

# Banking and Savings Accounts Interest Rates

For international personal customers

Effective from 15 September 2025

# Banking Accounts

## Gold Account

The Gold 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 13 June 2025

| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
|---------------------------------------|-------------------------------------------------------|--------------------------------------------|
| £0 – £74,999                          | 0.00%                                                 | 0.00%                                      |
| £75,000 – £999,999                    | 0.25% *                                               | 0.25% *                                    |
| £1,000,000 +                          | Please contact us                                     |                                            |

**Euro** – Interest rates are effective from 22 August 2022

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

**US dollar** – Interest rates are effective from 02 August 2024

| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
|---------------------------------------|-------------------------------------------------------|--------------------------------------------|
| \$0 – \$74,999                        | 0.00%                                                 | 0.00%                                      |
| \$75,000 – \$999,999                  | 0.25% *                                               | 0.25% *                                    |
| \$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

## Notice Account

A variable rate savings account which requires written notice for any withdrawals. Available in Sterling, Euro 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 15 September 2025

|                                       |                                                       |                                            |
|---------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Minimum opening balance               | £25,000                                               |                                            |
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| £25,000 – £74,999                     | 0.10%                                                 | 0.10%                                      |
| £75,000 – £999,999                    | 0.90% *                                               | 0.90% *                                    |
| £1,000,000 +                          | Please contact us                                     |                                            |

**Euro** – 31 days' notice is required for withdrawal. Interest rates are effective from 15 September 2025

|                                       |                                                       |                                            |
|---------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Minimum opening balance               | €25,000                                               |                                            |
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| €25,000 – €74,999                     | 0.00%                                                 | 0.00%                                      |
| €75,000 – €999,999                    | 0.75% *                                               | 0.75% *                                    |
| €1,000,000 +                          | Please contact us                                     |                                            |

**US dollar** – 31 days' notice is required for withdrawal. Interest rates are effective from 28 February 2025

|                                       |                                                       |                                            |
|---------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Minimum opening balance               | \$25,000                                              |                                            |
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| \$25,000 – \$74,999                   | 0.10%                                                 | 0.10%                                      |
| \$75,000 – \$999,999                  | 0.75% *                                               | 0.75% *                                    |
| \$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)

## 95 Day Notice Account

**Sterling** – 95 days' notice is required for withdrawal. Interest rates are effective from 15 September 2025

|                                       |                                                       |                                            |
|---------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Minimum opening balance               | <b>£25,000</b>                                        |                                            |
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| £25,000 – £74,999                     | 0.15%                                                 | 0.15%                                      |
| £75,000 – £999,999                    | 1.50% *                                               | 1.51% *                                    |
| £1,000,000 +                          | Please contact us                                     |                                            |

**Euro** – 95 days' notice is required for withdrawal. Interest rates are effective from 15 September 2025

|                                       |                                                       |                                            |
|---------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Minimum opening balance               | <b>€25,000</b>                                        |                                            |
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| €25,000 – €74,999                     | 0.00%                                                 | 0.00%                                      |
| €75,000 – €999,999                    | 1.15% *                                               | 1.16% *                                    |
| €1,000,000 +                          | Please contact us                                     |                                            |

**US dollar** – 95 days' notice is required for withdrawal. Interest rates are effective from 28 February 2025

|                                       |                                                       |                                            |
|---------------------------------------|-------------------------------------------------------|--------------------------------------------|
| Minimum opening balance               | <b>\$25,000</b>                                       |                                            |
| Minimum balance to earn interest rate | Gross rate p.a. (variable)<br>Interest paid quarterly | Annual Equivalent Rate (AER)<br>(variable) |
| \$25,000 – \$74,999                   | 0.10%                                                 | 0.10%                                      |
| \$75,000 – \$999,999                  | 1.15% *                                               | 1.15% *                                    |
| \$1,000,000 +                         | Please contact us                                     |                                            |

