

# Wealth and Investment - Fixed Term Deposits

Indicative Interest Rates as at: 10 June 2025



Indicative Interest Rate* (Gross/AER)					
Currency	Amount	1 month	3 months	6 months	12 months
		Fixed %	Fixed %	Fixed %	Fixed %
Sterling	10,000 min	n/a	n/a	3.35	3.20
	25,000	2.95	3.20	3.35	3.20
	500,000	2.95	3.35	3.50	3.25
	1,000,000	2.95	3.50	3.60	3.30
	2.5 Million +	Please refer to your relationship manager			
US Dollars	25,000 min	n/a	n/a	3.50	3.30
	50,000	3.25	3.30	3.50	3.30
	500,000	3.25	3.40	3.60	3.40
	1,000,000	3.25	3.55	3.70	3.50
	2.5 Million +	Please refer to your relationship manager			
Euro	25,000 min	n/a	n/a	0.75	0.90
	50,000	0.60	0.65	0.75	0.90
	500,000	0.60	0.90	0.90	1.05
	1,000,000	0.60	1.00	1.00	1.30
	2.5 Million +	Please refer to your relationship manager			
South African Rand	500,000 min	n/a	n/a	5.90	6.25
	1,000,000	n/a	6.00	5.90	6.25
	5,000,000	n/a	6.20	6.15	6.75
	10 Million +	Please refer to your relationship manager			
Australian Dollars	25,000 min	n/a	2.60	2.50	2.40
	500,000	n/a	2.60	2.50	2.40
	2.5 Million +	Please refer to your relationship manager			

Limited Offer		18 Month Fixed Rate Bond Issue 2 Indicative Interest Rate* (Fixed % Gross)
Sterling	10,000 min	3.10
	500,000	3.20
	1,000,000	3.20
US Dollars	25,000 min	3.00
	500,000	3.10
	1,000,000	3.10

\* Fixed rates are indicative only and may change at short notice. Please contact us for current rates

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The gross rate is the contractual interest rate payable without the deduction of any tax.

Annual Equivalent Rate (AER) illustrates what the interest would be if paid and compounded annually. The 18 Month Fixed Rate Bond Issue 2 is a limited offer and may be withdrawn at any time without notice.

Interest rates are correct at the date stated above and may be subject to change. To confirm the current rate please contact your relationship manager, who will also be pleased to provide quotes for other currencies.

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