Foreign currency schedule of interest rates

With effect from 17 September 2026

Interest rates on credit balances

Interest rates by currency/ account/service	Balance	Gross rate per annum (variable)	AER (Annual Equivalent Rate)
USD Capital	$75,000 +	0.80%	0.80%
USD Fixed time deposits	$75,000 +	Variable according to market rates	
Euro Capital	€75,000 +	0.25%	0.25%

Interest rates on debit balances

	Amount borrowed	Interest rate per annum (variable)	Representative APR
Non-sterling Overdrafts	All borrowing amounts	Details on application	Details on application

Payment charges

Other charges	£	US$	€	CHF
Same day and international payments (or the currency equivalent using the reference exchange rate for non-sterling accounts)	20.00	35.00	25.00	38.00

Foreign exchange transaction margin

To cover foreign currency exposure risk, the Reference Exchange Rate incorporates a margin relative to the prevailing market rate, as detailed below.

For all transaction types, except dividends and corporate actions:

Transaction Value	Margin
First £100,000	0.50%
Next £400,000	0.40%
Next £500,000	0.20%
Balance over £1,000,000	0.10%

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For dividends and corporate actions only:

Transaction Value	Margin
All values	0.50%

As detailed under our Terms of Business, we may agree to use a fixed or different rate for a particular transaction. Where this applies, this will be disclosed to you separately.

Notes

1 Interest rates shown are in force from the date of this schedule and will vary in line with the local base rate. Credit balances receive an interest rate linked to a gross percentage (%) below the local base rate. Two calendar months prior written notice will be given for any amendments to the gross percentage (%) below the local base rate. An illustration of how we pay interest and an illustration of interest rate bands can be found in the table headed Illustration of interest rate bands.

2 Interest is paid quarterly on Capital Accounts. Interest is paid on maturity on Fixed Time Deposits. Interest will only be paid on deposits held in a bank account in your name. No interest is paid by us in relation to balances held outside such an account or when your funds are held under the Client Money Rules.

3 Gross rates are calculated based on the relevant standard basis for each currency. The Annual Equivalent Rate (AER) is calculated on a 365 day basis. One year is defined as 360 days for the purpose of foreign currency interest calculations.

4 The provision of any overdraft facility by us is conditional upon you being a client of Rathbones Investment Management Limited for investment services.

5 Overdraft interest is charged quarterly on Capital Accounts. A representative example of the total charge of credit for overdraft facilities is set out below.

6 In respect of an overdraft based on the assumptions set out below, the total interest charge is EUR10.73. This figure assumes:

- an overdraft limit of EUR1,200
- the overdraft is provided for three months
- the overdraft is fully drawn
- the overdraft interest rate does not vary

7 AER is a notional rate which illustrates what the interest would be if interest were paid and compounded on an annual basis.

8 Interest on cash balances will be paid using the gross rate. This means that all interest we pay you will be without tax deducted. If the total amount of interest you receive exceeds any Personal Savings Allowance to which you are entitled, you may have to pay tax at the applicable rate. This would need to be paid directly to HM Revenue & Customs. For more information, please visit gov.uk and search for 'Personal Savings Allowance'. Other taxes or costs may exist that are not paid via us or imposed by us. It is your responsibility to ensure that this tax is paid.

9 The rate of interest, tax treatment and rate of interest payable depends on the individual circumstances of each customer and may be subject to changes in the future.

10 Other rates may be available on application.

11 If you wish to contact us, either write to us at our head office 30 Gresham Street, London EC2V 7QN or phone us on +44 (0)20 7399 0000.

Illustration of interest rate bands

Account	Balance	Gross rate paid*	Gross % below local base rate
USD Capital	$75,000 +	0.80%	3.20%
Euro Capital	€75,000 +	0.25%	2.25%

*The gross rate paid is the current local base rate minus the gross % below local base rate, if the gross % below local base rate is greater than the local base rate we apply a gross rate of 0.00% per annum

*The local base rate for USD refers to the upper bounds of the federal funds target rate. The US federal rate is currently 4.00%

*The local base rate for EUR refers to ECB Deposit rate. The ECB Deposit rate is currently 2.50%.

Representative example for an overdraft

Overdraft amount	Gross rate per annum (variable)	EAR (Effective Annual Rate)	Representative APR
€1,200	3.50%	3.55%	3.55%

Overdraft rates vary dependant on currency. Details are available on request.

No other charges are included in calculating the representative APR. We have shown a representative APR so it is easier for you to compare the costs of using an arranged overdraft with different credit products.

Lending is subject to status and eligibility criteria apply.

Illustration of foreign exchange transaction margin

For all transactions, except dividends and corporate actions, the margin is applied to each tier, so on a £150,000 transaction, the margin will be 0.50% on the first £100,000 and 0.40% on the next £50,000.

For dividends and corporate actions, the margin will be 0.50% on the entire value.

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the Prudential Regulation Authority and regulated by the Financial
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