Business Account Currency Reserve Rates

Rates correct as at 15th August 2023

Includes Information Sheets for:

Australian Dollar
Canadian Dollar
Danish Krone
Euro
Hong Kong Dollar
Japanese Yen
New Zealand Dollar
Norwegian Krone
Singapore Dollar
South African Rand
Swedish Krona
Swiss Franc
US Dollar



Currency Reserve Account - Australian Dollar

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Australian Dollar – Rate from 7th October 2020			
What is the	Balance	AER/Gross p.a. (variable)		
interest rate?	0+	0.01%*		
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily and September and December and calcul			
	You'll be able to see and access the in	terest in your account on the fo	ollowing business day.	
	*Financial Institutions – credit interes	t is paid at 0.00%.		
Can NatWest change the	Yes, this rate is variable. We can incre Business account terms.	ase or decrease the rate for the	e reasons set out in the	
interest rate?	If the rate is going down, we'll give you notice either before the change happe			
	Please see General Terms 11.1 and 1 when we may change the interest rat			
What would the	Please note, the estimates below are	based on the rate from 7th O c	tober 2020	
estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned	
based on a range of	25,000.00	25,002.50	2.50	
deposits?	150,000.00	1,50,015.00	15.00	
	2,000,000.00	2,000,200.01	200.01	
	These are only examples and do not t			
	circumstances. The examples assume that:			
	• no further deposits or withdrawals are made;			
	any interest earned stays in the account; and			
	 there is no change to interest rates. 			
How do I open	You can manage your account in branch, via Bankline and by telephone.			
and manage the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.			
	You must maintain a sterling account in the same business name.			
Can I withdraw	Yes. No notice is required.			
money from the	You can withdraw money:			
account?	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 			
Additional information	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 circumstances.			
	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 rate you are paid.			
	p.a.			
	Por appum (por year)			
	Per annum (per year).			

Currency Reserve Account - Canadian Dollar

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Canadian Dollar – rate from 7th October 2020				
What is the	Balance	AER/Gross p.a. (variable)			
interest rate?	0+	0.01%*			
	Interest is currently paid on a fixed b	asis which means you'll earn o	ne rate on your entire		
	account balance.	The second section of the first benefit as	and the Advantage of the		
	Credit interest is calculated daily and v September and December and calcu				
	You'll be able to see and access the ir	•	•		
	*Financial Institutions – credit interes	-	,		
Can NatWest change the	Yes, this rate is variable. We can incre Business account terms.	ease or decrease the rate for th	e reasons set out in the		
interest rate?	If the rate is going down, we'll give you notice either before the change happe				
	Please see General Terms 11.1 and 1 when we may change the interest ra				
What would the	Please note, the estimates below are	based on the rate from 7th O c	ctober 2020		
estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned		
based on a range of	25,000.00	25,002.50	2.50		
deposits?	150,000.00	1,50,015.00	15.00		
	2,000,000.00	2,000,200.01	200.01		
	These are only examples and do not take into account your individual business circumstances. The examples assume that:				
	no further deposits or withdrawals are made;				
	any interest earned stays in the account; and				
	there is no change to interest rates.				
How do I open	You can manage your account in branch, via Bankline and by telephone.				
and manage the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.				
	You must maintain a sterling account in the same business name.				
Can I withdraw	Yes. No notice is required.				
money from the account?	You can withdraw money:				
account:	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 				
Additional information	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 circumstances.				
	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 and different property.				
	on different accounts. Gross Rate				
	The interest rate you are paid.				
	p.a.				
	Per annum (per year).				
	Interest rates are correct as at 7th O	ctober 2020 and are subject to	variation.		

Currency Reserve Account - Danish Krone

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Danish Krone – rate from 9th September 2022		
What is the interest rate?	Balance	AER/Gross p.a. (vo	ariable)
	0+	0.00%*	
	Interest is currently paid on entire account balance.	a fixed basis which means you	'll earn one rate on your
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and account business day.	cess the interest in your account	on the following
	*Financial Institutions & No at 0.00%.	n-Bank Financial Institutions – c	credit interest is paid
Can NatWest change the interest rate?	Yes, this rate is variable. We out in the <i>Business account</i>	can increase or decrease the reterms.	ate for the reasons set
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated	Please note, the estimates below are based on the rate from 9th September 2022		
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned
	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples ar circumstances. The examp	nd do not take into account your les assume that:	individual business
	• no further deposits or wit	hdrawals are made;	
	• any interest earned stays	in the account; and	
	there is no change to interest rates.		
How do I open and manage	You can manage your acco	unt in branch, via Bankline and	by telephone.
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling	g account in the same business	name.
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
		count you hold with NatWest, or by telephone or by writing to us)	

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 circumstances.

