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



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.

Account name	Australian Dollar – Rate from 7th O	ctober 2020		
What is the	Balance	AER/Gross p.a. (variable)		
interest rate?	0+	0.01%*		
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily and September and December and calcul			
	You'll be able to see and access the in	,		
	*Financial Institutions – credit interes	,		
Can NatWest change the	Yes, this rate is variable. We can incre Business account terms.		e reasons set out in the	
interest rate?	If the rate is going down, we'll give you notice either before the change happe			
	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	Please note, the estimates below are	based on the rate from 7th O	ctober 2020	
estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned	
based on a range of	25,000.00	25,002.50	2.50	
deposits?	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:			
	 no further deposits or withdrawals are made; 			
	any interest earned stays in the account; and			
	there is no change to interest rates.			
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	Yes. No notice is required.			
money from the	You can withdraw money:			
account?	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 			
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).			
	Interest rates are correct as at 7th O	tober 2020 and are subject to	variation	

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.

Account name	Canadian Dollar – rate from 7th October 2020				
What is the	Balance	AER/Gross p.a. (variable)			
interest rate?	0+	0.01%*			
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.				
	Credit interest is calculated daily and w September and December and calcu You'll be able to see and access the in <i>*Financial Institutions – credit interes</i>	lated up to the last calendar do nterest in your account on the f	ay in the previous month		
Can NatWest	Yes, this rate is variable. We can incre	ase or decrease the rate for th	e reasons set out in the		
change the	Business account terms.				
interest rate?	If the rate is going down, we'll give you notice either before the change happe				
	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	Please note, the estimates below are		ctober 2020		
be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned		
based on a range of	25,000.00	25,002.50	2.50		
deposits?	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 a circumstances. The examples assum no further deposits or withdrawals any interest earned stays in the acc there is no change to interest rates. 	e that: are made; count; and	al business		
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	Yes. No notice is required.				
money from the	You can withdraw money:				
account?	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 				
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 paid and compounded each year. It he on different accounts.				
	Gross Rate				
	The interest rate you are paid. p.a.				
	Per annum (per year).				

Interest rates are correct as at 7th October 2020 and are subject to variation.

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.

Account name	Danish Krone – rate from 9th September 2022			
What is the interest rate?	BalanceAER/Gross p.a. (variable)		ariable)	
	0+	0.00%*		
	Interest is currently paid on a fixed 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 acce business day.	ess the interest in your account	t on the following	
	*Financial Institutions & Non at 0.00%.	-Bank Financial Institutions – c	credit interest is paid	
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	Please note, the estimates below are based on the rate from 9th September 2022			
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	25,000.00	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 circumstances. The example	d do not take into account your es assume that:	individual business	
	• no further deposits or with	drawals are made;		
	• any interest earned stays in the account; and			
	 there is no change to interest rates. 			
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.			
the account?	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	Yes. No notice is required.			
the account?	You can withdraw money:			
	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 			

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

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.

Account name	Euro – rate from 19th August 2024			
What is the interest rate?	Balance AER/Gross p.a. (variable)			
	0+	0.75%*		
	Interest is currently paid on a fixed 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 business day.	e interest in your accoun	t on the following	
	*Financial Institutions – credit interest is paid at 0.00%. Non-Bank Financial Institutions – credit interest is paid at 0.75%			
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 give you notice either before the ch afterwards. Please see General Te <i>terms</i> for more details on when we we'll give you.	hange happens, or as soc rms 13.1 and 13.3 of the	on as possible e Business account	
What would the estimated	Please note , the estimates below	are based on the rate fro	om 19th August 2024	
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	25,188.03	188.03	
	150,000.00	151,128.17	1,128.17	
	2,000,000.00	2,015,042.24	15,042.24	
	These are only examples and do not take into account your individual business circumstances. The examples assume that:			
	• no further deposits or withdraw	als are made;		
	 any interest earned stays in the account; and 			
	there is no change to interest rates.			
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.			
the account?	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	Yes. No notice is required.			
the account?	You can withdraw money:			
	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 			

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

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.

