

# Schedule of interest rates

5 July 2022

Applicable to cash held by us in interest bearing accounts, as detailed in our Terms & Conditions (updates are available on our website or on request)

## Current interest rates - Evelyn Partners Investment Services Limited

- Interest is calculated on a daily basis on cleared balances and is applied to the account quarterly.

Currency and type of account	Balances	Actual gross Interest paid	AER (Annual Equivalent Rate)	Reference rate (effective date)
GBP Call Account	Below £100,000	0.25%	0.25%	Managed rate (effective from 29/04/22)
	£100,000 +	0.25%	0.25%	
AUD Call Account	Below \$20,000	0.00%	0.00%	Australia RBA Cash Rate Target 1.35% (05/07/22)
	Below \$100,000	0.00%	0.00%	
	Below \$200,000	0.00%	0.00%	
	Below \$475,000	0.35%	0.35%	
	\$475,000 +	0.60%	0.60%	
CAD Call Account	Below \$20,000	0.00%	0.00%	Bank of Canada Overnight Lending rate 1.50% (01/06/22)
	Below \$85,000	0.00%	0.00%	
	Below \$175,000	0.00%	0.00%	
	Below \$425,000	0.50%	0.50%	
	\$425,000 +	0.75%	0.75%	
CHF Call Account	Below 10,000	0.00%	0.00%	Switzerland National Bank Libor target -0.75% (15/01/15)
	Below 60,000	0.00%	0.00%	
	Below 125,000	0.00%	0.00%	
	Below 300,000	0.00%	0.00%	
	300,000 +	0.00%	0.00%	
EUR Call Account	Below €10,000	0.00%	0.00%	ECB Main Refinancing Rate 0.00% (16/03/16)
	Below €50,000	0.00%	0.00%	
	Below €100,000	0.00%	0.00%	
	Below €250,000	0.00%	0.00%	
	€250,000 +	0.00%	0.00%	
USD Call Account	Below \$15,000	0.00%	0.00%	Federal Funds Target Rate Upper bound 1.75% (16/06/22)
	Below \$65,000	0.00%	0.00%	
	Below \$130,000	0.25%	0.25%	
	Below \$325,000	0.75%	0.75%	
	\$325,000 +	1.00%	1.00%	

Rates for other currencies or for fixed term deposits are available on request.

## Current interest rates - Evelyn Partners International Limited

- Interest is calculated on a daily basis on cleared balances and is applied to the account quarterly.
- The interest rate on all currencies is currently 0.00%

## Interest rate calculation policy

Evelyn Partners provides a range of interest-bearing accounts in sterling and the major foreign currencies. Interest is applied on a tiered basis, either on a managed rate where indicated or with rates calculated by reference to the Reference Rate for the relevant currency, less our standard margin, as set out in the table below:

Type of account	Standard margins and tiers (Currency tiers are set at broadly equivalent values)				
	less than £10,000	less than £50,000	less than £100,000	less than £250,000	£250,000 and above
Call Account	3.50%	2.25%	1.50%	1.00%	0.75%

We reserve the right to amend our margins and tiers immediately and without notice where such changes are more favourable to you.

We may also increase the interest rate paid on your account without prior notification. Where the managed interest rate is reduced, or the margin deducted from the applicable Reference Rate is increased, we will provide you with at least 30 days' notice of the change.

## Interest charged on overdrafts

From time to time, as set out in the terms and conditions for Investment Management services, we may allow your account to become overdrawn. Where we do so, interest is chargeable on the daily outstanding balance and is normally charged to your account quarterly in arrears. The rate charged tracks the relevant referenced rate, for example in sterling this will be the Bank of England Base Rate, plus our applicable margin as set out below:

Overdrafts arising without prior agreement, 5% above reference rate.

We will not charge you any additional fees in respect of your borrowing unless we have agreed these with you in advance.



T: 020 3131 5203  
E: [contact@evelyn.com](mailto:contact@evelyn.com)  
[www.evelyn.com](http://www.evelyn.com)

Evelyn Partners Investment Services Limited is authorised and regulated by the Financial Conduct Authority.

Evelyn Partners International Limited is regulated by the Jersey Financial Services Commission.

45 Gresham Street, London EC2V 7BG.  
© Evelyn Partners Limited 2022