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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 Gold 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 15 May 2025

| Minimum opening balance               | £10,000    |                              |
|---------------------------------------|------------|------------------------------|
| Minimum balance to earn interest rate | Gross rate | Annual Equivalent Rate (AER) |
| £10,000 – £74,999                     | 0.25%      | 0.25%                        |
| £75,000 – £999,999                    | 3.50% *    | 3.50% *                      |
| £1,000,000 +                          | 3.50% *    | 3.50% *                      |

**US dollar** – Interest rates are effective from 15 May 2025

| Minimum opening balance               | \$10,000   |                              |
|---------------------------------------|------------|------------------------------|
| Minimum balance to earn interest rate | Gross rate | Annual Equivalent Rate (AER) |
| \$10,000 – \$74,999                   | 0.25%      | 0.25%                        |
| \$75,000 – \$999,999                  | 3.75% *    | 3.75% *                      |
| \$1,000,000 +                         | 3.75% *    | 3.75% *                      |

### 6 Month Fixed Deposit Contract

Interest is paid on maturity.

**Sterling** – Interest rates are effective from 15 May 2025

| Minimum opening balance               | £10,000    |                              |
|---------------------------------------|------------|------------------------------|
| Minimum balance to earn interest rate | Gross rate | Annual Equivalent Rate (AER) |
| £10,000 – £74,999                     | 0.25%      | 0.25%                        |
| £75,000 +                             | 3.50% *    | 3.50% *                      |

**US dollar** – Interest rates are effective from 03 October 2024

| Minimum opening balance               | \$10,000   |                              |
|---------------------------------------|------------|------------------------------|
| Minimum balance to earn interest rate | Gross rate | Annual Equivalent Rate (AER) |
| \$10,000 – \$74,999                   | 0.25%      | 0.25%                        |
| \$75,000 +                            | 3.50% *    | 3.50% *                      |

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# Savings Accounts (continued)

## 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 Gold Account held with us.

**Sterling** – Interest rates are effective from 15 May 2025

|                                       |                       |                              |                           |                              |
|---------------------------------------|-----------------------|------------------------------|---------------------------|------------------------------|
| Minimum opening balance               | £10,000               |                              |                           |                              |
| 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) |
| £10,000 – £74,999                     | 3.25%                 | 3.25%                        | 3.25%                     | 3.25%                        |
| £75,000 – £999,999                    | 3.50% *               | 3.50% *                      | 3.50% *                   | 3.50% *                      |
| £1,000,000 +                          | 3.50% *               | 3.50% *                      | 3.50% *                   | 3.50% *                      |

**Euro** – Interest rates are effective from 15 May 2025

|                                       |                       |                              |                           |                              |
|---------------------------------------|-----------------------|------------------------------|---------------------------|------------------------------|
| Minimum opening balance               | €10,000               |                              |                           |                              |
| 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) |
| €10,000 – €74,999                     | 1.65%                 | 1.65%                        | 1.65%                     | 1.65%                        |
| €75,000 – €999,999                    | 1.65% *               | 1.65% *                      | 1.65% *                   | 1.65% *                      |
| €1,000,000 +                          | 1.75% *               | 1.75% *                      | 1.75% *                   | 1.75% *                      |

**US dollar** – Interest rates are effective from 03 October 2024

|                                       |                       |                              |                           |                              |
|---------------------------------------|-----------------------|------------------------------|---------------------------|------------------------------|
| Minimum opening balance               | \$10,000              |                              |                           |                              |
| 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) |
| \$10,000 – \$74,999                   | 3.00%                 | 3.00%                        | 3.00%                     | 3.00%                        |
| \$75,000 – \$999,999                  | 3.00% *               | 3.00% *                      | 3.00% *                   | 3.00% *                      |
| \$1,000,000 +                         | 3.00% *               | 3.00% *                      | 3.00% *                   | 3.00% *                      |

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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 Gold Account held with us.