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 rate you are paid.

p.a.

Per annum (per year).

Interest rates are correct as at 9th September 2022 and are subject to variation.

Currency Reserve Account - Euro

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Euro – rate from 15th August 2023			
What is the interest rate?	Balance	AER/Gross p.a. (ve	ariable)	
	0+ 0.90%*			
	Interest is currently paid on a fi entire account balance.	xed basis which means you	'll earn one rate on your	
	Credit interest is calculated daily June, September and December previous month.			
	You'll be able to see and access business day.	the interest in your account	t on the following	
	*Financial Institutions – credit i Institutions – credit interest is p	nterest is paid at 0.00%. No paid at 0.90%	n-Bank Financial	
Can NatWest change the interest rate?	Yes, this rate is variable. We car out in the <i>Business account terr</i>		ate for the reasons set	
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.			
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.			
What would the estimated	Please note, the estimates belo	ow are based on the rate fro	om 15th August 2023	
balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned	
	25,000.00	25,225.76	225.76	
	150,000.00	151,354.56	1,354.56	
	2,000,000.00	2,018,060.84	18,060.84	
	These are only examples and d circumstances. The examples of	•	rindividual business	
	• no further deposits or withdro	awals are made;		
	 any interest earned stays in the account; and 			
	there is no change to interest rates.			
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.			
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.			
	You must maintain a sterling account in the same business name.			
Can I withdraw money from	Yes. No notice is required.			
the account?	You can withdraw money:			
	By transfer to another account (in branch, via Bankline, by te			

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 circumstances.

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 rate you are paid.

p.a.

Per annum (per year).

Interest rates are correct as at 15th August 2023 and are subject to variation.

Currency Reserve Account - Hong Kong Dollar

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Hong Kong Dollar – current rate from 10th July 2017		
What is the interest rate?	Balance	AER/Gross p.a. (vo	ariable)
	0+	0.00%	
	Interest is currently paid on a entire account balance.	a fixed basis which means you	'll earn one rate on your
		aily and will be applied on the fir nber and calculated up to the lo	
	You'll be able to see and accebusiness day.	ess the interest in your account	t on the following
Can NatWest change the interest rate?	Yes, this rate is variable. We out in the <i>Business account t</i>	can increase or decrease the reterms.	ate for the reasons set
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and circumstances. The example	d do not take into account your	individual business
	• no further deposits or with	ndrawals are made;	
	• any interest earned stays i	n the account; and	
	there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
		ount you hold with NatWest, or y telephone or by writing to us)	

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 circumstances.

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 rate you are paid.

p.a.

Per annum (per year).

Interest rates are correct as at 10th July 2017 and are subject to variation.

Currency Reserve Account – Japanese Yen

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Japanese Yen – current rate from 12th February 2018		
What is the interest rate?	Balance	AER/Gross p.a. (vo	ariable)
	0+	0.00%*	
	Interest is currently paid on entire account balance.	a fixed basis which means you	'll earn one rate on your
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.		
	You'll be able to see and account business day.	cess the interest in your account	on the following
	*Financial Institutions & No. at -0.20%.	n-Bank Financial Institutions – c	redit interest is paid
Can NatWest change the interest rate?	Yes, this rate is variable. We out in the <i>Business account</i>	can increase or decrease the raterms.	ate for the reasons set
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	25,000.00	25,000.00	0.00
	15,000,000.00	15,000,000.00	0.00
	200,000,000.00	200,000,000.00	0.00
	These are only examples ar circumstances. The example	nd do not take into account your es assume that:	individual business
	• no further deposits or wit	hdrawals are made;	
	any interest earned stays in the account; and		
	• there is no change to inte	rest rates.	
How do I open and manage	You can manage your acco	unt in branch, via Bankline and	by telephone.
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
		count you hold with NatWest, or by telephone or by writing to us)	

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 circumstances.

