# Business Account Currency Call Deposit Rates

# Rates correct as at 15th August 2023

Includes Information Sheets for:

Australian Dollar
Canadian Dollar
Danish Krone
Euro
Hong Kong Dollar
Japanese Yen
New Zealand Dollar
Norwegian Krone
Singapore Dollar
South African Rand
Swedish Krona
Swiss Franc
US Dollar



## **Currency Call Deposit Account - Australian Dollar**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Australian Dollar – rate from 7th October 2020		
What is the interest rate?	Balance	AER/Gross p.a. (va	riable)
	0+	0.01%*	
	Interest is currently paid on a <b>fixed</b> be entire account balance.	asis which means you'	ll earn one rate on your
	Interest is calculated daily and paid o account closure. You'll be able to see following business day.		
	*Financial Institutions – credit interes	t is paid at 0.00%.	
Can Royal Bank of Scotland change the interest rate?			
	If the rate is going down, we'll give you give you notice either before the change		
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated	Please note, the estimates below are based on the rate from 7th October 2020		
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,002.50	2.50
	150,000.00	1,50,015.00	15.00
	2,000,000.00	2,000,200.01	200.01
	These are only examples and do not t circumstances. The examples assume		individual business
	• no further deposits or withdrawals	are made;	
	• any interest earned stays in the acc	ount; and	
	there is no change to interest rates.		
How do I open and manage	You can manage your account in bran	ch, via Bankline and by	y telephone.
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account i	n the same business no	ame.
Can I withdraw money from	Yes. No notice is required.		<u> </u>
the account?	You can withdraw money:		
	• By transfer to another account you Bank (in branch, via Bankline, by te		

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

#### **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 7th October 2020 and are subject to variation.

## **Currency Call Deposit Account - Canadian Dollar**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Canadian Dollar – rate from 7th October 2020		
What is the interest rate?	Balance	AER/Gross p.a. (ve	ariable)
	0+	0.01%*	
	Interest is currently paid on a finentire account balance.	<b>xed</b> basis which means you	'll earn one rate on your
	Interest is calculated daily and account closure. You'll be able following business day.		
	*Financial Institutions – credit i	nterest is paid at 0.00%.	
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We can in the <i>Business account terms</i> .	increase or decrease the rat	te for the reasons set out
	If the rate is going down, we'll give you notice either before the		
	Please see General Terms 11.1 details on when we may change		
What would the estimated	Please note, the estimates belo	w are based on the rate fron	7th October 2020
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,002.50	2.50
	150,000.00	1,50,015.00	15.00
	2,000,000.00	2,000,200.01	200.01
	These are only examples and dicircumstances. The examples		r individual business
	<ul> <li>no further deposits or withdr</li> </ul>	awals are made;	
	• any interest earned stays in t	he account; and	
	there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
	<ul> <li>By transfer to another account you hold with Royal Bank of Scotland, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>		

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

#### **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 7th October 2020 and are subject to variation.

## **Currency Call Deposit Account – Danish Krone**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Danish Krone – rate from 9th September 2022		
What is the interest rate?	Balance	AER/Gross p.a. (vo	ariable)
	0+ 0.00%*		
	Interest is currently paid on entire account balance.	a <b>fixed</b> basis which means you	'll earn one rate on your
		and paid on the last business day ole to see and access the interes	
	*Financial Institutions & No. 0.00%.	n-Bank Financial Institutions – o	credit interest is paid at
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We in the Business account term	can increase or decrease the rat ns.	e for the reasons set out
		'll give you at least 60 days' notic the change happens, or as soo	
		1.1 and 11.3 of the <i>Business acc</i> oinge the interest rates and the no	
What would the estimated	Please note, the estimates below are based on the rate from 9th September		
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples ar circumstances. The example	nd do not take into account your es assume that:	individual business
	• no further deposits or with	ndrawals are made;	
	any interest earned stays in the account; and		
	there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		·
the account?	You can withdraw money:		
		count you hold with Royal Bank line, by telephone or by writing	