**Sterling** – Interest rates are effective from 15 May 2025

| 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) |
| £10,000 – £74,999                     | 3.00%                 | 3.00%                        | 3.00%                  | 3.00%                        | 3.00%                     | 3.00%                        |
| £75,000 – £999,999                    | 3.25% *               | 3.25% *                      | 3.25% *                | 3.25% *                      | 3.25% *                   | 3.25% *                      |
| £1,000,000 +                          | 3.25% *               | 3.25% *                      | 3.25% *                | 3.25% *                      | 3.25% *                   | 3.25% *                      |

**Euro** – Interest rates are effective from 15 May 2025

| 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) |
| €10,000 – €74,999                     | 1.60%                 | 1.60%                        | 1.60%                  | 1.60%                        | 1.60%                     | 1.60%                        |
| €75,000 – €999,999                    | 1.60% *               | 1.60% *                      | 1.60% *                | 1.60% *                      | 1.60% *                   | 1.60% *                      |
| €1,000,000 +                          | 1.70% *               | 1.70% *                      | 1.70% *                | 1.70% *                      | 1.70% *                   | 1.70% *                      |

**US dollar** – Interest rates are effective from 04 April 2025

| 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) |
| \$10,000 – \$74,999                   | 2.70%                 | 2.70%                        | 2.70%                  | 2.70%                        | 2.70%                     | 2.70%                        |
| \$75,000 – \$999,999                  | 2.70% *               | 2.70% *                      | 2.70% *                | 2.70% *                      | 2.70% *                   | 2.70% *                      |
| \$1,000,000 +                         | 2.70% *               | 2.70% *                      | 2.70% *                | 2.70%                        | 2.70% *                   | 2.70% *                      |

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# Savings Accounts (continued)

## 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 Gold Account held with us.

**Sterling** – Interest rates are effective from 15 May 2025

| 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) |
| £10,000 – £74,999                     | 3.00%                 | 3.00%                        | 3.00%                  | 3.00%                        | 3.00%                     | 3.00%                        |
| £75,000 – £999,999                    | 3.25% *               | 3.25% *                      | 3.25% *                | 3.25% *                      | 3.25% *                   | 3.25% *                      |
| £1,000,000 +                          | 3.25% *               | 3.25% *                      | 3.25% *                | 3.25% *                      | 3.25% *                   | 3.25% *                      |

**Euro** – Interest rates are effective from 15 May 2025

| 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) |
| €10,000 – €74,999                     | 1.50%                 | 1.50%                        | 1.50%                  | 1.50%                        | 1.50%                     | 1.50%                        |
| €75,000 – €999,999                    | 1.60% *               | 1.60% *                      | 1.60% *                | 1.60% *                      | 1.60% *                   | 1.60% *                      |
| €1,000,000 +                          | 1.70% *               | 1.70% *                      | 1.70% *                | 1.70% *                      | 1.70% *                   | 1.70% *                      |

**US dollar** – Interest rates are effective from 04 April 2025

| 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) |
| \$10,000 – \$74,999                   | 2.60%                 | 2.60%                        | 2.60%                  | 2.60%                        | 2.60%                     | 2.60%                        |
| \$75,000 – \$999,999                  | 2.60% *               | 2.60% *                      | 2.60% *                | 2.60% *                      | 2.60% *                   | 2.60% *                      |
| \$1,000,000 +                         | 2.60% *               | 2.60% *                      | 2.60% *                | 2.60% *                      | 2.60% *                   | 2.60% *                      |

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## To find out more

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



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### Visit us at:

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All accounts opened with Santander Financial 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. Santander Financial 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 Government of Jersey website [www.gov.je/dcs](http://www.gov.je/dcs), or on request.

All accounts opened with Santander Financial 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. Full details of the Scheme and banking groups covered are available at the Isle of Man regulator's website, [www.iomfsa.im/consumers](http://www.iomfsa.im/consumers), or on request.

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