Banking and Savings Accounts Interest Rates

For customers of Santander Private Banking

Effective from 02 April 2026

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 26 January 2026

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£0 – £74,999	1.75%	1.76%
£75,000 – £999,999	1.75%	1.76%
£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	0.50%	0.50%
\$75,000 – \$999,999	0.50%	0.50%
\$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.

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 26 January 2026

Minimum opening balance	£75,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£75,000 +	0.95%	0.95%

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

Minimum opening balance	€75,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
€75,000 +	0.90%	0.90%

US dollar – 31 days' notice is required for withdrawal. Interest rates are effective from 26 January 2026

Minimum opening balance	$75,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
$75,000 +	0.85%	0.85%

95 Day Notice Account

Sterling – 95 days' notice is required for withdrawal. Interest rates are effective from 02 April 2026

Minimum opening balance	£75,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£75,000 +	3.50%	3.55%

Euro– 95 days' notice is required for withdrawal. Interest rates are effective from 31 October 2025

Minimum opening balance	€75,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
€75,000 +	1.20%	1.21%

US dollar – 95 days' notice is required for withdrawal. Interest rates are effective from 02 April 2026

Minimum opening balance	$75,000	
Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
$75,000 +	3.00%	3.03%

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.

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 and interest 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 will be paid on maturity.

3 Month Fixed Deposit Contract

Interest is paid on maturity.

Sterling – Interest rates are effective from 02 April 2026

Minimum opening balance	£75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
£75,000 +	3.60%	3.60%

US dollar – Interest rates are effective from 22 December 2025

Minimum opening balance	$75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
$75,000 +	3.25%	3.25%

6 Month Fixed Deposit Contract

Interest is paid on maturity.

Sterling – Interest rates are effective from 02 April 2026

Minimum opening balance	£75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
£75,000 +	3.85%	3.85%

US dollar – Interest rates are effective from 02 April 2026

Minimum opening balance	$75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
$75,000 +	3.25%	3.25%

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.

Savings Accounts (continued)

12 Month Fixed Deposit Contract

Interest is paid on maturity.

Sterling – Interest rates are effective from 02 April 2026

Minimum opening balance	£75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
£75,000 – £999,999	3.90%	3.90%
£1,000,000 – £2,999,999	3.95%	3.95%
£3,000,000 +	4.00%	4.00%

Euro – Interest rates are effective from 02 April 2026

Minimum opening balance	€75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
€75,000 – €999,999	1.90%	1.90%
€1,000,000 +	2.00%	2.00%

US dollar – Interest rates are effective from 02 April 2026

Minimum opening balance	$75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
$75,000 +	3.35%	3.35%

18 Month Fixed Deposit Contract

Interest is paid on maturity.

Sterling – Interest rates are effective from 02 April 2026

Minimum opening balance	£75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
£75,000 – £2,999,999	3.95%	3.95%
£3,000,000 +	4.00%	4.00%

Euro – Interest rates are effective from 02 April 2026

Minimum opening balance	€75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
€75,000 +	2.05%	2.05%

US dollar – Interest rates are effective from 02 April 2026

Minimum opening balance	$75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
$75,000 +	3.35%	3.35%

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.

Savings Accounts (continued)

24 Month Fixed Deposit Contract

Interest is paid on maturity.

Sterling – Interest rates are effective from 02 April 2026

Minimum opening balance	£75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
£75,000 +	4.00%	4.00%

Euro – Interest rates are effective from 02 April 2026

Minimum opening balance	€75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
€75,000 – €999,999	2.05%	2.05%
€1,000,000 +	2.10%	2.10%

US dollar – Interest rates are effective from 02 April 2026

Minimum opening balance	$75,000	
Minimum balance to earn interest rate	Gross rate	Annual Equivalent Rate (AER)
$75,000 – $999,999	3.25%	3.25%
$1,000,000 +	3.35%	3.35%

5 Year Fixed Deposit Contract

Interest is paid on maturity.

Sterling – Interest rates are effective from 02 April 2026

Minimum balance to earn interest rate	Gross rate p.a. (variable) Interest paid quarterly	Annual Equivalent Rate (AER) (variable)
£75,000	4.00%	4.00%

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.

To find out more

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