



Business & Commercial Banking – Interest Rates

Effective: 20 December 2024

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		Sterling (effective 06/01/2025)		US Dollar		US Dollar (effective 06/01/2025)		US Dollar (effective 03/02/2025)		Euro		Euro (effective 03/02/2025)	
	Gross	AER	Gross	AER	Gross	AER	Gross	AER	Gross	AER	Gross	AER	Gross	AER
36 Day	4.40%	4.47%	4.05%	4.11%	3.95%	4.01%	3.75%	3.80%	3.50%	3.55%	2.45%	2.47%	2.20%	2.22%
96 Day	4.60%	4.68%	4.25%	4.32%	4.10%	4.16%	3.85%	3.91%	3.60%	3.65%	2.60%	2.63%	2.35%	2.37%
196 Day	4.70%	4.78%	4.35%	4.42%	4.35%	4.42%	4.00%	4.06%	3.75%	3.80%	2.70%	2.73%	2.45%	2.47%
396 Day	4.80%	4.89%	4.45%	4.52%	4.50%	4.58%	4.15%	4.22%	3.90%	3.96%	2.85%	2.88%	2.60%	2.63%

Strata Fixed Term Deposits					
Term	Minimum deposit			Gross/AER	
	GBP	USD	EUR	Sterling	US Dollar
1 month	500,000			4.45%	4.05%
3 months	100,000			4.55%	4.10%
6 months	100,000			4.45%	4.05%
12 months	100,000			4.25%	4.05%

- 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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