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 rate you are paid.

p.a.

Per annum (per year).

Interest rates are correct as at 12th February 2018 and are subject to variation.

Currency Reserve Account - New Zealand Dollar

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	New Zealand Dollar – rate from 7th	October 2020		
What is the	Balance	AER/Gross p.a. (variable)		
interest rate?	0+	0.01%*		
	Interest is currently paid on a fixed b	asis which means you'll earn o	ne rate on your entire	
	account balance.			
	Credit interest is calculated daily and v			
	September and December and calcu You'll be able to see and access the ir	•		
	*Financial Institutions – credit interes	,	onowing basiness day.	
Can NatWest	Yes, this rate is variable. We can incre	<u>'</u>	e reasons set out in the	
change the	Business account terms.			
interest rate?	If the rate is going down, we'll give you			
	notice either before the change happ	•		
	Please see General Terms 11.1 and 1 when we may change the interest ra			
What would the	Please note, the estimates below are			
estimated balance	Initial deposit at account opening	Balance after 12 months	Interest earned	
be after 12 months	25,000.00	25,002.50	2.50	
based on a range of deposits?	150,000.00		15.00	
acposits.		1,50,015.00		
	2,000,000.00 These are only system less and do not	2,000,200.01	200.01	
	These are only examples and do not take into account your individual business circumstances. The examples assume that:			
	no further deposits or withdrawals are made;			
	any interest earned stays in the account; and			
	there is no change to interest rates.			
How do I open	You can manage your account in branch, via Bankline and by telephone.			
and manage the account?	There is no minimum deposit required to open the account, and there is no maximum			
accounts	balance limit. You must maintain a sterling account in the same business name.			
Can I withdraw		in the same business name.		
money from the	Yes. No notice is required. You can withdraw money:			
account?	 By transfer to another account you hold with NatWest, or another Bank 			
	(in branch, via Bankline, by telephone or by writing to us).			
Additional	Tax			
information	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 circumstances.			
	Definitions (4.50)			
	Annual Equivalent Rate (AER) This is a notional rate used for interest hearing associate, which illustrates the interest rate if			
	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 rate you are paid.			
	p.a.			
	Per annum (per year).			
	Interest rates are correct as at 7th 0	ctober 2020 and are subject to	variation.	

Currency Reserve Account - Norwegian Krone

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Norwegian Krone – rate from 7th O	ctober 2020			
What is the	Balance	AER/Gross p.a. (variable)			
interest rate?	0+	0.00%*			
	Interest is currently paid on a fixed b account balance.	asis which means you'll earn o	ne rate on your entire		
	Credit interest is calculated daily and v	will be applied on the first busine	ess day in March. June.		
	September and December and calcu				
	You'll be able to see and access the ir	terest in your account on the f	ollowing business day.		
	*Financial Institutions – credit interest is paid at 0.00%.				
Can NatWest	Yes, this rate is variable. We can incre	ease or decrease the rate for th	e reasons set out in the		
change the interest rate?	Business account terms.				
interestrate:	If the rate is going down, we'll give you notice either before the change happe				
	Please see General Terms 11.1 and 1	·			
	when we may change the interest ra				
What would the	Please note, the estimates below are	based on the rate from 7th O c	ctober 2020		
estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned		
based on a range of	25,000.00	25,000.00	0.00		
deposits?	150,000.00	150,000.00	0.00		
	2,000,000.00	2,000,000.00	0.00		
	These are only examples and do not take into account your individual business				
	circumstances. The examples assume that:				
	 no further deposits or withdrawals are made; 				
	any interest earned stays in the account; and				
	there is no change to interest rates.				
How do I open and manage the	You can manage your account in branch, via Bankline and by telephone.				
account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.				
	You must maintain a sterling account in the same business name.				
Can I withdraw	Yes. No notice is required.				
money from the	You can withdraw money:				
account?	By transfer to another account you hold with NatWest, or another Bank				
	(in branch, via Bankline, by telephone or by writing to us).				
Additional	Tax				
information	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 circumstances.				
	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 rate you are paid.				
	p.a.				
	Per annum (per year).				
	Interest rates are correct as at 7th O	ctober 2020 and are subject to	variation.		

