



ARBUTHNOT LATHAM
Bankers since 1833

Interest Rate Schedule for Commercial Clients

Commercial Current Account	Gross per annum %	AER %
GBP £1+	0.00%	0.00%
USD \$1+	0.00%	0.00%
EUR €1+	0.00%	0.00%
AED 1+	0.00%	0.00%
AUD \$1+	0.00%	0.00%
BHD 1+	0.00%	0.00%
CAD \$1+	0.00%	0.00%
CHF 1+	0.00%	0.00%
DKK 1+	0.00%	0.00%
HKD 1+	0.00%	0.00%
JPY 1+	0.00%	0.00%
KWD 1+	0.00%	0.00%
MXN 1+	0.00%	0.00%
NOK 1+	0.00%	0.00%
NZD 1+	0.00%	0.00%
SEK 1+	0.00%	0.00%
SGD 1+	0.00%	0.00%
ZAR 1+	0.00%	0.00%

Important information

- Interest rates are variable and correct as of 3 October 2022.
- Changes to these interest rates will be made in accordance with the Commercial Banking Terms & Conditions or as advised to you.
- Gross per annum refers to the total amount before any tax deductions are made.
- 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.

- Should an account become overdrawn without our prior agreement, interest will be charged on such borrowing in accordance with our Unarranged Overdraft rate. We will give you at least 10 business days' notice of the amount of debit interest before it is deducted from your account.
- Should an account become overdrawn, and you have an Arranged Overdraft facility with us, interest will be calculated at your arranged rate on the cleared daily debit balance, up to the agreed facility amount. Interest on a debit balance in excess of the facility amount will be payable at the bank's Unarranged Overdraft rate.
- Interest is normally calculated daily using either a 360 or 365-day year depending on the applicable standard day-count methodology used for each currency. Further details are available from us on request. Interest is normally paid gross.
- Our Commercial Banking Terms & Conditions, Unarranged Overdraft rate, base lending rate as well information on our savings accounts can be found on our website or you can ask us for a copy: www.arbuthnotlatham.co.uk/products-terms.

Registered in England and Wales No. 819519. Arbuthnot Latham & Co., Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Arbuthnot Latham & Co., Limited is on the Financial Services Register under Firm Reference Number 143336.