Foreign currency schedule of interest rates

With effect from 18 September 2026

Interest rates on credit balances

Account	Balance	Gross rate per annum	AER (Annual Equivalent Rate)
USD capital	$75,000 +	0.80%	0.80%
Euro capital	Euro 75,000 +	0.25%	0.25%

Payment charges

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%

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.

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Notes

1 Interest rates shown are in force on the date of this notice and may vary in the future. Details of current rates are available on request.

2 Interest is paid quarterly on capital accounts.

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. 1 year is defined as 360 days for the purpose of foreign currency interest calculations.

4 Overdraft interest is charged quarterly on capital accounts.

5 Overdraft interest rates are variable and are available upon request. Loans may be provided through other Rathbones Group Members.

6 Other rates may be available on request.

7 Provided that instructions are received in reasonable time before close of business, payments from non-notice accounts will be issued on the same day.

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

9 Charges for non-sterling and cross border payments are available upon request.

Interest rates detailed herein are paid pursuant to our Terms of Business. We will account to you for interest earned on uninvested client money deposited with an Approved Bank only at the rates specified in this schedule, as amended from time to time at our discretion with reference to changes in the interest rates of Approved Banks. You should note that the rate of interest paid by Approved Banks will usually exceed the rate of interest which may be earned by you on uninvested client money, as specified in this schedule. Any excess in interest paid by Approved Banks over the interest to which you are entitled under the schedule attached hereto and marked 'Interest Rates' will be for the benefit and account of, and shall be retained by, us. You will not earn any interest on any uninvested money for any period that it is not deposited with an Approved Bank for any reason.

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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