Currency Reserve Account – Singapore Dollar

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Singapore Dollar – current rate from 10th July 2017		
What is the interest rate?	Balance	AER/Gross p.a. (vo	ariable)
	0+	0.00%	
	Interest is currently paid on a entire account balance.	a fixed basis which means you	'll earn one rate on your
		aily and will be applied on the fir nber and calculated up to the lo	
	You'll be able to see and accebusiness day.	ess the interest in your account	t on the following
Can NatWest change the interest rate?	Yes, this rate is variable. We cout in the <i>Business account t</i>	can increase or decrease the reerms.	ate for the reasons set
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.		
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned
based on a range of deposits?	25,000.00	25,000.00	0.00
	1,500,000.00	1,500,000.00	0.00
	20,000,000.00	20,000,000.00	0.00
	These are only examples and circumstances. The example	d do not take into account your	individual business
	• no further deposits or with	drawals are made;	
	• any interest earned stays i	n the account; and	
	there is no change to interest rates.		
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.		
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.		
	You must maintain a sterling account in the same business name.		
Can I withdraw money from	Yes. No notice is required.		
the account?	You can withdraw money:		
		ount you hold with NatWest, or / telephone or by writing to us)	

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 circumstances.

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 rate you are paid.

p.a.

Per annum (per year).

Interest rates are correct as at 10th July 2017 and are subject to variation.

Currency Reserve Account - South African Rand

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	South African Rand – rate from 7th				
What is the	Balance	AER p.a. (variable)	Gross p.a. (variable)		
interest rate?	0+	2.73%*	2.70%*		
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.				
	Credit interest is calculated daily and September and December and calcul You'll be able to see and access the in *Financial Institutions – credit interes	ated up to the last calendar day terest in your account on the f	in the previous month.		
Can NatWest	Yes, this rate is variable. We can incre	<u> </u>	e reasons set out in the		
change the	Business account terms.	ase of accrease the rate for th	e reasons set out in the		
interest rate?	If the rate is going down, we'll give you notice either before the change happe				
	Please see General Terms 11.1 and 1 when we may change the interest rate	1.3 of the Business account ter	ms for more details on		
What would the	Please note, the estimates below are	based on the rate from 7th O	ctober 2020		
estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned		
based on a range of	25,000.00	25,681.87	681.87		
deposits?	1,500,000.00	1,540,911.91	40,911.91		
	2,500,000.00	2,568,186.52	68,186.52		
	These are only examples and do not take into account your individual business circumstances. The examples assume that:				
	no further deposits or withdrawals are made;				
	any interest earned stays in the account; and				
	there is no change to interest rates.				
How do I open	You can manage your account in branch, via Bankline and by telephone.				
and manage the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.				
	You must maintain a sterling account in the same business name.				
Can I withdraw	Yes. No notice is required.				
money from the	You can withdraw money:				
account?	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 				
Additional information	Tax We do not deduct tax from the interest change in the future and depends on		ment may be subject to		
	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 rate you are paid.				
	p.a. Per annum (per year).				
	· o. amam (por year).				

Currency Reserve Account - Swedish Krona

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Swedish Krona – rate from 20th Sep	otember 2022		
What is the	Balance	AER/Gross p.a. (variable)		
interest rate?	0+	0.00%*		
	Interest is currently paid on a fixed be	asis which means you'll earn o	ne rate on your entire	
	account balance.			
	Credit interest is calculated daily and v September and December and calcu			
	You'll be able to see and access the in	terest in your account on the f	ollowing business day.	
	*Financial Institutions – credit interest is paid at 0.00%. Non-Bank Fin credit interest is paid at 0.00%.			
Can NatWest change the	Yes, this rate is variable. We can incre Business account terms.	ase or decrease the rate for th	e reasons set out in the	
interest rate?	If the rate is going down, we'll give you notice either before the change happe	ens, or as soon as possible after	wards.	
	Please see General Terms 11.1 and 1 when we may change the interest rate			
What would the	Please note, the estimates below are	based on the rate from 20th \$	September 2022	
estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned	
based on a range of	25,000.00	25,000.00	0.00	
deposits?	1,500,000.00	1,500,000.00	0.00	
	20,000,000.00	20,000,000.00	0.00	
	These are only examples and do not take into account your individual business circumstances. The examples assume that: • no further deposits or withdrawals are made; • any interest earned stays in the account; and			
	there is no change to interest rates.	ı		
How do I open and manage the	You can manage your account in branch, via Bankline and by telephone.			
account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.			
	You must maintain a sterling account	in the same business name.		
Can I withdraw	Yes. No notice is required.			
money from the account?	You can withdraw money:			
decount.	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 			
Additional information	Tax We do not deduct tax from the intereschange in the future and depends on		ment may be subject to	
	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 rate you are paid.			
	p.a.			
	Per annum (per year).			
	Interest rates are correct as at 20th 5	September 2022 and are subje	ect to variation.	

