# 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



### **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 <b>fixed</b> basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily and			
	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 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 October 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:			
	<ul> <li>no further deposits or withdrawals are made;</li> </ul>			
	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?	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>			
Additional information	<b>Tax</b> We do not deduct tax from the interes change in the future and depends on		ment may be subject to	
	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 <b>7th October 2020</b> 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 <b>fixed</b> 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	<b>Please note,</b> 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	
	<ul> <li>These are only examples and do not a circumstances. The examples assum</li> <li>no further deposits or withdrawals</li> <li>any interest earned stays in the acc</li> <li>there is no change to interest rates.</li> </ul>	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?	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>			
Additional information	<b>Tax</b> We do not deduct tax from the interes change in the future and depends on		nent may be subject to	
	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. <b>p.a.</b>			
	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 <b>fixed</b> basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.			
	You'll be able to see and access the interest in your account on the following business day.			
	*Financial Institutions & Non 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	
	<ul> <li>no further deposits or withdrawals are made;</li> </ul>			
	• 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:			
	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>			

Additional information	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.
	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 <b>9th September 2022</b> and are subject to variation.

# 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.

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 <b>fixed</b> basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.			
	You'll be able to see and access the interest in your account on the following business day.			
	*Financial Institutions – cre Institutions – credit interest	dit interest is paid at 0.00%. No t is paid at 1.00%	n-Bank Financial	
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 27th September 202			
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	25,250.94	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> <li>no further deposits or withdrawals are made;</li> </ul>			
	<ul> <li>any interest earned stays in the account; and</li> </ul>			
	<ul> <li>there is no change to interest rates.</li> </ul>			
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:			
	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>			

Additional information	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.
	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 <b>27th September 2023</b> and are subject to variation.

# 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.

Account name	Euro – rate from 27th September 2023			
What is the interest rate?	BalanceAER/Gross p.a. (variable)			
	0+	0.75%*		
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.			
	You'll be able to see and access the interest in your account on the following business day.			
	*Financial Institutions – cr Institutions – credit interes	edit interest is paid at 0.00%. Nor st is paid at 0.75%	n-Bank Financial	
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 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 wi	thdrawals are made;		
	<ul> <li>any interest earned stays in the account; and</li> </ul>			
	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:			
	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>			

Additional information	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.
	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 <b>19th August 2024</b> 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 – 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 <b>fixed</b> basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.			
	You'll be able to see and access the interest in your account on the following business day.			
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	l do not take into account you s assume that:	r individual business	
	• no further deposits or with	drawals are made;		
	<ul> <li>any interest earned stays in the account; and</li> </ul>			
	<ul> <li>there is no change to interest rates.</li> </ul>			
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:			
		ount you hold with NatWest, or telephone or by writing to us		

Additional information	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.
	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 <b>10th July 2017</b> 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 <b>fixed</b> basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.			
	You'll be able to see and access the interest in your account on the following business day.			
	, *Financial Institutions & Non-Bank Financial Institutions – credit interest is paid at 0.00%.			
Can NatWest change the interest rate?	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .			
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards. Please see General Terms 13.1 and 13.3 of the <i>Business account</i> <i>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	
	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> <li>no further deposits or withdrawals are made;</li> </ul>			
	<ul> <li>any interest earned stays in the account; and</li> </ul>			
	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	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.
	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 <b>12th February 2018</b> 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.

Summ	nary	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 <b>fixed</b> 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 nterest 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.	•	e reasons set out in the		
interest rate?	notice either before the change happe Please see General Terms 13.1 and 1	he rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you tice either before the change happens, or as soon as possible afterwards. ease 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		·		
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		
	<ul> <li>These are only examples and do not take into account your individual business circumstances. The examples assume that:</li> <li>no further deposits or withdrawals are made;</li> <li>any interest earned stays in the account; and</li> <li>there is no change to interest rates.</li> </ul>				
How do I open and manage the account?	You can manage your account in branch, via Bankline and by telephone. There is no minimum deposit required to open the account, and there is no maximum balance limit. You must maintain a sterling account in the same business name.				
Can I withdraw	Yes. No notice is required.				
money from the	You can withdraw money:				
account?	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>				
Additional information	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.				
	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.				
	<b>p.a.</b> Per annum (per year).				
	Interest rates are correct as at <b>7th October 2020</b> 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 <b>fixed</b> 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 th				
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	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:				
	<ul> <li>no further deposits or withdrawals are made;</li> </ul>				
	<ul> <li>any interest earned stays in the account; and</li> </ul>				
	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?	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>				
Additional information	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.				
	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.				
	<b>p.a.</b> Per annum (per year).				
	Interest rates are correct as at <b>7th October 2020</b> and are subject to variation.				

