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 12th May 2025

Official Rates
Bank of England Official Bank Rate = 4.25%
European Central Bank Rate = 2.40% US Federal Funds Rate = 4.50% Australian Central Bank = 4.10% Singapore Average Overnight Rate = 2.20%

Column	Provider	Investment Level	Currency	Rate (%)) AER / Actual Term	Term	Interest Paid	Notes	Telephone Website
Section Sect			,	(10)					
April 1985 Section S									
April	ANZ Bank	25,000+	AUD	3.33		1 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/
March Marc	ANZ Bank	250,000+	SGD	1.55	AER	1 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/
ACT A. A. A. A. A. A. A. A	ANZ Bank	25,000+	USD	3.82	AER	1 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/
A	ANZ Bank	25,000+	GBP	3.71	AER	1 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/
March Marc	ANZ Bank	25,000+	AUD	3.35	AER	2 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/
March 1985	ANZ Bank	250,000+	SGD	1.61	AER	2 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/
April Colors	ANZ Bank	25,000+	USD	3.87	AER	2 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/
Process Proc	ANZ Bank	25,000+	GBP	3.75	AER	2 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/
APT Files	ANZ Bank	25,000+	AUD	3.36	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/
APP 18.5 1		250,000+	SGD	1.60	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/
AND Copy Control Copy		25,000+			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/
April Control Contro		25,000+	GBP	3.78	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/
APP Part S. S. S. S. S. S. S. APP	ANZ Bank	25,000+	AUD	2.94		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/
March 19,000 Marc	ANZ Bank	250,000+	SGD	1.54		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/
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APP First		25,000+				6 month fixed	End of term		00 65 6681 2051 https://www.anz.com/institutional/global/singapore/en/
ACE Stark		·		2.92		9 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 Flow						9 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/
ARE Farmer	ANZ Bank					9 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/
ART Clank	ANZ Bank	25,000+	GBP	3.44		9 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 Dank 25,004 GB FR 12 month fixed End of term Fet Fix Genes and year with white permitted Audient permitted 1997	ANZ Bank	25,000+	AUD	2.92	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/
MAZ Bank	ANZ Bank	250,000+	SGD	1.41		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/
Daterries Bank	ANZ Bank	25,000+	USD			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/
Substitute Bank 100,000+ USD 3,08 APR 1 month held Crid of lem For FPEL claims only, asky withdraws in open mised 0.1687 171321 www.butsferiogloup.com	ANZ Bank	25,000+	GBP	3.43		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/
Substitution 1,00,000+ EUR 1,62 AER 1 month fined End of farm For FPR_clience only, and ywindstawasis not permitted 0,1481 711521 www.bulletrieligroup.com	Butterfield Bank	100,000+	GBP	3.76		1 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521 www.butterfieldgroup.com
Studenties Blank 100,000+ GP 375 AFR 2 month fixed Find form For FPL, clients only, and youthrowals not permitted 91481 711521 oww.busferfridgroup.com	Butterfield Bank	100,000+	USD	3.88		1 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521 www.butterfieldgroup.com
Substricted Bank	Butterfield Bank	100,000+	EUR	1.62	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 1.53 ABR 2 month field End of term For FPL, clients only, as sty withdrawals not permitted 0.148 71.1521 www.butterfieldgroup.com Common	Butterfield Bank	100,000+	GBP	3.75		2 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521 www.butterfieldgroup.com
Butterfield Bank 100,0004 GRP 374 AER 3 month fixed First of form For FPIL, clients only, arry withdrawals not permitted 01481 711521 www. butterfield/group, com	Butterfield Bank	100,000+	USD	3.86		2 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521 www.butterfieldgroup.com
Submiried Bank 100,000+ USD 3.84 AFR 3 month fixed End of term For FPL clients only, early withdrawasis not permitted 0.1481 711521 www.butferfidisproup.com	Butterfield Bank	100,000+		1.53		2 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521 www.butterfieldgroup.com
Butterfield Bank 100,000+ US 1,49 AER 3 month fixed End of term For FPL clients only, early withdrawals not permitted 0,1481 711521 www.butterfieldgroup.com	Butterfield Bank	100,000+	GBP	3.74		3 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521 www.butterfieldgroup.com