Currency Reserve Account - Swiss Franc

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	Swiss Franc – current rate from 22nd September 2022			
What is the interest rate?	Balance	AER/Gross p.a. (v	ariable)	
	0+ 0.00%*			
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.			
	Credit interest is calculated daily ar June, September and December of previous month.			
	You'll be able to see and access th business day.	e interest in your accoun	t on the following	
	*Financial Institutions & Non-Bank at 0.00%.	k Financial Institutions – (credit interest is paid	
Can NatWest change the interest rate?	Yes, this rate is variable. We can in out in the <i>Business account terms</i> .		ate for the reasons set	
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.			
		se see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more ils on when we may change the interest rates and the notice we'll give you.		
What would the estimated balance be after 12 months	Initial deposit at account opening	Balance after 12 months	Interest earned	
based on a range of deposits?	25,000.00	25,000.00	0.00	
	1,500,000.00	1,500,000.00	0.00	
	20,000,000.00	20,000,000.00	0.00	
	These are only examples and do n circumstances. The examples ass		r individual business	
	• no further deposits or withdraw	als are made;		
	• any interest earned stays in the	account; and		
	there is no change to interest rates.			
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.			
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.			
	You must maintain a sterling acco	unt in the same business	name.	
Can I withdraw money from	Yes. No notice is required.			
the account?	You can withdraw money:			
	 By transfer to another account y (in branch, via Bankline, by telep 			

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 circumstances.

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 rate you are paid.

p.a.

Per annum (per year).

Interest rates are correct as at 22nd September 2022 and are subject to variation.

Currency Reserve Account - US Dollar

A straightforward way to manage your currency business savings

This leaflet sets out the key information you need to know about your account. It should be read together with the *Business account terms* and *Credit Interest Rates*. Please keep it for future reference.

Account name	US Dollar – Rate from 15th August 2023				
What is the interest rate?	Balance	AER/Gross p.a. (variable)			
	0+ 0.70%*				
	Interest is currently paid on a fixed basis which means you'll earn one rate on your entire account balance.				
	Credit interest is calculated daily and will be applied on the first business day in March, June, September and December and calculated up to the last calendar day in the previous month.				
	You'll be able to see and access the interest in your account on the following business day.				
	*Financial Institutions – credit interest is paid at 0.00%				
Can NatWest change the interest rate?	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the <i>Business account terms</i> .				
	If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens, or as soon as possible afterwards.				
	Please see General Terms 11.1 and 11.3 of the <i>Business account terms</i> for more details on when we may change the interest rates and the notice we'll give you.				
What would the estimated balance be after 12 months based on a range of deposits?	Initial deposit at account opening	Balance after 12 months	Interest earned		
	25,000.00	25 175.46	175.46		
	1,500,000.00	1,510,527.59	10,527.59		
	2,000,000.00	2,014,036.76	14,036.76		
	These are only examples and do not take into account your individual business circumstances. The examples assume that:				
	• no further deposits or withdrawals are made;				
	any interest earned stays in the account; and				
	there is no change to interest rates.				
How do I open and manage	You can manage your account in branch, via Bankline and by telephone.				
the account?	There is no minimum deposit required to open the account, and there is no maximum balance limit.				
	You must maintain a sterling account in the same business name.				
Can I withdraw money from	Yes. No notice is required.				
the account?	You can withdraw money:				
	 By transfer to another account you hold with NatWest, or another Bank (in branch, via Bankline, by telephone or by writing to us). 				

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 circumstances.

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 rate you are paid.

p.a.

Per annum (per year).

Interest rates are correct as at 15th August 2023 and are subject to variation.

Interest rates are correct as at 15th August 2023 and are subject to variation.

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