

# Business Account Currency Reserve Rates

Rates correct as at 19th September 2024

Includes Information Sheets for:

Australian Dollar  
Canadian Dollar  
Danish Krone  
Euro  
Hong Kong Dollar  
Japanese Yen  
New Zealand Dollar  
Norwegian Krone  
Singapore Dollar  
South African Rand  
Swedish Krona  
Swiss Franc  
US Dollar



NatWest

# Information sheet

## Currency Reserve Account - Australian Dollar

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>Australian Dollar – Rate from 7th October 2020</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	<b>0.01%*</b>	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month. You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions – credit interest is paid at 0.00%.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Please note</b> , the estimates below are based on the rate from <b>7th October 2020</b>		
	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,002.50	2.50
	150,000.00	1,50,015.00	15.00
	2,000,000.00	2,000,200.01	200.01
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		
<b>Additional information</b>	<b>Tax</b>	We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.	
	<b>Definitions</b>		
	<b>Annual Equivalent Rate (AER)</b>	This 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.	
	<b>Gross Rate</b>	The interest rate you are paid.	
	<b>p.a.</b>	Per annum (per year).	
	Interest rates are correct as at <b>7th October 2020</b> and are subject to variation.		

# Information sheet

## Currency Reserve Account - Canadian Dollar

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>Canadian Dollar – rate from 7th October 2020</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	0.01%*	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month. You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions – credit interest is paid at 0.00%.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Please note</b> , the estimates below are based on the rate from <b>7th October 2020</b>		
	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,002.50	2.50
	150,000.00	1,50,015.00	15.00
	2,000,000.00	2,000,200.01	200.01
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		
<b>Additional information</b>	<b>Tax</b>	We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.	
	<b>Definitions</b>		
	<b>Annual Equivalent Rate (AER)</b>	This 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.	
	<b>Gross Rate</b>	The interest rate you are paid.	
	<b>p.a.</b>	Per annum (per year).	
		Interest rates are correct as at <b>7th October 2020</b> and are subject to variation.	

# Information sheet

## Currency Reserve Account – Danish Krone

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>Danish Krone – rate from 9th September 2022</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	0.00%*	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions & Non-Bank Financial Institutions – credit interest is paid at 0.00%.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Please note</b> , the estimates below are based on the rate from <b>9th September 2022</b>		
	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		

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**Additional information****Tax**

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

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**Definitions*****Annual Equivalent Rate (AER)***

This 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.

***Gross Rate***

The interest rate you are paid.

***p.a.***

Per annum (per year).

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Interest rates are correct as at **9th September 2022** and are subject to variation.

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# Information sheet

## Currency Reserve Account – Euro

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>Euro – rate from 19th August 2024</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	<b>0.75%*</b>	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and access the interest in your account on the following business day.		
	<i>*Financial Institutions – credit interest is paid at 0.00%. Non-Bank Financial Institutions – credit interest is paid at 0.75%</i>		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Please note</b> , the estimates below are based on the rate from <b>19th August 2024</b>		
	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,188.03	<b>188.03</b>
	150,000.00	151,128.17	<b>1,128.17</b>
	2,000,000.00	2,015,042.24	<b>15,042.24</b>
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		

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**Additional information****Tax**

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

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**Definitions*****Annual Equivalent Rate (AER)***

This 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.

***Gross Rate***

The interest rate you are paid.

***p.a.***

Per annum (per year).

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Interest rates are correct as at **19th August 2024** and are subject to variation.

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# Information sheet

## Currency Reserve Account – Hong Kong Dollar

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>Hong Kong Dollar – current rate from 10th July 2017</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	0.00%	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and access the interest in your account on the following business day.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		



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**Additional information****Tax**

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

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**Definitions*****Annual Equivalent Rate (AER)***

This 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.

***Gross Rate***

The interest rate you are paid.

***p.a.***

Per annum (per year).

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Interest rates are correct as at **10th July 2017** and are subject to variation.

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# Information sheet

## Currency Reserve Account – Japanese Yen

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>Japanese Yen – current rate from 12th February 2018</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	0.00%*	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions & Non-Bank Financial Institutions – credit interest is paid at 0.00%.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,000.00	0.00
	15,000,000.00	15,000,000.00	0.00
	200,000,000.00	200,000,000.00	0.00
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		

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**Additional information****Tax**

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

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**Definitions*****Annual Equivalent Rate (AER)***

This 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.

