

Private Notice Account

A deposit account available in 35, 60 and 95 days' notice terms, which pays a higher rate on funds where instant access is not required

SUMMARY BOX

Account name	Private Notice Account			
What is the interest rate?	Deposit amount	Gross Rate p.a.		
		35 Day Notice	60 Day Notice	95 Day Notice
	£1 - £2,999,999	2.99%	3.19%	3.39%
	£3m+	3.24%	3.44%	3.64%
		AER		
		35 Day Notice	60 Day Notice	95 Day Notice
	£1 - £2,999,999	3.03%	3.24%	3.44%
	£3m+	3.29%	3.49%	3.70%
	Interest is paid on a tiered basis. This means you earn one interest rate on your entire account balance.			
	Interest is calculated daily and paid monthly.			
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 14 days' notice • If it goes up, we will give you notice either before the change happens or as soon as possible afterwards • See Private Notice Account Terms for more information 			
What would the estimated balance be after 12 months based on a £100,000 and a £1m deposit?	Deposit amount	Balance after 12 months		
		35 Day Notice	60 Day Notice	95 Day Notice
	£100,000	£103,031.32	£103,237.06	£103,443.17
	£1m	£1,030,313.18	£1,032,370.56	£1,034,431.71
	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 rates and tiers 			

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How do I open and manage my account?	<p>This account is only available to you if you hold a Current Account. A minimum amount of £1 is required to open your account. There is no maximum balance.</p> <p>You can open your account:</p> <ul style="list-style-type: none">• By contacting your private banker• By calling Coutts 24 <p>You can manage your account:</p> <ul style="list-style-type: none">• By contacting your private banker• By calling Coutts 24• Via our digital services
Can I withdraw money?	<p>Yes, you may withdraw money by transfer to your Current Account.</p> <p>This account requires you to give us notice before withdrawing money. The amount of notice you need to provide depends on the type of Notice Account you have chosen.</p>
Additional information	<p>Currencies</p> <p>This account is available in sterling only.</p> <hr/> <p>Tax</p> <p>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.</p> <p>If you are unsure of your tax obligations you are strongly advised to seek your own tax advice.</p> <hr/> <p>Definitions</p> <p>Annual Equivalent Rate (AER)</p> <p>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.</p> <p>Gross Rate</p> <p>The interest without the deduction of UK Income Tax (where applicable). Interest will be paid gross.</p> <p>p.a.</p> <p>Per annum (per year).</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 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.
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