

Sterling Rate Information Sheet

New Rate Guidance

Sterling Credit Interest Rates are Reducing.

Following the recent Bank of England decision to reduce the Base Rate, the credit interest rate(s) on your sterling account(s) are reducing.

From the **24th February 2025** the credit interest on the following accounts will change as follows:

Account	Currency	Current Rate	New Rate (effective from 24th February 2025)
35 Day Notice	GBP	4.15%	3.90%
60 Day Notice	GBP	4.23%	3.98%
90 Day Notice	GBP	4.65%	4.40%
Cash Management Account	GBP	1.51%	1.39%

If you're happy with your account(s) you don't need to do anything, as these changes will happen automatically. However, if you'd like to reconsider your options then please get in touch with your usual contact at the bank, or visit our website to find details of our other savings products.

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Previous Interest Rates for GBP Products

Effective Since *	Cash Management Account	Notice Deposits		
		35 Day	60 Day	90 Day
27/11/2024	1.51%	4.15%	4.23%	4.65%
20/08/2024	1.67%	4.65%	4.73%	5.15%

*Notification provided 14 days prior

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