

# Banking and Savings Accounts Interest Rates

For international personal customers

Effective from 13 December 2024

# 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 02 August 2024

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	

**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 +	Please contact us	

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

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	0.25% *	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.

\* If you have a balance in excess of £500,000 (or currency equivalent) or a mortgage in excess of £750,000 with us, we offer a personalised service – please contact us so that 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 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, 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 13 December 2024

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	1.45% *	1.46% *
£1,000,000 +	Please contact us	

**Euro** – 31 days' notice is required for withdrawal. Interest rates are effective from 13 December 2024

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	1.00% *	1.00% *
€1,000,000 +	Please contact us	

**US dollar** – 31 days' notice is required for withdrawal. Interest rates are effective from 13 December 2024

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	1.00% *	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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**95 Day Notice Account****Sterling** – 95 days' notice is required for withdrawal. Interest rates are effective from 13 December 2024

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	2.10% *	2.12% *
£1,000,000 +	Please contact us	

**Euro** – 95 days' notice is required for withdrawal. Interest rates are effective from 13 December 2024

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	1.40% *	1.41% *
€1,000,000 +	Please contact us	

**US dollar** – 95 days' notice is required for withdrawal. Interest rates are effective from 13 December 2024

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	1.40% *	1.41% *
\$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 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 12 August 2024

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	3.90% *	3.90% *
£1,000,000 +	3.90% *	3.90% *

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

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	3.80% *	3.80% *
\$1,000,000 +	3.80% *	3.80% *

### 6 Month Fixed Deposit Contract

Interest is paid on maturity.

**Sterling** – Interest rates are effective from 03 October 2024

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 +	3.85% *	3.85% *

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

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 +	3.50% *	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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**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 03 October 2024

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	3.80%	3.80%	3.80%	3.80%
£75,000 – £999,999	3.80% *	3.80% *	3.80% *	3.80% *
£1,000,000 +	3.80% *	3.80% *	3.80% *	3.80% *

**Euro** – Interest rates are effective from 05 December 2024

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	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	\$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	3.00%	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% *

**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 Gold Account held with us.

**Sterling** – Interest rates are effective from 03 October 2024

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%*

**Euro** – Interest rates are effective from 05 December 2024

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	1.50%	1.50%	1.50%	1.50%	1.50%	1.50%
€75,000 – €999,999	1.50%*	1.50%*	1.50%*	1.50%*	1.50%*	1.50%*
€1,000,000 +	1.65%*	1.65%*	1.65%*	1.65%*	1.65%*	1.65%*

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

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	2.80%	2.80%	2.80%	2.80%	2.80%	2.80%
\$75,000 – \$999,999	2.80%*	2.80%*	2.80%*	2.80%*	2.80%*	2.80%*
\$1,000,000 +	2.80%*	2.80%*	2.80%*	2.80%*	2.80%*	2.80%*

**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 Gold Account held with us.

**Sterling** – Interest rates are effective from 03 October 2024

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	3.30%	3.30%	3.30%	3.30%	3.30%	3.30%
£75,000 – £999,999	3.45%*	3.45%*	3.45%*	3.45%*	3.45%*	3.45%*
£1,000,000 +	3.45%*	3.45%*	3.45%*	3.45%*	3.45%*	3.45%*

**Euro** – Interest rates are effective from 05 December 2024

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	1.30%	1.30%	1.30%	1.30%	1.30%	1.30%
€75,000 – €999,999	1.50%*	1.50%*	1.50%*	1.50%*	1.50%*	1.50%*
€1,000,000 +	1.55%*	1.55%*	1.55%*	1.55%*	1.55%*	1.55%*

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

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	2.70%	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%*

**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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## To find out more



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.



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



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



### Write to us at:

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



### Visit us at:

Santander Work Café  
Market Hall, North Quay,  
Douglas, Isle of Man IM1 2BQ,  
British Isles  
or  
Santander Work Café  
13-15 Charing Cross,  
St Helier, Jersey JE2 3RP,  
Channel Islands

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