# 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 acce business day.	ss the interest in your accoun	t on the following
Can NatWest change the interest rate?	Yes, this rate is variable. We co out in the <i>Business account te</i>		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 do not take into account your individual business circumstances. The examples assume that:		
	• no further deposits or witho	drawals are made;	
	<ul> <li>any interest earned stays in the account; and</li> </ul>		
	• 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:		
	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>		

Additional information	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.
	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 <b>10th July 2017</b> and are subject to variation.

### **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 Balance AER p.a. (variable) interest rate? 0+ 2.73%\* 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** Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the change the Business account terms. interest rate? 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 Business account terms 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 October 2020 estimated balance Initial deposit at account opening **Balance after 12 months** be after 12 months 25,000.00 25,681.87 based on a range of deposits? 1,500,000.00 1,540,911.91 2,500,000.00 2.568.186.52 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
	<ul> <li>there is no change to interest rates.</li> </ul>
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?	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>
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 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.

Gross p.a. (variable)

Interest earned

681.87

40,911.91

68.186.52

2.70%\*

# **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	y Box
---------	-------

Account name	Swedish Krona – rate from 20th Sep	otember 2022			
What is the	Balance	AER/Gross p.a. (variable)			
interest rate?	0+	0.00%*			
	Interest is currently paid on a <b>fixed</b> be	asis which means you'll earn or	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		· ·		
			• •		
	credit interest is paid at 0.00%.	*Financial Institutions – credit interest is paid at 0.00%. Non-Bank Financial Institutions – credit interest is paid at 0.00%.			
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	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				
estimated balance	Initial deposit at account opening	Balance after 12 months	Interest earned		
be after 12 months	25,000.00	25,000.00	0.00		
based on a range of deposits?	1,500,000.00	1,500,000.00	0.00		
deposits.	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> <li>no further deposits or withdrawals are made;</li> </ul>				
	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 brai	nch, via Bankline and by teleph	ione.		
and manage the	There is no minimum deposit required to open the account, and there is no maximum				
account?	balance limit.				
	You must maintain a sterling account in the same business name.				
Can I withdraw money from the	Yes. No notice is required.				
account?	You can withdraw money: • Py trapefor to apother account you hold with NatWest, or apother Bank				
	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>				
Additional	Ταχ	, 3_,			
information	We do not deduct tax from the interes	st we pay to you. The tax treatn	nent 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.				
	on different accounts. Gross Rate				
	The interest rate you are paid.				
	p.a.				
	Per annum (per year).				
	Interest rates are correct as at 20th S	Sentember 2022 and are subje	at 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?	Balance   AER/Gross p.a. (variable)		
	0+	0.00%*	
	Interest is currently paid on a <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and access business day.	the interest in your account	t on the following
	*Financial Institutions & Non-Bo at 0.00%.	ank Financial Institutions – o	credit interest is paid
Can NatWest change the interest rate?	Yes, this rate is variable. We can out in the Business account terr		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</i> <i>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 do not take into account your individual business circumstances. The examples assume that:		
	• no further deposits or withdro	awals are made;	
	<ul> <li>any interest earned stays in the account; and</li> </ul>		
	<ul> <li>there is no change to interest rates.</li> </ul>		
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	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.
	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 <b>22nd September 2022</b> and are subject to variation.

# **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.

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 <b>fixed</b> basis which means you'll earn one rate on your entire account balance.		
	Credit interest is calculated dail June, September and Decemb previous month.		
	You'll be able to see and acces business day.	s the interest in your accoun	nt on the following
	*Financial Institutions – credit	interest is paid at 0.00%	
Can NatWest change the interest rate?	Yes, this rate is variable. We ca out in the <i>Business account tel</i>		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, w 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</i> <i>terms</i> for more details on when we may change the interest rates and the not we'll give you.		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	25,175.46	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:		
	• no further deposits or withd	awals are made;	
	<ul> <li>any interest earned stays in the account; and</li> </ul>		
	<ul> <li>there is no change to interest rates.</li> </ul>		
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:		
	<ul> <li>By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us).</li> </ul>		

Additional information	<b>Tax</b> We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.
	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 <b>15th August 2023</b> and are subject to variation.

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

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