***Gross Rate***

The interest rate you are paid.

***p.a.***

Per annum (per year).

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Interest rates are correct as at **12th February 2018** and are subject to variation.

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# Information sheet

## Currency Reserve Account - New Zealand Dollar

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>New Zealand Dollar – rate from 7th October 2020</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	<b>0.01%*</b>	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month. You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions – credit interest is paid at 0.00%.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Please note</b> , the estimates below are based on the rate from <b>7th October 2020</b>		
	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,002.50	2.50
	150,000.00	1,50,015.00	15.00
	2,000,000.00	2,000,200.01	200.01
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		
<b>Additional information</b>	<b>Tax</b>	We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.	
	<b>Definitions</b>		
	<b>Annual Equivalent Rate (AER)</b>	This 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.	
	<b>Gross Rate</b>	The interest rate you are paid.	
	<b>p.a.</b>	Per annum (per year).	
	Interest rates are correct as at <b>7th October 2020</b> and are subject to variation.		

# Information sheet

## Currency Reserve Account - Norwegian Krone

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>Norwegian Krone – rate from 7th October 2020</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	<b>0.00%*</b>	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month. You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions – credit interest is paid at 0.00%.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Please note</b> , the estimates below are based on the rate from <b>7th October 2020</b>		
	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,000.00	0.00
	150,000.00	150,000.00	0.00
	2,000,000.00	2,000,000.00	0.00
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		
<b>Additional information</b>	<b>Tax</b>	We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.	
	<b>Definitions</b>		
	<b>Annual Equivalent Rate (AER)</b>	This 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.	
	<b>Gross Rate</b>	The interest rate you are paid.	
	<b>p.a.</b>	Per annum (per year).	
	Interest rates are correct as at <b>7th October 2020</b> and are subject to variation.		

# Information sheet

## Currency Reserve Account – Singapore Dollar

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>Singapore Dollar – current rate from 10th July 2017</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	<b>0.00%</b>	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and access the interest in your account on the following business day.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		

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**Additional information****Tax**

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

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**Definitions*****Annual Equivalent Rate (AER)***

This 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.

***Gross Rate***

The interest rate you are paid.

***p.a.***

Per annum (per year).

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Interest rates are correct as at **10th July 2017** and are subject to variation.

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# Information sheet

## Currency Reserve Account - South African Rand

Rate up until 3rd December 2024

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>South African Rand – rate until 3rd December 2024</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER p.a. (variable)</b>	<b>Gross p.a. (variable)</b>
	0+	2.73%*	2.70%*
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance. Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month. You'll be able to see and access the interest in your account on the following business day. *Financial Institutions – credit interest is paid at 0.00%.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> . If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Please note</b> , the estimates below are based on the rate from <b>7th October 2020</b>		
	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,681.87	681.87
	1,500,000.00	1,540,911.91	40,911.91
	2,500,000.00	2,568,186.52	68,186.52
	These are only examples and do not take into account your individual business circumstances. The examples assume that: <ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone. There is no minimum deposit required to open the account, and there is no maximum balance limit. You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required. You can withdraw money: <ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		
<b>Additional information</b>	<b>Tax</b>	We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.	
	<b>Definitions</b>		
	<b>Annual Equivalent Rate (AER)</b>	This 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.	
	<b>Gross Rate</b>	The interest rate you are paid.	
	<b>p.a.</b>	Per annum (per year).	
	Interest rates are correct as at <b>7th October 2020</b> and are subject to variation.		



# Information sheet

## Currency Reserve Account - South African Rand Rate from 4th December 2024

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>South African Rand – rate from 4th December 2024</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER p.a. (variable)</b>	<b>Gross p.a. (variable)</b>
	0+	2.47%*	2.45%*
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month. You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions – credit interest is paid at 0.00%.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Please note</b> , the estimates below are based on the rate from <b>4th December 2024</b>		
	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,618.15	618.15
	1,500,000.00	1,537,089.02	37,089.02
	2,500,000.00	2,561,815.04	61,815.04
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		
<b>Additional information</b>	<b>Tax</b>	We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.	
	<b>Definitions</b>		
	<b>Annual Equivalent Rate (AER)</b>	This 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.	
	<b>Gross Rate</b>	The interest rate you are paid.	
	<b>p.a.</b>	Per annum (per year).	
	Interest rates are correct as at <b>4th December 2024</b> and are subject to variation.		

