

Private Reserve Account

A multi-currency instant access deposit account, ideal to help you manage surplus funds.

SUMMARY BOX

Account name	Private Reserve Account			
What is the interest rate?	Balance	Gross Rate p.a.		AER
	GBP			
	£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%
	USD			
	\$1 - \$2,999,999	0.65%		0.65%
	\$3m and over	1.15%		1.15%
	EUR			
	€1 - €249,999	0.45%		0.45%
	€250,000 and over	0.45%		0.45%
Interest rates vary depending on the currency of your account and the balance held. 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/charged quarterly. A negative interest rate is applied as a charge on credit balances to reflect the costs incurred by us in maintaining your account in this currency.				
Can Coutts change the interest rate?	<p>Yes, the applicable interest rate is variable:</p> <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 Reserve Account Terms for more information 			
What would the estimated balance be after 12 months based on a range of deposit amounts.	Deposit amount (£/€/€)	Balance after 12 months		
		GBP	EUR	USD
	50,000	£50,275.57	50,225.38	50,325.79
	100,000	£101,306.35	100,450.76	100,651.59
	250,000	£256,563.65	251,126.90	251,628.97
	1,000,000	£1,029,316.90	1,004,507.60	1,006,515.86
	3,000,000	£3,095,622.15	3,013,522.80	3,034,649.07
<p>This example assumes that:</p> <ul style="list-style-type: none"> • No further deposits or withdrawals are made • Any interest earned stays in the account; and • 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/Foreign Currency Current Account denominated in the same currency as the Reserve Account you wish to open. 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 the Coutts app and online banking
Can I withdraw money?	Yes, you may withdraw money by transfer to your Current Account/Foreign Currency Current Account. No notice is required.
Additional information	<p>Currencies</p> <p>This account is available in sterling, US dollar and euro.</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) 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 The interest without the deduction of Income Tax (where applicable). Interest will be paid gross.</p> <p>P.a. 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.

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