



## Business & Commercial Banking – Interest Rates

Effective: 31 March 2026

Business Bank Accounts			
	Sterling	US Dollar	Euro
Strata Account	0.00%	0.00%	0.00%
Corporate Call Account	0.00%	0.00%	0.00%

Strata Notice Account						
Notice period	Sterling		US Dollar		Euro	
	Gross	AER	Gross	AER	Gross	AER
36 Day	2.70%	2.73%	2.55%	2.57%	1.25%	1.26%
96 Day	2.90%	2.93%	2.70%	2.73%	1.35%	1.36%
196 Day	3.00%	3.03%	2.85%	2.88%	1.45%	1.46%
396 Day	3.20%	3.24%	2.95%	2.98%	1.60%	1.61%

Strata Fixed Term Deposits				
	Minimum deposit	Gross/AER		
Term	GBP   USD   EUR	Sterling	US Dollar	Euro
1 month	500,000	3.50%	3.40%	1.65%
3 months	100,000	3.55%	3.45%	1.75%
6 months	100,000	3.65%	3.45%	1.95%
12 months	100,000	3.80%	3.45%	2.05%

- Fixed rates are indicative only and may change at short notice.
- Debit interest on unauthorised overdrafts is charged at 10% above the Bank's applicable reference rate with a minimum rate of 10%
- The gross rate is the contractual interest rate payable without the deduction of any tax. AER illustrates what the interest would be if paid and compounded annually.

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