Account name	Hong Kong Dollar – <i>current rate from 10th July</i> 2017			
What is the interest rate?	Balance AER/Gross p.a. (variable)			
	0+	0.00%		
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.			
		aily and will be applied on the fin ober and calculated up to the lo		
	You'll be able to see and access the interest in your account on the following business day.			
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	Initial deposit at account opening	Balance after 12 months	Interest earned	
based on a range of deposits?	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 circumstances. The example	d do not take into account your s assume that:	r individual business	
	• no further deposits or with	drawals are made;		
	 any interest earned stays in the account; and 			
	• there is no change to intere	est rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.			
the account?	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	Yes. No notice is required.			
the account?	You can withdraw money:			
	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 			

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

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.

Account name	Japanese Yen – current rate from 12th February 2018			
What is the interest rate?	Balance AER/Gross p.a. (variable)			
	0+	0.00%*		
	Interest is currently paid on a fixed 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-Be at 0.00%.	ank Financial Institutions – c	credit interest is paid	
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' notic give you notice either before the change happens, or as soo afterwards. Please see General Terms 13.1 and 13.3 of the <i>terms</i> for more details on when we may change the interes we'll give you.			n as possible Business account	
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned	
based on a range of deposits?	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:			
	 no further deposits or withdrawals are made; 			
	 any interest earned stays in the account; and 			
	 there is no change to interest rates. 			
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.			
the account?	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	Yes. No notice is required.			
the account?	You can withdraw money: • By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).			

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

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	y Box
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Account name	New Zealand Dollar – rate from 7th October 2020			
What is the	Balance	AER/Gross p.a. (variable)		
interest rate?	0+	0.01%*		
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily and v September and December and calcu You'll be able to see and access the in <i>*Financial Institutions – credit interes</i>	lated up to the last calendar do iterest in your account on the f	ay in the previous month.	
Can NatWest change the	Yes, this rate is variable. We can incre Business account terms.	ase or decrease the rate for th	e reasons set out in the	
interest rate?	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we 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 mo on when we may change the interest rates and the notice we'll give you.			
What would the	Please note, the estimates below are		,	
estimated balance	,	Balance after 12 months	Interest earned	
be after 12 months	Initial deposit at account opening			
based on a range of	25,000.00	25,002.50	2.50	
deposits?	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: no further deposits or withdrawals are made; any interest earned stays in the account; and there is no change to interest rates. 			
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	Yes. No notice is required.			
money from the	You can withdraw money:			
account?	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 			
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).			
	Interest rates are correct as at 7th O	ctober 2020 and are subject to	variation.	

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.

Account name	Norwegian Krone – rate from 7th O	ctober 2020			
What is the	Balance	AER/Gross p.a. (variable)			
interest rate?	0+	0.00%*			
	Interest is currently paid on a fixed be	asis which means you'll earn o	ne rate on your entire		
	account balance.				
	Credit interest is calculated daily and v				
	September and December and calcu You'll be able to see and access the in		· ·		
		-	ollowing business day.		
Can NatWest	*Financial Institutions – credit interest is paid at 0.00%. Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in				
change the	Business account terms.				
interest rate?	If the rate is going down, we'll give you notice either before the change happe				
	Please see General Terms 13.1 and 1 on when we may change the interest				
What would the	Please note, the estimates below are		ctober 2020		
estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned		
based on a range of	25,000.00	25,000.00	0.00		
deposits?	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:				
	 no further deposits or withdrawals are made; 				
	 any interest earned stays in the account; and 				
	there is no change to interest rates.				
How do I open	You can manage your account in branch, via Bankline and by telephone.				
and manage the account?	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	Yes. No notice is required.				
money from the	You can withdraw money:				
account?	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 				
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).				
	Interest rates are correct as at 7th O				

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.

