Schedule of interest rates

With effect from 5 November 2026

Interest rates on credit balances

Interest rates by account/ service	Balance £	Gross rate per annum (variable)	AER (Annual Equivalent Rate)
Capital, ISA*, reserve and accumulation accounts	250,000 + 0 - 249,999	1.85% 1.60%	1.86% 1.61%
Fixed time deposit	50,000 +	Variable according to market rates	
Income account	All balances	No interest paid or charged	

*Includes Junior ISAs and ISA Income. Interest paid on ISAs are paid tax-free. You do not pay any UK tax on interest paid in ISAs.

Interest rates on debit balances

	Amount borrowed £	Interest rate per annum (variable)	Representative APR
Overdraft	All borrowing amounts	5%	5.09%
Loan	All borrowing amounts	6.50%	6.66%

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 UK base rate as determined by the Bank of England. Credit balances receive an interest rate linked to a gross percentage (%) below UK base rate. Two calendar months prior written notice will be given for any amendments to the gross percentage (%) below UK 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 If the balance on the account moves into a higher band, the higher rate is applicable to the total amount.

3 Interest is paid quarterly on Capital, ISA, reserve and accumulation 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.

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

5 Overdraft or loan interest is charged quarterly on Capital and loan accounts. Representative examples of the total charge of credit for both loan and overdraft facilities are available on page two of this schedule.

6 In respect of an overdraft based on the assumptions set out on page two of this schedule, the total interest charge is £15.12. This figure assumes:

- an overdraft limit of £1,200
- the overdraft is fully drawn
- the overdraft is provided for three months
- the overdraft interest rate does not vary

7 Overdraft interest is linked to UK base rate as determined by the Bank of England and is payable at the rate of the UK base plus a margin, currently 1%. The overdraft interest rate will vary in line with changes to the Bank of England base rate. We will give you two calendar months prior written notice if we change the margin over the Bank of England base rate we use for calculating the overdraft interest rate.

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

9 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.

10 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.

11 Other rates may be available on application.

12 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 £	% below UK base rate	Gross rate per annum (variable)
Capital, ISA, reserve and accumulation accounts	250,000 + 0 - 249,999	2.15% 2.40%	1.85% 1.60%

The gross rate is the UK base rate minus the % below UK base rate, if the % below UK base rate is greater than the UK base rate we apply a gross rate of 0.00% pa. The current UK base rate is 4%.

Representative example for an overdraft

Overdraft amount	Interest rate per annum (variable)	EAR (Effective Annual Rate)	Representative APR
£1,200	5%	5.09%	5.09%

No other charges are included in calculating the representative APR. The interest rate per annum (variable) is 1.00% above the UK base rate. The EAR shows the rate of interest you will pay on your overdraft for a year and is compounded. It does not include any other fees or charges. 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.

Representative example for a loan

Loan amount	Interest rate per annum (variable)	Representative APR	Term	Total amount payable
£100,000	6.50%	6.66%	1 year	£106,910

In calculating the representative APR, the facility fee of 0.25% of the total value of the facility granted is included. The interest rate per annum (variable) is 2.50% above the UK base rate. 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.

Rathbones Investment Management Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
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