Cash Deposits

For Financial Advisers Only. Not to be distributed to, nor relied upon, by retail clients.

Please see important notes at the bottom of page 1 and on page 2

Indicative Rates only - subject to change daily

Latest update 30th Jan 2025

Official Rates
Bank of England Official Bank Rate = 4.75% European Central Bank Rate =3.15% US Federal Funds Rate = 4.50% Australian Central Bank = 4.35% Singapore 1 Month SIBOR = 3.30%

									70
Provider	Investment Level	Currency	Rate (%)	AER / Actual Term	Term	Interest Paid	Notes	Telephone	Website
				Rate					
ANZ Bank	25,000+	AUD	3.68	AER	1 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty	00.65.6694.2054	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250.000+	SGD	1.92	AER	1 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	3.81	AER	1 month fixed		For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		
	25,000+	GBP	4.04	AER		End of term			https://www.anz.com/institutional/global/singapore/en/
ANZ Bank					1 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	3.70	AER	2 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.91	AER	2 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	3.80	AER	2 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	GBP	4.01	AER	2 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	3.71	AER	3 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.86	AER	3 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	3.83	AER	3 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	GBP	4.03	AER	3 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	3.42	AER	6 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.93	AER	6 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25.000+	USD	3.58	AER	6 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25.000+	GBP	3.75	AER	6 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	3.43	AER	9 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.93	AER	9 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty	00 65 6681 2051	
ANZ Bank	25,000+	USD	3.59	AER	9 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	GBP	3.59	AFR	9 month fixed				
			0.1			End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	3.44	AER	12 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.95	AER	12 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty		https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	3.62	AER	12 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty	00 65 6681 2051	
ANZ Bank	25,000+	GBP	3.75	AER	12 month fixed	End of term	For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
Butterfield Bank	100,000+	GBP	4.14	AER	1 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	USD	3.88	AER	1 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	2.24	AER	1 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	GBP	4.09	AER	2 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100.000+	USD	3.88	AFR	2 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100.000+	EUR	2.14	AER	2 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100.000+	GBP	4.06	AFR	3 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	USD	3.86	AER	3 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	2.06	AER	3 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
	100,000+	GBP	3.96	AER				01481 711521	
Butterfield Bank					6 month fixed	End of term	For FPIL clients only, early withdrawals not permitted		www.butterfieldgroup.com
Butterfield Bank	100,000+	USD	3.81	AER	6 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	1.88	AER	6 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	GBP	3.88	AER	9 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	USD	3.74	AER	9 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	1.76	AER	9 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	GBP	3.82	AER	12 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	USD	3.68	AER	12 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	1.69	AER	12 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	GBP	4.27	AER	32 day notice	Annually	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	USD	4.11	AER	32 day notice	Annually	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	EUR	2.57	AER	32 day notice	Annually	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50.000+	GBP	4.32	AER	92 day notice	Annually	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	USD	4.16	AER	92 day notice	Annually	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	EUR	2.63	AER	92 day notice	Annually	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	GBP	4.37	AER	185 day notice	Annually	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	USD	4.22	AER	185 day notice	Annually	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	FUR	2.68	AFR	185 day notice	Annually	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
						ranidany			
Butterfield Bank	50,000+	GBP	4.50	AER	Instant Access Account	Quarterly	For FPIL clients only, early withdrawals not permitted	01481 711521	www.butterfieldgroup.com
Lloyds Bank International Ltd	100,000+	GBP	4.70	AER	32 day Notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	GBP	4.70	AER	30 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	USD	4.25	AER	32 day Notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	USD	4.25	AER	30 day Notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	EUR	2.90	AER	32 day Notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	EUR	2.90	AER	30 day Notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	GBP	4.85	AER	95 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100.000+	USD	4.30	AER	95 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.llovdsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	EUR	3.00	AER	95 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10.000+	EUR	2.57	AFR	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	GBP	4.50	AER	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbark.com/islandscommercial
Lloyde Bank International Ltd		LISD	4 33		13 month fixed	End of term			
Lloyds Bank International Ltd Lloyds Bank International Ltd	10,000+ 10.000+	USD	4.33 2.44	AER AER	3 month fixed 6 month fixed	End of term End of term	Non breakable-early withdrawals not permitted. Non breakable-early withdrawals not permitted.	01624 657856 01624 657856	www.lloydsbank.com/islandscommercial www.lloydsbank.com/islandscommercial

