

Wealth and Investment – Schedule of Variable Interest Rates

Effective: 13 March 2025



Platinum Optimum Account

Band	Gross / AER			
	Sterling	US Dollar	Euro	Australian Dollar
0 - plus	0.00%	0.00%	0.00%	0.00%

Offshore Money Market Call Account

Instant access savings paying interest monthly

Band	Sterling		US Dollar		Euro	
	Gross	AER	Gross	AER	Gross	AER
0 – 2,999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
3,000 - 24,999	1.50%	1.51%	1.25%	1.26%	0.15%	0.15%
25,000 - 99,999	2.00%	2.02%	1.75%	1.76%	0.25%	0.25%
100,000 - plus	2.10%	2.12%	1.90%	1.92%	0.35%	0.35%

Wealth & Investment Saver Account*

Savings accounts with varying notice periods, paying interest annually

Notice	Sterling	Sterling (effective 31/03/2025)	US Dollar	Euro	Euro (effective 31/03/2025)	Euro (effective 28/04/2025)
	Gross/AER	Gross/AER	Gross/AER	Gross/AER	Gross/AER	Gross/AER
Wealth & Investment Saver 36	4.05	3.80	3.50	2.20	2.00	1.80
Wealth & Investment Saver 96	4.25	4.00	3.60	2.35	2.10	1.90
Wealth & Investment Saver 196	4.35	4.10	3.75	2.45	2.20	2.00
Wealth & Investment Saver 396	4.45	4.20	3.90	2.60	2.35	2.15

*Minimum deposit required is £25,000 | US\$25,000 | €25,000. Maximum balance £3,000,000 | US\$5,000,000 | €4,000,000 as applicable. Interest may not be payable below the minimum balance requirement.

- The gross rate is the contractual interest rate payable without the deduction of any tax.
- Annual Equivalent Rate (AER) illustrates what the interest would be if paid and compounded annually.
- You must not cause your account to become overdrawn. Debit interest on unauthorised overdrafts will be charged at Market Rate +10%. Market rate means the Bank of England base rate or the relevant equivalent reference rate as applicable to the currency of the account and as selected by the Bank in its sole discretion. If the Market Rate is negative, the Market Rate shall be set at 0%.
- Where a negative interest rate is displayed, the bank will apply this as a charge which will be deducted from the account balance instead of credited to it.

Terms and Conditions apply. Please refer to those applicable to each account by visiting standardbank.com/international

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