

Interest Rates Notice for Business Clients

Current Account	Gross Rate p.a.	AER
GBP		
£1+	0.00%	0.00%
EUR		
€1+	0.00%	0.00%

Interest is calculated daily and paid/charged quarterly

Business Reserve	Gross Rate p.a.	AER
GBP		
£1 - £999,999	0.85%	0.85%
£1m - £9,999,999	1.15%	1.15%
£10m and over	1.45%	1.46%
EUR		
€1 - €249,999	0.30%	0.30%
€250,000 and over	0.30%	0.30%
USD		
\$1 - \$2,999,999	0.30%	0.30%
\$3m and over	0.30%	0.30%

Interest is calculated daily and paid/charged quarterly
Interest is paid/charged on a tiered basis which means you earn/pay one interest rate on your entire account balance

30 Day Notice Account	Gross Rate p.a.	AER
£1 - £2,999,999	1.95%	1.96%
£3m and over	1.95%	1.96%

Interest is calculated daily and applied quarterly
Interest is paid on a tiered basis which means you earn one interest rate on your entire account balance

90 Day Notice Account	Gross Rate p.a.	AER
£1 - £2,999,999	2.44%	2.46%
£3m and over	2.44%	2.46%

Interest is calculated daily and applied quarterly
Interest is paid on a tiered basis which means you earn one interest rate on your entire account balance

Clients' Reserve Account	Gross Rate p.a.	AER
GBP		
£1 - £999,999	0.85%	0.85%
£1M - £9,999,999	1.15%	1.15%
£10m and over	1.45%	1.46%
EUR		
€1 - €249,999	0.30%	0.30%
€250,000 and over	0.30%	0.30%
USD		
\$1 - \$2,999,999	0.30%	0.30%
\$3m and over	0.30%	0.30%

Interest is calculated daily and applied quarterly

Money Market Deposits

We are able to place funds on Money Market Fixed Term Deposits. Money Market Call Deposits are also available. Further details may be obtained from your Commercial Banker.

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Currency Current Account	Gross Rate p.a.	AER
Swiss Francs		
CHF 1+	0.00%	0.00%
Czech Koruna		
CZK 1+	0.00%	0.00%
Swedish Krona		
SEK 1+	0.00%	0.00%
Danish Krone		
DKK 1+	0.00%	0.00%
Norwegian Krone		
NOK 1+	0.00%	0.00%
Hong Kong Dollar		
HKD 1+	0.00%	0.00%
Japanese Yen		
JPY 1+	-0.30%	-0.30%
Singapore Dollar		
SGD 1+	0.00%	0.00%
Thai Baht		
THB 1+	0.00%	0.00%

Interest is calculated daily and paid/charged quarterly
A negative interest rate is applied as a charge on credit balances

Important Notes

Interest is paid/charged on a tiered basis which means you earn/pay one interest rate on your entire account balance. The Annual Equivalent Rate ('AER') is the notional rate which shows the gross interest rate as if paid and compounded on an annual basis. 'Gross' is the rate of interest without the deduction of Income Tax at the rate specified by law. Interest will be paid gross. All rates are subject to variation. Changes to our savings rates are notified in accordance with the account specific conditions, which are available on request from your Commercial Banker.

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 25th February 2026 and are subject to variation.

Coutts & Co is registered in England and Wales No. 36695. Registered office 440 Strand, London WC2R 0QS.
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