Lipods Bark International Ltd 10,000+ CSD 4.34		T			T	I	T			T
Loyds Bark International Ltd 10,000+ EUR 2.43 AER 9 month fixed End of term Non breakable-early withdrawals not permitted. 01624 657585 www.lloydsbank.com/elandacommercial	Lloyds Bank International Ltd	10,000+	GBP	4.47	AER	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lipyde Bank International Ltd 10,000+ GIBP 4.48 ARR 9 month fixed End of term Non breakable-early withdrawals not permitted. 01624-657566 www.lipydebank.com/islandscommercial Lipyde Bank International Ltd 10,000+ EUR 2.44 ARR 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624-657566 www.lipydebank.com/islandscommercial Lipyde Bank International Ltd 10,000+ EUR 2.44 ARR 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624-657566 www.lipydebank.com/islandscommercial Lipyde Bank International Ltd 10,000+ GIBP 4.51 ARR 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624-657566 www.lipydebank.com/islandscommercial Lipyde Bank International Ltd 10,000+ GIBP 4.34 ARR 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624-657566 www.lipydebank.com/islandscommercial Standardscommercial Commercial Comme								Non breakable-early withdrawals not permitted.		
Lipyde Bank International Ltd 10,000+ USD 4.34	Lloyds Bank International Ltd					9 month fixed	End of term	Non breakable-early withdrawals not permitted.		www.lloydsbank.com/islandscommercial
Lipyds Bank International LID 10,000+ EUR 2.44 AER 12 month Tixed End of term Non breakable-early withdrawals not permitted. 01624 657866 www.lipydsbank.com/islandscommercial Lipyds Bank International LID 10,000+ USD 4.38 AER 12 month Tixed End of term Non breakable-early withdrawals not permitted. 01624 657866 www.lipydsbank.com/islandscommercial Santander Corporate Banking 25,000+ USD 3.40 Actual Term Rate 95 day notice End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.cu k Santander Corporate Banking 25,000+ USD 3.40 Actual Term Rate 95 day notice End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.cu k Santander Corporate Banking 25,000+ USD 3.65 Actual Term Rate 95 day notice End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.cu k Santander Corporate Banking 25,000+ USD 3.65 Actual Term Rate 185 day notice End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.cu k Santander Corporate Banking 25,000+ USD 3.65 Actual Term Rate 185 day notice End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.cu k Santander Corporate Banking 25,000+ USD 3.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.cu k Santander Corporate Banking 25,000+ USD 3.05 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.cu k Santander Corporate Banking 25,000+ USD 3.05 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.cu k Santander Corporate Banki	Lloyds Bank International Ltd	10,000+	GBP	4.48		9 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lipyds Bank International LLD 10,000+	Lloyds Bank International Ltd					9 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lipyds Bank International Ltd 10,000+ USD 4.38 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 1624-657856 www.lipydsbank.com/slandscommercial	Lloyds Bank International Ltd	10,000+		2.44		12 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Santander Corporate Banking 25.000+ USD 340 Actual Term Rate 95.69 vnotice End of term Non breakable-early withdrawls not permitted. 0.1624 641864 www.santanderinternational.co.u.k	Lloyds Bank International Ltd					12 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Santander Corporate Banking 25,000+ USD 3.40 Actual Term Rate 95 day notice End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k	Lloyds Bank International Ltd	10,000+	USD	4.38	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Santander Corporate Banking 25,000+ USD 3.65 Actual Term Rate 185 day notice End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.uk www.santanderinternational.co.uk santander Corporate Banking 25,000+ EUR 2.00 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.uk	Santander Corporate Banking	25,000+	GBP	3.40	Actual Term Rate	95 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking 25,000+ USD 3.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.65 Actual Term Rate 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 01624 643698 www.international.standardbank.com 01624 643698 www.international.standa	Santander Corporate Banking	25,000+		3.40	Actual Term Rate	95 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking 25 000+ EUR 2.00 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.uk sentander Corporate Banking 25 000+ USD 3.00 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.uk Consister Bank 5.000 - 249,999 GBP 3.95 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.consisterbank.co.im Consister Bank 25 0.000 - 499,999 GBP 3.95 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consisterbank.co.im Consister Bank 5.000 - 249,999 GBP 3.95 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consisterbank.co.im Consister Bank 5.000.00 - 1,000,000 GBP 4.00 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consisterbank.co.im Consister Bank 5.000.00 - 1,000,000 GBP 4.00 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consisterbank.co.im Consister Bank 5.000.00 - 1,000,000 GBP 4.00 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consisterbank.co.im Consister Bank 5.000.00 - 1,000,000 GBP 4.00 AER 12 month fixed End of term Early withdrawals not permitted. 01624 694661 www.consisterbank.co.im Consister Bank 5.000 GBP 4.00 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standarbank.com 12 Standard Bank Isle of Man 50,000 USD 3.35 AER 8 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standarbank.com 12 Standard Bank Isle of Man 25,000 EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, su	Santander Corporate Banking	25,000+	GBP	3.75	Actual Term Rate	185 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking 25,000+ GBP 4,05 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.u.k 0.000-249,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 644864 www.santanderinternational.co.u.k 0.000-249,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consterbank.co.m 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consterbank.co.m 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consterbank.co.m 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consterbank.co.m 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consterbank.co.m 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consterbank.co.m 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consterbank.com 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 0.000-499,999 GBP 3,39 Actual Term Rate 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to	Santander Corporate Banking	25,000+	USD	3.65	Actual Term Rate	185 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking 25,000+ USD 3.00 Actual Term Rate 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 641864 www.santanderinternational.co.uk Consister Bank 250,000- 499,999 GBP 3.90 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consisterbank.co.im Consister Bank 250,000- 499,999 GBP 3.95 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consisterbank.co.im Consister Bank 250,000- 1,000,000 GBP 4.00 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. 