

Business Account Currency Reserve Rates

Rates correct as at 14th June 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

Account name	Australian Dollar – Rate from 7th October 2020		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	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 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%.</i>		
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?	Please note , the estimates below are based on the rate from 7th October 2020		
	Initial deposit at account opening	Balance after 12 months	Interest earned
	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">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.		

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

Account name	Canadian Dollar – rate from 7th October 2020		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	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 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?	Please note , the estimates below are based on the rate from 7th October 2020		
	Initial deposit at account opening	Balance after 12 months	Interest earned
	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">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.	

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

Account name	Danish Krone – rate from 9th September 2022		
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-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?	Please note , the estimates below are based on the rate from 9th September 2022		
	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 do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.

Information sheet

Currency Reserve Account – Euro. Rate up until 18th August 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	Euro – rate from 27th September 2023 until 18th August 2024		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	0+	1.00%*	
	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.		
	<i>*Financial Institutions – credit interest is paid at 0.00%. Non-Bank Financial Institutions – credit interest is paid at 1.00%</i>		
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?	Please note , the estimates below are based on the rate from 27th September 2023		
	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,250.94	250.94
	150,000.00	151,505.63	1,505.63
	2,000,000.00	2,020,075.13	20,075.13
	These are only examples and do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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 **27th September 2023** and are subject to variation.

Information sheet

Currency Reserve Account – Euro.Rate from 19th August 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	Euro – rate from 27th September 2023		
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 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>		
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?	Please note , the estimates below are based on the rate from 19th August 2024		
	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:		
	<ul style="list-style-type: none">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.

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

Account name	Hong Kong 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 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.		
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	25,000.00	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">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.

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

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-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?	Initial deposit at account opening	Balance after 12 months	Interest earned
	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">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.

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

Account name	New Zealand Dollar – rate from 7th October 2020		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	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 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?	Please note , the estimates below are based on the rate from 7th October 2020		
	Initial deposit at account opening	Balance after 12 months	Interest earned
	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">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.		

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

Account name	Norwegian Krone – rate from 7th October 2020		
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 – 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?	Please note , the estimates below are based on the rate from 7th October 2020		
	Initial deposit at account opening	Balance after 12 months	Interest earned
	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">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.		

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

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 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.		
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	25,000.00	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">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.

Information sheet

Currency Reserve Account - South African Rand

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	South African Rand – rate from 7th October 2020		
What is the interest rate?	Balance	AER p.a. (variable)	Gross p.a. (variable)
	0+	2.73%*	2.70%*
	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 – 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 <i>the 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?	Please note , the estimates below are based on the rate from 7th October 2020		
	Initial deposit at account opening	Balance after 12 months	Interest earned
	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">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.		

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

Account name	Swedish Krona – rate from 20th September 2022		
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 – credit interest is paid at 0.00%. 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?	Please note , the estimates below are based on the rate from 20th September 2022		
	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 do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none">• 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 money from the account?	Yes. No notice is required. You can withdraw money: <ul style="list-style-type: none">• 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 20th September 2022 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?	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-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?	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 do not take into account your individual business circumstances. The examples assume that:		
	<ul style="list-style-type: none">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.

Information sheet

Currency Reserve Account – US 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

Account name	US Dollar – Rate from 15th August 2023		
What is the interest rate?	Balance	AER/Gross p.a. (variable)	
	0+	0.70%*	
	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 – 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">• 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 money from the account?	Yes. No notice is required.		
	You can withdraw money:		
	<ul style="list-style-type: none">• 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.

Interest rates are correct as at 14th June 2024 and are subject to variation.

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