Butterfield Bank 100,000+ GP 3.51 AER 6 month fixed End of term For FPLL clients only, early withdrawals not permitted 01481711521 www.butterfieldgroup.com	Butterfield Bank	100,000+	USD	3.84		3 month fixed	End of term		ű i
Eutherfield Bank	Butterfield Bank	100,000+	EUR	1.49	AER	3 month fixed	End of term	For FPIL clients only, early withdrawals not permitted	01481 711521 www.butterfieldgroup.com
Euterfield Bank 100,000+ EUR 1.37 AER 6 month fixed End of term For FPIL clients only, early withdrawals not permitted 0.1481 711521 www.butterfieldgroup.com			GBP				End of term	For FPIL clients only, early withdrawals not permitted	01481 711521 www.butterfieldgroup.com
Euterfield Bank 100,000+ CBP 3.51 AER 9 month fixed End of term For FPIL clients only, early withdrawals not permitted 0.1481 711521 www.butterfieldgroup.com		100,000+	USD	3.73		6 month fixed	End of term		ů i
Euterfield Bank 100,000+ USD 3.61 AFR 9 month fixed End of term For FPIL clients only, early withdrawals not permitted 0.1481 711521 www.butterfieldgroup.com	Butterfield Bank	100,000+	EUR	1.37		6 month fixed	End of term		01481 711521 www.butterfieldgroup.com
Euterfield Bank 100,000+ EUR 1,30 AER 9 month fixed End of term For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 100,000+ USD 3,49 AER 12 month fixed End of term For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 100,000+ USD 3,49 AER 12 month fixed End of term For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 100,000+ EUR 1,26 AER 12 month fixed End of term For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 50,000+ USD 3,85 AER 3,2 day notice Annually For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 50,000+ USD 3,85 AER 3,2 day notice Annually For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 50,000+ USD 3,85 AER 3,2 day notice Annually For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 50,000+ USD 3,81 AER 3,2 day notice Annually For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 50,000+ USD 3,91 AER 9,2 day notice Annually For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 50,000+ USD 3,91 AER 9,2 day notice Annually For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Stuterfield Bank 50,000+ USD 3,96 AER 9,2 day notice Annually For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Www.butterfieldgroup.com Www.butterfieldgroup.com Www.butterfieldgroup.com Www.butterfieldgroup.com		100,000+	GBP	3.51		9 month fixed	End of term		01481 711521 www.butterfieldgroup.com
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Butterfield Bank 50,000+ USD 3.96 AER 185 day notice Annually For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Butterfield Bank 50,000+ EUR 1.91 AER 185 day notice Annually For FPIL clients only, early withdrawals not permitted 01481 711521 www.butterfieldgroup.com Lloyds Bank International Ltd 100,000+ GBP 4.20 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 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 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+ 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+ USD 4.25 AER 30 day Notice End of term Non breakable-early withdrawals not permitted. 01624 657856 www.lloydsbank.com/islandscommercial				1.86			Annually		Ÿ ·
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Lloyds Bank International Ltd 100,000+ GBP 4.20 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 4.20 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 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 www.lloydsbank.com/islandscommercial Non breakable-early withdrawals not permitted.			USD	3.96		185 day notice	Annually		01481 711521 www.butterfieldgroup.com
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Lloyds Bank International Ltd 100,000+ USD 4.25 AER 32 day Notice End of term Non breakable-early withdrawals not permitted. Lloyds Bank International Ltd 100,000+ USD 4.25 AER 30 day Notice End of term Non breakable-early withdrawals not permitted. O1624 657856 www.lloydsbank.com/islandscommercial www.lloydsbank.com/islandscommercial www.lloydsbank.com/islandscommercial	Lloyds Bank International Ltd	100,000+	GBP			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.	Lloyds Bank International Ltd	100,000+	GBP	4.20	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
Handa Dank International List 100,000. IFUD 0.45 AFD 00 day Market	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
Lioyas Barik International Ltd 100,000+ EUK 2.15 AEK 32 day Notice End of term INOn breakable-early withdrawals not permitted. 101624 65/856 www.lloydsbank.com/islandscommercial	Lloyds Bank International Ltd	100,000+	EUR	2.15	AER	32 day Notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856 www.lloydsbank.com/islandscommercial