# Information sheet

## Currency Reserve Account - Swedish Krona

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

<b>Account name</b>	<b>Swedish Krona – rate from 20th September 2022</b>		
<b>What is the interest rate?</b>	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	0.00%*	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month. You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions – credit interest is paid at 0.00%. Non-Bank Financial Institutions – credit interest is paid at 0.00%.		
<b>Can NatWest change the interest rate?</b>	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> . If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>What would the estimated balance be after 12 months based on a range of deposits?</b>	<b>Please note</b> , the estimates below are based on the rate from <b>20th September 2022</b>		
	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
<b>How do I open and manage the account?</b>	You can manage your account in branch, via Bankline and by telephone. There is no minimum deposit required to open the account, and there is no maximum balance limit. You must maintain a sterling account in the same business name.		
<b>Can I withdraw money from the account?</b>	Yes. No notice is required. You can withdraw money: <ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		
<b>Additional information</b>	<b>Tax</b>	We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.	
	<b>Definitions</b>		
	<b>Annual Equivalent Rate (AER)</b>	This 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.	
	<b>Gross Rate</b>	The interest rate you are paid.	
	<b>p.a.</b>	Per annum (per year).	
	Interest rates are correct as at <b>20th September 2022</b> and are subject to variation.		

# Information sheet

## Currency Reserve Account – Swiss Franc

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

Account name	Swiss Franc – current rate from 22nd September 2022		
What is the interest rate?	<b>Balance</b>	<b>AER/Gross p.a. (variable)</b>	
	0+	0.00%*	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions & Non-Bank Financial Institutions – credit interest is paid at 0.00%.		
Can NatWest change the interest rate?	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated balance be after 12 months based on a range of deposits?	<b>Initial deposit at account opening</b>	<b>Balance after 12 months</b>	<b>Interest earned</b>
	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
How do I open and manage the account?	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		

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**Additional information****Tax**

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

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**Definitions*****Annual Equivalent Rate (AER)***

This 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.

***Gross Rate***

The interest rate you are paid.

***p.a.***

Per annum (per year).

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Interest rates are correct as at **22nd September 2022** and are subject to variation.

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# Information sheet

## Currency Reserve Account – US Dollar

### Rate up until 3rd December 2024

#### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

#### Summary Box

Account name	US Dollar – Rate until 3rd December 2024		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	0+	0.70%*	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and access the interest in your account on the following business day.		
	*Financial Institutions – credit interest is paid at 0.00%		
Can NatWest change the interest rate?	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,175.46	175.46
	1,500,000.00	1,510,527.59	10,527.59
	2,000,000.00	2,014,036.76	14,036.76
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>		
How do I open and manage the account?	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		

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**Additional information****Tax**

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

---

**Definitions*****Annual Equivalent Rate (AER)***

This 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.

***Gross Rate***

The interest rate you are paid.

***p.a.***

Per annum (per year).

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Interest rates are correct as at **15th August 2023** and are subject to variation.

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# Information sheet

## Currency Reserve Account – US Dollar Rate from 4th December 2024

### A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

### Summary Box

Account name	US Dollar – Rate from the 4th December 2024		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	0+	0.40%*	
Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.			
Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.			
You'll be able to see and access the interest in your account on the following business day.			
*Financial Institutions – credit interest is paid at 0.00%			
Can NatWest change the interest rate?	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .		
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
<b>Please note</b> , the estimates below are based on the rate from <b>4th December 2024</b>			
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,100.15	100.15
	1,500,000.00	1,506,009.01	6,009.01
	2,000,000.00	2,008,012.01	8,012.01
These are only examples and do not take into account your individual business circumstances. The examples assume that:			
<ul style="list-style-type: none"><li>• no further deposits or withdrawals are made;</li><li>• any interest earned stays in the account; and</li><li>• there is no change to interest rates.</li></ul>			
How do I open and manage the account?	You can manage your account in branch, via Bankline and by telephone.		
	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none"><li>• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li></ul>		

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**Additional information****Tax**

We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.

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**Definitions*****Annual Equivalent Rate (AER)***

This 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.

***Gross Rate***

The interest rate you are paid.

***p.a.***

Per annum (per year).

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Interest rates are correct as at **4th December 2024** and are subject to variation.

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Interest rates are correct as of 19th September 2024 and are subject to variation.

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