

# Private clients

## Interest Rates Notice

Current Account	Gross Rate p.a.	AER
<b>GBP</b>		
£1+	0.00%	0.00%
<b>EUR</b>		
€1 +	0.00%	0.00%
Interest is calculated daily and paid/charged quarterly		
<b>Private Reserve</b>		
<b>GBP</b>		
£1 - £99,999	0.55%	0.55%
£100,000 - £249,999	1.30%	1.31%
£250,000 - £999,999	2.60%	2.63%
£1m - £2,999,999	2.90%	2.93%
£3m and over	3.15%	3.19%
<b>EUR</b>		
€1-€249,999	0.45%	0.45%
€250,000 and over	0.45%	0.45%
<b>USD</b>		
\$1 - \$2,999,999	0.65%	0.65%
\$3m and over	1.15%	1.15%
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		
<b>Offset Deposit Account</b>		
<b>GBP</b>		
£1+	0.00%	0.00%
<b>EUR</b>		
€1+	0.00%	0.00%
<b>USD</b>		
\$1+	0.00%	0.00%
Interest is calculated daily and paid/charged annually Interest is paid/charged on a tiered basis which means you earn/pay one interest rate on your entire account balance Account only available as part of Offset Select mortgage.		
<b>35 Day Notice Account</b>		
£1 - £2,999,999	2.99%	3.03%
£3m and over	3.24%	3.29%
Interest is calculated daily and paid monthly Interest is paid on a tiered basis which means you earn one interest rate on your entire account balance		

## Interest Rates Notice

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### 60 Day Notice Account

£1 - £2,999,999	3.19%	3.24%
£3m and over	3.44%	3.49%

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

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### 95 Day Notice Account

£1 - £2,999,999	3.39%	3.44%
£3m and over	3.64%	3.70%

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

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### Cash ISA

	Gross Rate p.a.	AER
£1 - £249,999	3.00%	3.03%
£250k and over	3.00%	3.03%

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

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### Fixed Rate Cash ISA

	Gross Rate p.a.	AER
£1+	4.05%	4.05%

Maturity date 5 April 2026 or the last working day of the tax year.  
Interest calculated daily and paid at maturity.

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### Money Market Deposits

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

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### Currency Current Account

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

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**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 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' is the rate of interest without the deduction of Income Tax (where applicable). 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 Private 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 8th January 2026 and are subject to variation.

Coutts & Co is registered in England and Wales No. 36695. Registered office 440 Strand, London WC2R 0QS. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Firm Reference Number 122287. Calls may be recorded.

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COU92393 (01/26)