Account name	Singapore Dollar – current rate from 10th July 2017			
What is the interest rate?	Balance AER/Gross p.a. (variable)			
	0+	0.00%		
	Interest is currently paid on a entire account balance.	fixed basis which means you	ı'll earn one rate on your	
	Credit interest is calculated da June, September and Decem previous month.			
	You'll be able to see and access the interest in your account on the following business day.			
Can NatWest change the interest rate?	Yes, this rate is variable. We co out in the <i>Business account</i> te		ate for the reasons set	
	If the rate is going down, we'll give you notice either before t afterwards. Please see Gener <i>terms</i> for more details on who we'll give you.	he change happens, or as soc al Terms 13.1 and 13.3 of the	on as possible Business account	
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned	
based on a range of deposits?	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 circumstances. The examples		r individual business	
	• no further deposits or witho	Irawals are made;		
	 any interest earned stays in the account; and 			
	 there is no change to interest rates. 			
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.			
the account?	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	Yes. No notice is required.			
the account?	You can withdraw money:			
	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 			

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

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.

Account name	South African Rand – rate until 3rd	December 2024			
What is the	Balance	AER p.a. (variable)	Gross p.a. (variable)		
interest rate?	0+	2.73%*	2.70%*		
	Interest is currently paid on a fixed be account balance.	asis which means you'll earn o	ne rate on your entire		
	Credit interest is calculated daily and	will be applied on the first busin	ess day in March, June,		
	September and December and calcul				
	You'll be able to see and access the in	terest in your account on the f	ollowing business day.		
	*Financial Institutions – credit interes	t is paid at 0.00%.			
Can NatWest change the	Yes, this rate is variable. We can incre Business account terms.	ease or decrease the rate for th	e reasons set out in <i>the</i>		
interest rate?	If the rate is going down, we'll give you notice either before the change happe				
	Please see General Terms 13.1 and 1 on when we may change the interest	13.3 of the Business account te	rms for more details		
What would the	Please note, the estimates below are	e based on the rate from 7th O	ctober 2020		
estimated balance	Initial deposit at account opening	Balance after 12 months	Interest earned		
be after 12 months based on a range of	25,000.00	25,681.87	681.87		
deposits?	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:				
	 no further deposits or withdrawals are made; 				
	 any interest earned stays in the account; and 				
	 there is no change to interest rates. 				
How do I open	You can manage your account in branch, via Bankline and by telephone.				
and manage the account?	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	Yes. No notice is required.				
money from the	You can withdraw money:				
account?	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 				
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).				
	Interest rates are correct as at 7th October 2020 and are subject to variation.				

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.

Account name	South African Rand – rate from 4th	December 2024			
What is the	Balance	AER p.a. (variable)	Gross p.a. (variable)		
interest rate?	0+	2.47%*	2.45%*		
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.				
	Credit interest is calculated daily and September and December and calcul				
	You'll be able to see and access the in *Financial Institutions – credit interest	-	ollowing business day.		
Can NatWest change the	Yes, this rate is variable. We can incre Business account terms.	ase or decrease the rate for th	e reasons set out in <i>the</i>		
interest rate?	If the rate is going down, we'll give you notice either before the change happe				
	Please see General Terms 13.1 and 1 on when we may change the interest				
What would the	Please note, the estimates below are	e based on the rate from 4th D	ecember 2024		
estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned		
based on a range of	25,000.00	25,618.15	618.15		
deposits?	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:				
	 no further deposits or withdrawals are made; 				
	 any interest earned stays in the account; and 				
	there is no change to interest rates.				
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	Yes. No notice is required.				
money from the	You can withdraw money:				
account?	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 				
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).				
	Interest rates are correct as at 4th D	ecember 2024 and are subjec	t to variation.		

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.