01624 694661 www.consisterbank.co.im Consister Bank 250,000+ GBP 3.55 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 01624 694661 www.consisterbank.co.im 01624 694	Santander Corporate Banking	25,000+		2.00	Actual Term Rate	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Conister Bank 250,000 - 499,999 GBP 3.95 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. Conister Bank 250,000 - 499,999 GBP 3.95 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. Conister Bank 500,000 - 1,000,000 GBP 4.00 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. Standard Bank Isle of Man 50,000+ EUR 1.45 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.35 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.35 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ GBP 3.75 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ USD 3.55 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.55 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.55 AER 6 month fixed End of term E	Santander Corporate Banking	25,000+	GBP	4.05	Actual Term Rate	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Conister Bank 250,000 - 499,999 GBP 3.95 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. Conister Bank 500,000 - 1,000,000 GBP 4.00 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. Conister Bank 1sle of Man 50,000 - 1,000,000 GBP 4.00 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 101624 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000 EUR 1.45 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 101624 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000 EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 101624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000 EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 101624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000 EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 101624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000 EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 101626 433698 www.international.standardbank.com Standard Bank Isle of Man 50,000 EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 101626 433698 www.international.standardbank.com Standard Bank Isle of Man 50,000 EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 1	Santander Corporate Banking	25,000+	USD	3.00	Actual Term Rate	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Conister Bank 500,000 - 1,000,000 GBP 4.00 AER 12 month fixed End of term Non breakable-early withdrawals not permitted. Slandard Bank Isle of Man 50,000+ USD 3.55 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early (1054 643688) www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.35 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early (1054 643688) www.international.standardbank.com Standard Bank Isle of Man Standard Bank	Conister Bank	5,000 - 249,999		3.90	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 694661	www.conisterbank.co.im
Standard Bank Isle of Man 25,000+ GBP 3.55 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 10624 643698 www.international.standardba	Conister Bank	250,000 - 499,999	GBP	3.95	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 694661	www.conisterbank.co.im
Standard Bank Isle of Man 50,000+ EUR 1.45 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 01624 643698 www.international.standardba	Conister Bank	500,000 - 1,000,000	GBP	4.00	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 694661	www.conisterbank.co.im
Standard Bank Isle of Man 50,000+ USD 3.35 AER 3 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ BUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ USD 3.55 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01625 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.55 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01625 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.55 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ GBP 3.60 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ EUR 1.30 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ EUR 1.30 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.inte	Standard Bank Isle of Man	25,000+	GBP	3.55	AER	3 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man 25,000+ GBP 3.75 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to	Standard Bank Isle of Man	50,000+	EUR	1.45	AER	3 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man 25,000+ EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 25,000+ USD 3.55 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01626 443698 www.international.standardbank.com 01624 643698 www.international.standardbank.com 01624 643698 www.international.standardbank.com 01626 643698 www.international	Standard Bank Isle of Man	50,000+	USD	3.35	AER	3 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man 25,000+ USD 3.55 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01625 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.55 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ GBP 3.60 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ EUR 1.30 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com	Standard Bank Isle of Man	25,000+	GBP	3.75	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man 50,000+ USD 3.55 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 01624 643698 www.i	Standard Bank Isle of Man	25,000+	EUR	1.30	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man 50,000+ EUR 1.30 AER 6 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 25,000+ GBP 3.60 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 25,000+ EUR 1.30 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 125,000+ EUR 1.30 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01626 643698 www.international.standardbank.com 125,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01626 643698 www.international.standardbank.com 125,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01626 643698 www.international.standardbank.com 125,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01626 643698 www.international.standardbank.com 125,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01626 643698 www.international.standardbank.com 125,000+ USD 3.35 AER 125,000+ U	Standard Bank Isle of Man	25,000+	USD	3.55	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01625 643698	www.international.standardbank.com
Standard Bank Isle of Man 25,000+ GBP 3.60 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com 25,000+ EUR 1.30 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 25,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com	Standard Bank Isle of Man	50,000+	USD	3.55	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man 25,000+ EUR 1.30 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643638 www.internationals.tandardbank.com 25,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643638 www.internationals.tandardbank.com Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643638 www.internationals.tandardbank.com 01624 643638 www	Standard Bank Isle of Man	50,000+	EUR	1.30	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man 25,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01626 643698 www.international.standardbank.com Standard Bank Isle of Man 50,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com	Standard Bank Isle of Man	25,000+	GBP	3.60		12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man 50,000+ USD 3.35 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 01624 643698 www.international.standardbank.com	Standard Bank Isle of Man	25,000+	EUR	1.30	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
	Standard Bank Isle of Man	25,000+	USD	3.35	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01626 643698	www.international.standardbank.com
Standard Bank Isle of Man 50,000+ EUR 1.30 AER 12 month fixed End of term Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early 101624 643698 www.international.standardbank.com	Standard Bank Isle of Man	50,000+	USD	3.35	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com
	Standard Bank Isle of Man	50,000+	EUR	1.30	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early	01624 643698	www.international.standardbank.com