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Lloyds Bank International Ltd	100,000+	EUR	2.15		30 day Notice			1624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	GBP	4.35		95 day notice		•	1624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	USD	4.30		95 day notice		,	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	100,000+	EUR	2.25		95 day notice			1624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	EUR	2.15	AER	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	GBP	4.36	AER	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	USD	4.48	AER	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	EUR	2.08	AER	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	1624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	GBP	4.29	AER	6 month fixed	End of term	Non breakable-early withdrawals not permitted. 01	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	USD	4.45	AER	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	EUR	2.06	AER	9 month fixed	End of term	Non breakable-early withdrawals not permitted.	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	GBP	4.27	AER	9 month fixed	End of term	Non breakable-early withdrawals not permitted.	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	USD	4.39	AER	9 month fixed	End of term	Non breakable-early withdrawals not permitted.	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	EUR	2.09	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	1624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	GBP	4.26	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted. 01	624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	USD	4.37	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted. 01	624 657856	www.lloydsbank.com/islandscommercial
Santander Corporate Banking	25,000+	GBP	3.15	Actual Term Rate	95 day notice			1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	USD	3.15	Actual Term Rate	95 day notice			1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	GBP	3.50	Actual Term Rate	185 day notice			624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	USD	3.40	Actual Term Rate	185 day notice			624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	EUR	2.15	Actual Term Rate	95 day notice	End of term	·	624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	EUR	2.50	Actual Term Rate	185 day notice			1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	GBP	3.90	Actual Term Rate	3 month fixed			1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	GBP	3.75	Actual Term Rate	6 month fixed		· ·	1624 641864	www.santanderinternational.co.uk
	25,000+	GBP	3.75	Actual Term Rate	9 month fixed		, ,	1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	GBP	3.70	Actual Term Rate	12 month fixed		· · ·	1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking							, ,		
Santander Corporate Banking	25,000+	EUR	2.10	Actual Term Rate	3 month fixed	End of term	· · ·	1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	EUR	2.10	Actual Term Rate	6 month fixed	End of term	, ,	1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	EUR	2.10	Actual Term Rate	12 month fixed	End of term		1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	USD	3.80	Actual Term Rate	3 month fixed	End of term		1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	USD	3.50	Actual Term Rate	6 month fixed	End of term	•	1624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	USD	3.00	Actual Term Rate	12 month fixed		,	1624 641864	www.santanderinternational.co.uk
Conister Bank	5,000 - 249,999	GBP	3.90		95 day notice			624 694661	www.conisterbank.co.im
Conister Bank	5,000 - 249,999	GBP	4.00		120 day notice	Biannual	· ·	1624 694661	www.conisterbank.co.im
Conister Bank	5,000 - 249,999	GBP	4.10	AER	180 day notice	Biannual	, ,	1624 694661	www.conisterbank.co.im
Conister Bank	5,000 - 249,999	GBP	3.95	AER	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	1624 694661	www.conisterbank.co.im
Conister Bank	250,000 - 499,999	GBP	4.05	AER	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	624 694661	www.conisterbank.co.im
Conister Bank	500,000 - 1,000,000	GBP	4.15	AER	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	1624 694661	www.conisterbank.co.im
Conister Bank	5,000 - 249,999	GBP	4.15	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	1624 694661	www.conisterbank.co.im
Conister Bank	250,000 - 499,999	GBP	4.20	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted.	1624 694661	www.conisterbank.co.im
Conister Bank	500,000 - 1,000,000	GBP	4.25	AER	12 month fixed	End of term	Non breakable-early withdrawals not permitted. 01	1624 694661	www.conisterbank.co.im
Standard Bank Isle of Man	25,000+	GBP	3.00	AER	3 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early br 01	624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	GBP	3.05	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early br 01	624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	GBP	3.00	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early br 01	624 643698	www.international.standardbank.com
Standard Bank Isle of Man	50,000+	USD	3.25	AER	3 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early br 01	624 643698	www.international.standardbank.com
Standard Bank Isle of Man	50,000+	USD	3.35	AER	6 month fixed		Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early bi 01		www.international.standardbank.com
Standard Bank Isle of Man	50,000+	USD	3.15	AER	12 month fixed		Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early br		www.international.standardbank.com
Standard Bank Isle of Man	25,000+	USD	3.35	AER	6 month fixed		Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early be 01		www.international.standardbank.com
Standard Bank Isle of Man	25,000+	USD	3.15	AER	12 month fixed		Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early be 01		www.international.standardbank.com
Standard Bank Isle of Man	25,000+	EUR	0.80	AER	6 month fixed		Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early br		www.international.standardbank.com
Standard Bank Isle of Man	25,000+	EUR	0.90	AER	12 month fixed		Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early br 01		www.international.standardbank.com
Standard Bank Isle of Man	50,000+	EUR	0.80	AER	3 month fixed		Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early br 01		www.international.standardbank.com
Standard Bank Isle of Man	50,000+	EUR	0.80	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early bio1		www.international.standardbank.com
Standard Bank Isle of Man	50,000+	EUR	0.90	AER	12 month fixed		Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early bi 01		www.international.standardbank.com
Standard Bank Isle of Man	25,000+	AUD	2.80	AER			Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early bi 01		www.international.standardbank.com
Standard Bank Isle of Man	25,000+	AUD	2.60	AER	6 month fixed		Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early brother to the company of the com		www.international.standardbank.com
Standard Bank Isle of Man	·	AUD	2.50	AER			Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early bi 01		
Statituatu Datik isie ut iviäti	25,000+	IVOD	2.00	ALK	12 month fixed	End of term	Lany windrawais may be permitted in exceptional discumstances, subject to an administration ree and early bifut	1024 043090	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 added and others 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. Please note

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.

Please remember

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.