ARBUTHNOT LATHAM

Bankers since 1833

Interest Rate Schedule

For Private Clients (Previous Products)

Personal and Business Current Account

	Gross Per Annum %	AER %
£1+	0.00%	0.00%

Personal Savings Account (Instant Access)

Previous Rate			Current Rate with effect from 10th October 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £25,000	0.10%	0.10%	£1 - £999,999	0.10%	0.10%
£25,001 - £50,000	0.10%	0.10%	£1,000,000+	0.15%	0.15%
£50,001 - £250,000	0.10%	0.10%			
£250,001 - £500,000	0.15%	0.15%			
£500,001 - £1,000,000	0.20%	0.20%			
£1,000,001+	0.30%	0.30%			

Commercial Savings Account (formerly Business Savings Account) (Instant Access)

Previous Rate			Current Rate with effect from 10th October 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £25,000	0.10%	0.10%	£1+	0.10%	0.10%
£25,001 - £50,000	0.10%	0.10%			
£50,001 - £250,000	0.10%	0.10%			
£250,001 - £500,000	0.15%	0.15%			
£500,001 - £1,000,000	0.20%	0.20%			
£1,000,001+	0.30%	0.30%			

Personal Savings Account (One* Month Notice) – Closed for new monies

Previous Rate			Current Rate with effect from 10th October 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £25,000	0.10%	0.10%	£1+	0.10%	0.10%
£25,001 - £50,000	0.10%	0.10%			
£50,001 - £250,000	0.10%	0.10%			
£250,001 - £500,000	0.15%	0.15%			
£500,001 - £1,000,000	0.20%	0.20%			
£1,000,001+	0.30%	0.30%			

Important information

- Interest rates are variable and correct as of 3rd October 2017.
- Changes to these interest rates will be made in accordance with the General Banking Terms & Conditions or as advised to you.
- AER stands for annual equivalent rate and is the notional rate which illustrates the contractual interest rate if paid and compounded on an annual basis.
- Gross refers to the total amount of interest paid under Personal Savings Allowance rules. Tax is no longer deducted.
- Some notice accounts require a minimum balance of £50,000.
- Interest is paid monthly on all accounts with the exception of the **Pension Account where interest is paid quarterly.
- Should an account become overdrawn without the prior agreement of the Bank, interest will be charged on such borrowing in accordance with our unauthorised overdraft rate which can be found on our website www.arbuthnotlatham.co.uk, through your Private Banker, or on request. Such interest shall be payable at any time on demand.
- Details of the Arbuthnot Latham & Co., Limited Base Lending Rate can be found on our website, through your Private Banker, or on request.

* If we make changes to interest rates, these will be done in line with the General Banking Terms and Conditions. If the interest rate change is not in your favour, we will give you at least 60 days' advance notice. We also reserve the right to add, amend or withdraw interest rate tiers to the account upon giving you at least 60 days' advance notice.

† If we make changes to interest rates, these will be done in line with the General Banking Terms and Conditions. If the interest rate change is not in your favour, we will give you at least 95 days' advance notice. We also reserve the right to add, amend or withdraw interest rate tiers to the account upon giving you at least 95 days' advance notice.

ǂ If we make changes to interest rates, these will be done in line with the General Banking Terms and Conditions. If the interest rate change is not in your favour, we will give you at least 100 days' advance notice. We also reserve the right to add, amend or withdraw interest rate tiers to the account upon giving you at least 100 days' advance notice.

Personal Savings Account (Three† Month Notice) – Closed for new monies

Previous Rate			Current Rate with effect from 14th November 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £25,000	0.10%	0.10%	£1+	0.10%	0.10%
£25,001 - £50,000	0.10%	0.10%			
£50,001 - £250,000	0.10%	0.10%			
£250,001 - £500,000	0.15%	0.15%			
£500,001 - £1,000,000	0.20%	0.20%			
£1,000,001+	0.30%	0.30%			

Business Savings Account (One* Month Notice) – Closed for new monies

Previous Rate			Current Rate with effect from 10th October 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £25,000	0.10%	0.10%	£1+	0.10%	0.10%
£25,001 - £50,000	0.10%	0.10%			
£50,001 - £250,000	0.10%	0.10%			
£250,001 - £500,000	0.15%	0.15%			
£500,001 - £1,000,000	0.20%	0.20%			
£1,000,001+	0.30%	0.30%			

Business Savings Account (Three† Month Notice) – Closed for new monies

Previous Rate			Current Rate with effect from 14th November 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £25,000	0.10%	0.10%	£1 +	0.10%	0.10%
£25,001 - £50,000	0.10%	0.10%			
£50,001 - £250,000	0.10%	0.10%			
£250,001 - £500,000	0.15%	0.15%			
£500,001 - £1,000,000	0.20%	0.20%			
£1,000,001+	0.30%	0.30%			