Sum	mary	Box
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Account name	Swedish Krona – rate from 20th Sej	otember 2022			
What is the	Balance	AER/Gross p.a. (variable)			
interest rate?	0+ 0.00%*				
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.				
	Credit interest is calculated daily and v September and December and calcu				
	You'll be able to see and access the in	terest in your account on the fo	bllowing business day.		
	*Financial Institutions – credit interes credit interest is paid at 0.00%.	t is paid at 0.00%. Non-Bank F	ïnancial Institutions –		
Can NatWest	Yes, this rate is variable. We can incre	ase or decrease the rate for the	e reasons set out in the		
change the interest rate?	Business account terms. If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give y notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the Business account terms for more detail				
14/1 · · · · · · · · · · · · · · · · · · ·	on when we may change the interest		·		
What would the estimated balance	Please note, the estimates below are Initial deposit at account opening	Balance after 12 months	Interest earned		
be after 12 months					
based on a range of	25,000.00	25,000.00	0.00		
deposits?	1,500,000.00	1,500,000.00	0.00		
	20,000,000.00 20,000,000 0.00				
	 These are only examples and do not take into account your individual business circumstances. The examples assume that: no further deposits or withdrawals are made; any interest earned stays in the account; and 				
	• there is no change to interest rates.				
How do I open	You can manage your account in branch, via Bankline and by telephone.				
and manage the account?	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	Yes. No notice is required.				
money from the	You can withdraw money:				
account?	 By transfer to another account you (in branch, via Bankline, by telepho 		Bank		
Additional	Ταχ				
information	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 paid and compounded each year. It he on different accounts.				
	Gross Rate				
	The interest rate you are paid.				
	p.a. Per annum (per year).				
	Interest rates are correct as at 20th \$	September 2022 and are subje	et to variation		

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.

Account name	Swiss Franc – current rate from 22nd September 2022		
What is the interest rate?	BalanceAER/Gross p.a. (variable)		
	0+	0.00%*	
	Interest is currently paid on a fixed 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 business day.	the interest in your accoun	t on the following
	*Financial Institutions & Non-B at 0.00%.	ank Financial Institutions –	credit interest is paid
Can NatWest change the interest rate?	Yes, this rate is variable. We can out in the <i>Business account ter</i>		ate for the reasons set
	If the rate is going down, we'll g give you notice either before th afterwards. Please see Genera <i>terms</i> for more details on when we'll give you.	e change happens, or as soc I Terms 13.1 and 13.3 of the	on as possible Business account
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	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 c circumstances. The examples		r individual business
	• no further deposits or withdr	awals are made;	
	• any interest earned stays in t	he account; and	
	 there is no change to interest rates. 		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	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	Yes. No notice is required.		
the account?	You can withdraw money:		
	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 		

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

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.

Account name	US Dollar – Rate until 3rd December 2024		
What is the interest rate?	Balance	AER/Gross p.a. (v	variable)
	0+	0.70%*	
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.		
		laily and will be applied on the fi mber and calculated up to the l	
	You'll be able to see and acc business day.	ess the interest in your accour	nt on the following
	*Financial Institutions – crea	dit interest is paid at 0.00%	
Can NatWest change the interest rate?	Yes, this rate is variable. We out in the <i>Business account</i>	can increase or decrease the r terms.	ate for the reasons set
	give you notice either before afterwards. Please see Gen	'll give you at least 60 days' not a the change happens, or as soc eral Terms 13.1 and 13.3 of the hen we may change the intere	on as possible e Business account
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	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 ar circumstances. The exampl	nd do not take into account you es assume that:	r individual business
	• no further deposits or with	ndrawals are made;	
	• any interest earned stays	in the account; and	
	 there is no change to interest rates. 		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	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	Yes. No notice is required.		
the account?	You can withdraw money:		
	• By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).		

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

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.

Account name	US Dollar – Rate from the 4th December 2024		
What is the interest rate?	BalanceAER/Gross p.a. (variable)		
	0+	0.40%*	
	Interest is currently paid on a fixed 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 ac business day.	cess the interest in your account	t on the following
	*Financial Institutions – cre	edit interest is paid at 0.00%	
Can NatWest change the interest rate?	Yes, this rate is variable. We out in the <i>Business accoun</i>	e can increase or decrease the ro t terms.	ate for the reasons set
	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.		
Please note, the estimates bel	ow are based on the rate fro	om 4th December 2024	
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	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 of circumstances. The examples	nd do not take into account your bles assume that:	individual business
	• no further deposits or wi	thdrawals are made;	
	 any interest earned stays in the account; and 		
	• there is no change to interest rates.		
How do I open and manage	You can manage your acco	ount in branch, via Bankline and	<u>by telephone.</u>
the account?	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	Yes. No notice is required.		
the account?	You can withdraw money:		
	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 		

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

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

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