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

#### **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 9th September 2022 and are subject to variation.

## **Currency Call Deposit Account - Euro**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Euro – rate from 15th August 2023		
What is the interest rate?	Balance AER/Gross p.a. (variable)		
	0+ 0.90%*		
	Interest is currently paid on a <b>fi</b> sentire account balance.	<b>xed</b> basis which means you'	ll earn one rate on your
	Interest is calculated daily and paccount closure. You'll be able t following business day.		
	*Financial Institutions – credit in Institutions – credit interest is p		n-Bank Financial
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We can increase or decrease the rate for the reason in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you notice either before the		
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> details on when we may change the interest rates and the notice we'll g		
What would the estimated	Please note, the estimates be	low are based on the rate fr	om 15th August 2023
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,225.93	225.93
	150,000.00	151,355.58	1,355.58
	2,000,000.00	2,018,074.44	18,074.44
	These are only examples and do circumstances. The examples a		individual business
	• no further deposits or withdro	awals are made;	
	any interest earned stays in the account; and		
	there is no change to interest rates.		
How do I open and manage	You can manage your account in	n branch, via Bankline and by	y telephone.
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling acc	count in the same business no	ame.
Can I withdraw money from	Yes. No notice is required.		'
the account?	You can withdraw money:		
	• By transfer to another accour Bank (in branch, via Bankline		

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

#### **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 15th August 2023 and are subject to variation.

## **Currency Call Deposit Account – Hong Kong Dollar**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Hong Kong Dollar – current rate from 10th July 2017		
What is the interest rate?	Balance	AER/Gross p.a. (var	iable)
	0+	0.00%	
	Interest is currently paid on a <b>fixed</b> ba entire account balance.	ısis which means you'll	earn one rate on your
	Interest is calculated daily and paid or account closure. You'll be able to see of following business day.		
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We can increasin the <i>Business account terms</i> .	se or decrease the rate	for the reasons set out
	If the rate is going down, we'll give you give you notice either before the chang		
	Please see General Terms 11.1 and 11. details on when we may change the int		
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	• no further deposits or withdrawals of	are made;	
	• any interest earned stays in the acco	ount; and	
	• there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
	<ul> <li>By transfer to another account you hold with Royal Bank of Scotland, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>		

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

## **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 10th July 2018 and are subject to variation.

## **Currency Call Deposit Account – Japanese Yen**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Japanese Yen – current rate from 12th February 2017		
What is the interest rate?	Balance	AER/Gross p.a. (var	riable)
	0+	0.00%*	
	Interest is currently paid on a <b>fixed</b> bo entire account balance.	ısis which means you'll	earn one rate on your
	Interest is calculated daily and paid or account closure. You'll be able to see of following business day.		
	*Financial Institutions & Non-Bank Finat -0.20%.	nancial Institutions – cr	edit interest is paid
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We can increasin the <i>Business account terms</i> .	for the reasons set out	
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	25,000.00	25,000.00	0.00
	15,000,000.00	15,000,000.00	0.00
	200,000,000.00	200,000,000.00	0.00
	These are only examples and do not to circumstances. The examples assume		ndividual business
	• no further deposits or withdrawals of	are made;	
	• any interest earned stays in the acco	ount; and	
	there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in	n the same business na	me.
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
	<ul> <li>By transfer to another account you l Bank (in branch, via Bankline, by tel</li> </ul>		

