% *	0.00% *

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 07 July 2023

Minimum opening balance	£25,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£25,000 – £74,999	0.10%	0.10%
£75,000 – £999,999	1.85% *	1.86% *
£1,000,000 +	2.00% *	2.02% *

Euro – 31 days' notice is required for withdrawal. Interest rates are effective from 12 January 2023

Minimum opening balance	€25,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
€25,000 – €74,999	0.00%	0.00%
€75,000 – €999,999	0.45% *	0.45% *
€1,000,000 +	0.45% *	0.45% *

US Dollar – 31 days' notice is required for withdrawal. Interest rates are effective from 12 January 2023

Minimum opening balance	\$25,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
\$25,000 – \$74,999	0.10%	0.10%
\$75,000 – \$999,999	1.65% *	1.66% *
\$1,000,000 +	1.80% *	1.81% *

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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95 Day Notice Account**Sterling** – 95 days' notice is required for withdrawal. Interest rates are effective from 07 July 2023

Minimum opening balance	£25,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£25,000 – £74,999	0.15%	0.15%
£75,000 – £999,999	2.45% *	2.47% *
£1,000,000 +	2.60% *	2.63% *

Euro – 95 days' notice is required for withdrawal. Interest rates are effective from 12 April 2023

Minimum opening balance	€25,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
€25,000 – €74,999	0.00%	0.00%
€75,000 – €999,999	1.10% *	1.10% *
€1,000,000 +	1.20% *	1.21% *

US Dollar – 95 days' notice is required for withdrawal. Interest rates are effective from 12 January 2023

Minimum opening balance	\$25,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
\$25,000 – \$74,999	0.10%	0.10%
\$75,000 – \$999,999	2.00% *	2.02% *
\$1,000,000 +	2.10% *	2.12% *

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, Euro and US Dollars. Interest is paid on maturity for 3 Month and 6 Month contracts and monthly, annually or on maturity for 12 Month and 18 Month contracts.

3 Month Fixed Deposit Contract

Interest is paid on maturity.

Sterling – Interest rates are effective from 07 July 2023

Minimum opening balance	£25,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
£25,000 – £74,999	0.25%	0.25%
£75,000 – £999,999	2.50% *	2.50% *
£1,000,000 +	2.50% *	2.50% *

US Dollar – Interest rates are effective from 07 July 2023

Minimum opening balance	\$25,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
\$25,000 – \$74,999	0.25%	0.25%
\$75,000 – \$999,999	2.50% *	2.50% *
\$1,000,000 +	2.50% *	2.50% *

6 Month Fixed Deposit Contract

Interest is paid on maturity.

Sterling – Interest rates are effective from 07 July 2023

Minimum opening balance	£25,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
£25,000 – £74,999	0.25%	0.25%
£75,000 +	3.00% *	3.00% *

US Dollar – Interest rates are effective from 07 July 2023

Minimum opening balance	\$25,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
\$25,000 – \$74,999	0.25%	0.25%
\$75,000 +	3.00% *	3.00% *

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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12 Month Fixed Deposit Contract

Interest can be paid monthly or on maturity. 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 07 July 2023

Minimum opening balance	£25,000			
Minimum balance to earn interest rate	Interest paid monthly		Interest paid on maturity	
	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)
£25,000 – £74,999	4.20%	4.20%	4.20%	4.20%
£25,000 – £999,999	4.20% *	4.20% *	4.20% *	4.20% *
£1,000,000 +	4.20% *	4.20% *	4.20% *	4.20% *

Euro – Interest rates are effective from 07 July 2023

Minimum opening balance	€25,000			
Minimum balance to earn interest rate	Interest paid monthly		Interest paid on maturity	
	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)
€25,000 – €74,999	2.35%	2.35%	2.35%	2.35%
€75,000 – €999,999	2.35% *	2.35% *	2.35% *	2.35% *
€1,000,000 +	2.35% *	2.35% *	2.35% *	2.35% *

US Dollar – Interest rates are effective from 07 July 2023

Minimum opening balance	\$25,000			
Minimum balance to earn interest rate	Interest paid monthly		Interest paid on maturity	
	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)
\$25,000 – \$74,999	3.75%	3.75%	3.75%	3.75%
\$75,000 – \$999,999	3.75% *	3.75% *	3.75% *	3.75% *
\$1,000,000 +	3.75% *	3.75% *	3.75% *	3.75% *

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)

18 Month Fixed Deposit Contract

Interest can be paid monthly, annually or on maturity. 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 07 July 2023

Minimum balance to earn interest rate	Interest paid monthly		Interest paid annually		Interest paid on maturity	
	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)
£25,000 – £74,999	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%
£75,000 – £999,999	4.10%*	4.10%*	4.10%*	4.10%*	4.10%*	4.10%*
£1,000,000 +	4.10%*	4.10%*	4.10%*	4.10%*	4.10%*	4.10%*

Euro – Interest rates are effective from 07 July 2023

Minimum balance to earn interest rate	Interest paid monthly		Interest paid annually		Interest paid on maturity	
	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)
€25,000 – €74,999	2.20%	2.20%	2.20%	2.20%	2.20%	2.20%
€75,000 – €999,999	2.20%*	2.20%*	2.20%*	2.20%*	2.20%*	2.20%*
€1,000,000 +	2.20%*	2.20%*	2.20%*	2.20%*	2.20%*	2.20%*

US Dollar – Interest rates are effective from 07 July 2023

Minimum balance to earn interest rate	Interest paid monthly		Interest paid annually		Interest paid on maturity	
	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)
\$25,000 – \$74,999	3.50%	3.50%	3.50%	3.50%	3.50%	3.50%
\$75,000 – \$999,999	3.50%*	3.50%*	3.50%*	3.50%*	3.50%*	3.50%*
\$1,000,000 +	3.50%*	3.50%*	3.50%*	3.50%*	3.50%*	3.50%*

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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24 Month Fixed Deposit Contract

Interest can be paid monthly, annually or on maturity. 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 07 July 2023

Minimum balance to earn interest rate	Interest paid monthly		Interest paid annually		Interest paid on maturity	
	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)
£25,000 – £74,999	4.10%	4.10%	4.10%	4.10%	4.10%	4.10%
£75,000 – £999,999	4.10%*	4.10%*	4.10%*	4.10%*	4.10%*	4.10%*
£1,000,000 +	4.10%*	4.10%*	4.10%*	4.10%*	4.10%*	4.10%*

Euro – Interest rates are effective from 07 July 2023

Minimum balance to earn interest rate	Interest paid monthly		Interest paid annually		Interest paid on maturity	
	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)
€25,000 – €74,999	2.15%	2.15%	2.15%	2.15%	2.15%	2.15%
€75,000 – €999,999	2.15%*	2.15%*	2.15%*	2.15%*	2.15%*	2.15%*
€1,000,000 +	2.15%*	2.15%*	2.15%*	2.15%*	2.15%*	2.15%*

US Dollar – Interest rates are effective from 07 July 2023

Minimum balance to earn interest rate	Interest paid monthly		Interest paid annually		Interest paid on maturity	
	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)	Gross rate	Annual Equivalent Rate (AER)
\$25,000 – \$74,999	3.35%	3.35%	3.35%	3.35%	3.35%	3.35%
\$75,000 – \$999,999	3.35%*	3.35%*	3.35%*	3.35%*	3.35%*	3.35%*
\$1,000,000 +	3.35%*	3.35%*	3.35%*	3.35%*	3.35%*	3.35%*

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To find out more



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