Important notes

In all cases cash deposit accounts linked to RL360, RL360 Services & Friends Provident International policies are owned by us. We cannot provide investment advice and do not recommend the use of any deposit or deposit lender.

If your client wishes to link their policy to a cash deposit account that is not listed here, it may be subject to a review to ensure that it is acceptable from an operational perspective to us. As part of our acceptance review we do not assess the potential performance or risks to your client of investing. That responsibility rests with you, your client and any investment adviser they may appoint.

It is our right to turn down a particular cash deposit account without having to provide a reason, and we cannot accept responsibility for any loss of performance or investment opportunity as a result of our decision to turn down an account.

The rates shown are for indication purposes only and are subject to change at any time. New deposit accounts will be removed. These rates may change between now and the time that your client applies for a policy. Full details relating to each deposit account including terms and conditions should be obtained from the actual provider.

Important notes continued

We have taken every care to collect the correct information from all of the providers shown, but we suggest that you check with the deposit account provider to ensure that these details are still valid when your client wishes to invest.

Some providers offering fixed term deposit accounts may refuse early withdrawals before the account term has expired. Alternatively they may impose a fee (as a penalty) for taking the withdrawal.

No matter which investments your client links their policy to, there are a number of common risks that they should be aware of.

If your client links their policy to a cash deposit account they should be aware that their investment may not be covered in full by an applicable depositors compensation scheme, should the deposit account provider become insolvent. This is because they are not the owner of the account(s) linked to their policy, we are. We are classed as a corporate investor and

The value of your client's policy can go down as well as up depending on the investments it is linked to, and they may not get back their initial investment. We are not responsible for, and will not compensate clients in relation to the performance of their chosen linked investments.

The value of investments can go down as well as up purely because of exchange rates. This may happen when investments are valued in overseas currencies.