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

## **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 12th February 2017 and are subject to variation.

## **Currency Call Deposit Account - New Zealand Dollar**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	New Zealand Dollar – rate from 7th October 2020		
What is the interest rate?	Balance	AER/Gross p.a. (ve	ariable)
	0+	0.01%*	
	Interest is currently paid on a entire account balance.	<b>fixed</b> basis which means you	i'll earn one rate on your
	Interest is calculated daily and account closure. You'll be able following business day.		
	*Financial Institutions – credit	interest is paid at 0.00%.	
Can Royal Bank of Scotland change the interest rate?			
	If the rate is going down, we'll give you notice either before the		
	Please see General Terms 11. details on when we may chan		
What would the estimated	Please note, the estimates below are based on the rate from 7th October		
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,002.50	2.50
	150,000.00	1,50,015.00	15.00
	2,000,000.00	2,000,200.01	200.01
	These are only examples and circumstances. The examples		r individual business
	<ul> <li>no further deposits or withd</li> </ul>		
	• any interest earned stays in	the account; and	
	there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
	<ul> <li>By transfer to another accordance</li> <li>Bank (in branch, via Banklin</li> </ul>	unt you hold with Royal Bank e, by telephone or by writing	

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

## **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 7th October 2020 and are subject to variation.

## **Currency Call Deposit Account - Norwegian Krone**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Norwegian Krone – rate from 7th October 2020		
What is the interest rate?	Balance	AER/Gross p.a. (ve	ariable)
	0+	0.00%*	
	Interest is currently paid on a entire account balance.	<b>fixed</b> basis which means you	'll earn one rate on your
	Interest is calculated daily and account closure. You'll be able following business day.		
	*Financial Institutions – credit	interest is paid at 0.00%.	
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We ca in the <i>Business account terms</i>		te for the reasons set out
	If the rate is going down, we'll give you notice either before t		
	Please see General Terms 11.3 details on when we may chan		
What would the estimated	Please note, the estimates below are based on the rate from 7th October 2020		
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,000.00	0.00
	150,000.00	150,000.00	0.00
	2,000,000.00	2,000,000.00	0.00
	These are only examples and circumstances. The examples		rindividual business
	• no further deposits or without	Irawals are made;	
	• any interest earned stays in	the account; and	
	there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
	• By transfer to another acco Bank (in branch, via Banklir	unt you hold with Royal Bank ne, by telephone or by writing	

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

#### **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 7th October 2020 and are subject to variation.

## **Currency Call Deposit Account – Singapore Dollar**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Singapore Dollar – current rate from 10th July 2017		
What is the interest rate?	Balance	AER/Gross p.a. (va	riable)
	0+	0.00%	
	Interest is currently paid on a <b>fixed</b> entire account balance.	basis which means you'	ll earn one rate on your
	Interest is calculated daily and paid account closure. You'll be able to se following business day.		
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We can incr in the <i>Business account terms</i> .	ease or decrease the rate	e for the reasons set out
	If the rate is going down, we'll give y give you notice either before the che	ange happens, or as soon	as possible afterwards.
	Please see General Terms 11.1 and 11.3 of the <i>Business account ter</i> details on when we may change the interest rates and the notice we		
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and do no circumstances. The examples assu		individual business
	• no further deposits or withdrawa	ls are made;	
	• any interest earned stays in the a	ccount; and	
	there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
	<ul> <li>By transfer to another account you Bank (in branch, via Bankline, by</li> </ul>		

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

## **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 10th July 2017 and are subject to variation.

## **Currency Call Deposit Account - South African Rand**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	South African Rand – rate from 7th October 2020			
What is the interest rate?	Balance	AER p.a. (variable)	Gross p.a. (variable)	
	0+	2.73%*	2.70%*	
	Interest is currently paid on a <b>fixed</b> be entire account balance.	asis which means you'll	earn one rate on your	
	Interest is calculated daily and paid or account closure. You'll be able to see of following business day.			
	*Financial Institutions – credit interest	t is paid at 0.00%.		
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We can increa in the <i>Business account terms</i> .	se or decrease the rate	for the reasons set out	
	If the rate is going down, we'll give you give you notice either before the change			
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.			
What would the estimated	ritimated Please note, the estimates below are based on the rate from 7th October			
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned	
	25,000.00	25,683.42	683.42	
	1,500,000.00	1,541,004.97	41,004.97	
	2,500,000.00	2,568,341.61	68,341.61	
	These are only examples and do not to circumstances. The examples assume		ndividual business	
	<ul> <li>no further deposits or withdrawals</li> </ul>			
	• any interest earned stays in the acc	ount; and		
	there is no change to interest rates.			
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.			
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.			
	You must maintain a sterling account in the same business name.			
Can I withdraw money from	Yes. No notice is required.			
the account?	You can withdraw money:			
	<ul> <li>By transfer to another account you hold with Royal Bank of Scotland, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>			