Custodian Account (Instant Access) – Closed for new monies

Previous Rate			Current Rate with effect from 10th October 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £25,000	0.05%	0.05%	£1 - £249,999	0.05%	0.05%
£25,001 - £50,000	0.10%	0.10%	£250,000+	0.10%	0.10%
£50,001 - £250,000	0.10%	0.10%			
£250,001 - £500,000	0.30%	0.30%			
£500,001 - £1,000,000	0.35%	0.35%			
£1,000,001+	0.45%	0.45%			

Pension Account** (Instant Access) – Closed for new monies

Previous Rate			Current Rate with effect from 10th October 2016		
£1 - 25,000	0.10%	0.10%		Gross Per Annum %	AER %
£25,001 - £50,000	0.10%	0.10%	£1 - 249,999	0.05%	0.05%
£50,001 - £250,000	0.10%	0.10%	£250,000 - £499,999	0.10%	0.10%
£250,001 - £500,000	0.40%	0.40%	£500,000+	0.15%	0.15%
£500,001 - £1,000,000	0.50%	0.50%			
£1,000,001+	0.60%	0.60%			

Multi Account (MACA) – Closed for new monies

Previous Rate			Current Rate with effect from 2nd July 2013		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £25,000	0.05%	0.05%	£1+	0.00%	0.00%
£25,001 - £50,000	0.10%	0.10%			
£50,001 - £250,000	0.20%	0.20%			
£250,001 - £500,000	0.20%	0.20%			
£500,001+	0.40%	0.40%			

Multi Account (Professional) – Closed for new monies

Previous Rate			Current Rate with effect from 15th January 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £25,000	0.05%	0.05%	£1+	0.00%	0.00%
£25,001 - £50,000	0.10%	0.10%			
£50,001 - £250,000	0.20%	0.20%			
£250,001 - £500,000	0.20%	0.20%			
£500,001+	0.40%	0.40%			

90-Day† Notice Account (Personal) – Issues 1, 2 & 3 – Closed for new monies

Previous Rate			Current Rate with effect from 14th November 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £100,000	0.50%	0.50%	£1+	0.10%	0.10%
£100,001 - £250,000	0.99%	1.00%			
£250,001 - £500,000	1.24%	1.25%			
£500,001 - £1,000,000	1.49%	1.50%			
£1,000,001+	1.49%	1.50%			

90-Day† Notice Account (Business) – Issues 1, 2 & 3 – Closed for new monies

Previous Rate			Current Rate with effect from 14th November 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£1 - £100,000	0.50%	0.50%	£1+	0.10%	0.10%
£100,001 - £250,000	0.99%	1.00%			
£250,001 - £500,000	1.24%	1.25%			
£500,001 - £1,000,000	1.49%	1.50%			
£1,000,001+	1.49%	1.50%			

100-Day† Notice Account – Issues 1 to 7 (Personal Clients only) – Closed for new monies

Previous Rate			Current Rate with effect from 18th November 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£50,000 - £500,000	0.99%	0.99%	£50,000 - £499,999	0.60%	0.60%
£500,001 - £1,000,000	1.19%	1.19%	£500,000 - £999,999	0.70%	0.70%
£1,000,001+	1.49%	1.49%	£1,000,000+	0.80%	0.80%

100-Day† Notice Account – Issue 8 (Personal Clients only) – Closed for new monies

Previous Rate			Current Rate with effect from 18th November 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£50,000 - £500,000	0.60%	0.60%	£50,000 - £499,999	0.60%	0.60%
£500,001 - £1,000,000	1.00%	1.00%	£500,000 - £999,999	0.70%	0.70%
£1,000,001+	1.20%	1.21%	£1,000,000+	0.80%	0.80%

100-Day† Notice Account – Issue 9 (Personal Clients only)

Current Rate		
	Gross Per Annum %	AER %
£50,000 - £499,999	0.60%	0.60%
£500,000 - £999,999	0.70%	0.70%
£1,000,000+	0.80%	0.80%

100-Day† Notice Account – Issue 1 to 2 (Business Clients only) – Closed for new monies

Previous Rate			Current Rate with effect from 18th November 2016		
	Gross Per Annum %	AER %		Gross Per Annum %	AER %
£50,000 - £500,000	0.74%	0.75%	£50,000 - £499,999	0.10%	0.10%
£500,001 - £1,000,000	1.19%	1.20%	£500,000 - £999,999	0.50%	0.50%
£1,000,001+	1.49%	1.50%	£1,000,000+	0.65%	0.65%

For business. For family. For life.

Contact Information

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