

Business and commercial banking



Royal Bank
of Scotland

Credit Interest Rates

Deposit Account Rates

We offer a range of deposit accounts to help you make the most of your money.

	Amount	Effective date	AER %	Gross rate % p.a.
Business Reserve Rates from 09/03/2026	£0–£999,999	09/03/2026	0.85%	0.85%
	£1,000,000–£4,999,999	09/03/2026	1.16%	1.15%
	£4,999,999–£9,999,999	09/03/2026	1.26%	1.25%
	£10,000,000+	09/03/2026	1.46%	1.45%

- Instant access – Interest paid monthly
- No minimum or maximum balance

Client Deposit Manager Rates from 09/03/2026	£0–£999,999	09/03/2026	0.85%	0.85%
	£1,000,000–£4,999,999	09/03/2026	1.15%	1.15%
	£4,999,999–£9,999,999	09/03/2026	1.26%	1.25%
	£10,000,000+	09/03/2026	1.46%	1.45%

- Instant access – Interest paid monthly
- No minimum or maximum balance

Liquidity Manager notice account

	Amount	Effective date	AER %	Gross rate % p.a.
35 day notice from 09/03/2026	£0+	09/03/2026	2.00%	1.98%
95 day notice from 22/04/2026	£0+	22/04/2026	2.50%	2.47%

- No minimum or maximum balance
- Interest paid monthly
- Early withdrawals not permitted

Fixed Term Deposits

NatWest offers a range of fixed term deposits. For details, please contact us.

Bank of England base rate

From 18th December 2025 **3.75%**

Contact us to request this document in alternative formats.

To see how we can help:

Call businessline: UK: **03456 002 230**

Relay UK service: **18001 0345 600 2230**

+44 345 600 2230 (outside the UK)

Our call centres are open 24/7 for basic banking enquiries or visit us at [rbs.co.uk/business](https://www.rbs.co.uk/business).



Important information

Annual Equivalent Rate (AER) 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.

We pay credit interest at a rate we set centrally, which isn't directly linked to the Bank of England base rate.

Quarterly interest is paid on the last business day of March, June, September and December and in the case of monthly interest on the last business day of the month. All rates are subject to variation in accordance with our terms and we may change them from time to time.

Rates correct as of 22nd April 2026.

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