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

## **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 7th October 2020 and are subject to variation.

## Currency Call Deposit Account – Swedish Krona

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Swedish Krona – rate from 20th September 2022		
What is the interest rate?	Balance AER/Gross p.a. (variable)		
	0+ 0.00%*		
	Interest is currently paid or entire account balance.	n a <b>fixed</b> basis which means you	'll earn one rate on your
		and paid on the last business day able to see and access the interes	
	*Financial Institutions – cre Institutions – credit interes	edit interest is paid at 0.00%. Noi st is paid at 0.00%.	n-Bank Financial
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We in the <i>Business account ter</i>	can increase or decrease the rates.	e for the reasons set out
		e'll give you at least 60 days' notic re the change happens, or as soor	
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated	Please note, the estimates	s below are based on the rate fro	m 20th September 2022
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples of circumstances. The examples	and do not take into account your ples assume that:	individual business
	• no further deposits or wi	thdrawals are made;	
	any interest earned stays in the account; and		
	• there is no change to into	erest rates.	
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
		ecount you hold with Royal Bank kline, by telephone or by writing	

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

## Gross Rate

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 20th September 2022 and are subject to variation.

## **Currency Call Deposit Account – Swiss Franc**

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Swiss Franc – current rate from 22nd September 2022		
What is the interest rate?	Balance	AER/Gross p.a. (vo	ariable)
	0+	0.00%*	
	Interest is currently paid on a <b>fixe</b> entire account balance.	d basis which means you	'll earn one rate on your
	Interest is calculated daily and pa account closure. You'll be able to following business day.		
	*Financial Institutions & Non-Ban 0.00%.	k Financial Institutions – c	credit interest is paid at
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We can incide in the <i>Business account terms</i> .	crease or decrease the rat	e for the reasons set out
	If the rate is going down, we'll give give you notice either before the c		
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and do r circumstances. The examples ass		individual business
	• no further deposits or withdraw	vals are made;	
	any interest earned stays in the account; and		
	there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		'
the account?	You can withdraw money:		
	• By transfer to another account Bank (in branch, via Bankline, b		

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

## **Gross Rate**

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 22nd September 2022 and are subject to variation.

## Currency Call Deposit Account – US Dollar

## A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	US Dollar – Rate from 15th August 2023				
What is the interest rate?	Balance	AER/Gross p.a. (variable)			
	0+	0.70%*			
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.				
	Interest is calculated daily and paid on the last business day of the month and at account closure. You'll be able to see and access the interest in your account on the following business day.				
	*Financial Institutions – credit interest is paid at 0.00%				
Can Royal Bank of Scotland change the interest rate?	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .				
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.				
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.				
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned		
based on a range of deposits?	25,000.00	25,175.56	175.56		
	1,500,000.00	1,510,533.75	10,533.75		
	2,000,000.00	2,014,045.00	14,045.00		
	These are only examples and do not take into account your individual business circumstances. The examples assume that:				
	<ul> <li>no further deposits or withdrawals are made;</li> </ul>				
	any interest earned stays in the account; and				
	there is no change to interest rates.				
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.				
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.				
	You must maintain a sterling account in the same business name.				
Can I withdraw money from	Yes. No notice is required.				
the account?	You can withdraw money:				
	<ul> <li>By transfer to another account you hold with Royal Bank of Scotland, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>				

Tax

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

## **Definitions**

## Annual Equivalent Rate (AER)

This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.

## Gross Rate

The interest rate you are paid.

## p.a.

Per annum (per year).

Interest rates are correct as at 15th August 2023 and are subject to variation.

Interest rates are correct as at 15th August 2023 and are subject to variation.

The Royal Bank of Scotland plc.
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