Currency Borrowing Interest Rates

Rates as of 18th September 2026

Currency borrowing

The interest rate charged on your currency borrowing will be set at a margin above the relevant currency reference rate. Details of the margin can be found in your overdraft facility letter or can be obtained from your Relationship Manager

Unarranged Currency Overdrafts

Any currency current accounts that enter an overdrawn position which creates an unarranged overdraft, will be charged at a margin of **10%** above the relevant curreny reference

Currency	Reference rate %	With effect from
Euro	2.6500	17/06/2026
US Dollars	4.3500	17/09/2026
Australian Dollars	6.6000	06/05/2026
Canadian Dollars	3.1500	30/10/2025
Japanese Yen	1.8750	18/09/2026
Swiss Franc	0.0000	02/03/2026
Swedish Krona	2.6000	01/10/2025
Norwegian Krone	6.6000	08/05/2026
Danish Krone	2.4000	14/08/2025
Hong Kong Dollars	4.3500	22/08/2025
Singapore Dollars	6.2000	27/03/2025
New Zealand Dollars	4.1250	03/09/2026
Polish Zloty	6.3000	02/03/2026
Czech Koruna	4.9500	02/03/2026
UAE Dirham	8.8000	27/03/2025
Chinese Renminbi	3.0000	27/03/2025

Currency	Reference rate %	With effect from
Saudi Riyal	10.8400	03/07/2024
Hungary Forint	7.5000	27/08/2026
Israel Shekel	9.2800	03/07/2024
Turkey Lira	102.0000	03/07/2024
Mexican Peso	10.5000	02/03/2026
Kuwait Dinar	30.0000	03/07/2024
Oman Riyal	11.4400	03/07/2024
Qatar Riyal	11.1200	03/07/2024
Thai Bhat	30.0000	07/08/2024
South African Rand	10.1500	27/11/2025
Bulgaria Lev	5.1000	27/03/2025
Croatia Kuna	30.0000	28/06/2007
Indian Rupee	30.0000	03/07/2024
Mauritius Rupee	30.0000	10/03/2020
Morocco Dirham	16.0000	22/10/2024
Tunisia Dinar	30.0000	14/08/2025