



Clients Reserve Account

An instant access, interest bearing current account in sterling for commercial clients who are authorised to hold third party funds. With no withdrawal limits, this account can help manage short to medium term liquidity needs

SUMMARY BOX

Account name	Clients Reserve Account		
What is the interest rate?	Balance	Gross Rate p.a.	AER
	GBP		
	£1 - 999,999	0.95%	0.95%
	£1m - £9,999,999	1.30%	1.31%
	£10m and over	1.50%	1.51%
	USD		
	\$1 - \$2,999,999	0.30%	0.30%
	\$3m and over	0.30%	0.30%
	EUR		
	€1 - €249,999	0.30%	0.30%
	€250,000 and over	0.30%	0.30%
	Interest is calculated daily and paid quarterly.		
Can Coutts change the interest rate?	Yes, the applicable interest rate is variable: <ul style="list-style-type: none">• If the rate goes down, we will give you at least 60 days' notice• If it goes up, we will give you notice either before the change happens or as soon as possible afterwards• See the Clients Reserve Account Conditions of Use for more information		

Coutts

CLIENTS RESERVE ACCOUNT

What would the estimated balance be after 12 months based on a £100,000 and £1m deposit?	Deposit amount	Balance after 12 months		
		GBP	USD	EUR
	100,000	100,953.39	100,300.34	100,300.34
	1m	1,013,063.51	1,003,003.38	1,003,003.38
	This example assumes that: <ul style="list-style-type: none"> • No further deposits or withdrawals are made • Any interest earned stays in the account • There is no change to interest rate and tiers 			
How do I open and manage my account?	This account is only available to you if you hold a Business Current Account and if you are duly authorised to hold clients' monies. A minimum amount of £1 is required to open your account. There is no maximum balance. You can open your account: <ul style="list-style-type: none"> • By contacting your Commercial Banker You can manage your account: <ul style="list-style-type: none"> • By contacting your Commercial Banker • Via our digital services 			
Can I withdraw money?	Yes. You can withdraw money at any time without giving notice.			
Additional information	<p>Currencies This account is available in sterling, US dollar and euro.</p> <hr/> <p>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 individual circumstances. If you are unsure of your tax obligations you are strongly advised to take your own tax advice.</p> <hr/> <p>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 without the deduction of UK Income Tax (where applicable). Interest will be paid gross. p.a. Per annum (per year).</p> <hr/> <p>Fees Fees will apply and these can be found in the Fee tariff sheet.</p>			

If you would like this document in another format such as Braille, large print or audio, please let us know.

Interest rates and tiers are correct as at 14th October 2025 and are subject to variation.