

TOMORROW BEGINS TODAY



Royal Bank
of Scotland

Liquidity Manager 35 and 95 day notice accounts

A notice account that helps you manage surplus cash whilst improving your rate of return

If you want to earn interest on deposits and you don't need instant access to funds, our Liquidity Manager 35 or 95 day notice account may be right for you. This solution is a managed rate deposit account which requires 35 or 95 days' notice to withdraw funds.

Your needs

You're looking for a better rate of return and don't need instant access to funds.

Our solution

35 or 95 day notice accounts are managed rate accounts which offer higher rates than instant access accounts, and requires 35 or 95 days' notice to withdraw funds.

Benefits

- Interest is paid monthly
- No minimum and maximum balance
- Account can be viewed online
- A managed rate of credit interest offering a higher rate of return compared to our instant access deposit accounts

Considerations

- Early withdrawals aren't permitted on the account and a 35 or 95 day notice account withdrawal form (as relevant) is required in all cases to withdraw funds. Withdrawals must be made within 10 working days of the expiry of the notice period
- Telephone and Digital Banking can facilitate 'Account view' only
- Deposits of over £85,000 aren't covered by the Financial Services Compensation Scheme

Is a Liquidity Manager 35 or 95 day notice account right for you?

You might consider a Liquidity Manager 35 or 95 day notice account if you:



Want a higher rate of interest compared to our instant access deposit accounts



Don't need instant access to funds

How it works

Discussion

Your Relationship Manager discusses options available with you



Application

You complete an application form to set up the account



Confirmation

If the application is successful, we write to confirm when the account is open and provide your account details



Ready for use

You begin viewing and managing your account online

Working with you

If you choose to proceed with us, your Relationship Manager will work with you to help you understand the process and to clearly explain the interest rate and notice period.

Your challenges

- You want to earn interest on deposits held in reserve

Our solution

- Our solution allows you to earn interest on any deposits held in your account, so long as you're willing to give notice on any withdrawal

Additional information

- Managed rate of interest paid
- Inward Automatic Transfers available
- Digital Banking available

Explanation

- We pay a managed rate of interest which is set centrally
 - Automatic transfers can be set up to pay money into your account
 - You can view this account via Digital Banking or Bankline
-

Product specifications

- **Interest type:** managed rate
 - **Interest calculation frequency:** daily
 - **Interest payment frequency:** monthly
 - **Currency:** GBP
 - **Access to funds:** 35 or 95 day notice period
 - **Current account required:** no
-

Fees and charges apply, please speak to your Relationship Manager for more details

This document has been prepared by The Royal Bank of Scotland plc or an affiliated entity ("RBS") exclusively for internal consideration by the recipient (the "Recipient" or "you") for information purposes only. This document is incomplete without reference to, and should be viewed solely in conjunction with, any oral briefing provided by RBS. RBS and its affiliates, connected companies, employees or clients may have an interest in financial instruments of the type described in this document and/or in related financial instruments. Such interests may include dealing in, trading, holding or acting as market-maker in such instruments and may include providing banking, credit and other financial services to any company or issuer of securities or financial instruments referred to herein. RBS is not and shall not be obliged to update or correct any information contained in this document. This document is provided for discussion purposes only and its content should not be treated as advice of any kind. This document does not constitute an offer or invitation to enter into any engagement or transaction or an offer or invitation for the sale, purchase, exchange or transfer of any securities or a recommendation to enter into any transaction, and is not intended to form the basis of any investment decision. This material does not take into account the particular investment objectives, financial conditions, or needs of individual clients. RBS will not act and has not acted as your legal, tax, regulatory, accounting or investment adviser; nor does RBS owe any fiduciary duties to you in connection with this, and/or any related transaction and no reliance may be placed on RBS for investment advice or recommendations of any sort. Neither this document nor our analyses are, nor purport to be, appraisals or valuations of the assets, securities or business(es) of the Recipient or any transaction counterparty. RBS makes no representation, warranty, undertaking or assurance of any kind (express or implied) with respect to the adequacy, accuracy, completeness or reasonableness of this document, and disclaims all liability for any use you, your affiliates, connected companies, employees, or your advisers make of it. Any views expressed in this document (including statements or forecasts) constitute the judgment of RBS as of the date given and are subject to change without notice. RBS does not undertake to update this document or determine the accuracy or reasonableness of information or assumptions contained herein. RBS accepts no liability whatsoever for any direct, indirect or consequential losses (in contract, tort or otherwise) arising from the use of this material or reliance on the information contained herein. However, this shall not restrict, exclude or limit any duty or liability to any person under any applicable laws or regulations of any jurisdiction which may not be lawfully disclaimed. The information in this document is confidential and proprietary to RBS and is intended for use only by you and should not be reproduced, distributed or disclosed (in whole or in part) to any other person without our prior written consent.

The Royal Bank of Scotland plc. Registered in Scotland No. SC083026. Registered Office: 36 St Andrew Square, Edinburgh EH2 2YB. Financial Services Firm Reference Number 114724. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.