

# Non-Sterling Currency Account Reference Interest Rates

Currency	Currency Code	Central Bank	Reference Interest Rate available from	Reference Interest Rate	Credit Product Rate (before borrowing margin applied)	Debit Product Rate (before borrowing margin applied)
Australian Dollar	AUD	Reserve Bank of Australia	<a href="http://www.rba.gov.au">www.rba.gov.au</a>	Cash Rate	Cash Rate -0.25%	Cash Rate +0.25%
Canadian Dollar	CAD	Bank of Canada	<a href="http://www.bankofcanada.ca">www.bankofcanada.ca</a>	Overnight Rate Target	Overnight Rate Target -0.25%	Overnight Rate Target +0.25%
Czech Republic Koruna	CZK	Czech National Bank	<a href="http://www.cnb.cz">www.cnb.cz</a>	Discount Rate	Discount Rate -0.25%	Discount Rate +0.25%
Danish Krone	DKK	Danmarks Nationalbank	<a href="http://www.nationalbanken.dk">www.nationalbanken.dk</a>	Certificates of Deposit Rate	Certificates of Deposit Rate -0.25%	Certificates of Deposit Rate +0.25%
Euro	EUR	European Central Bank	<a href="http://www.euribor.org">www.euribor.org</a>	Euro Overnight Index Average	Euro Overnight Index Average -0.25%	Euro Overnight Index Average +0.25%
Hong Kong Dollar	HKD	The Hong Kong Association of Banks	<a href="http://www.hkab.org.hk">www.hkab.org.hk</a>	HKAB Settlement Overnight Rate	HKAB Settlement Overnight Rate -0.25%	HKAB Settlement Overnight Rate +0.25%
Hungarian Forint	HUF	Magyar Nemzeti Bank	<a href="http://www.mnb.hu">www.mnb.hu</a>	Base Rate	Base Rate -0.25%	Base Rate +0.25%
Israel Shekel	ILS	Bank of Israel	<a href="http://www.boi.org.il/en">www.boi.org.il/en</a>	Quoted Basic Interest Rate (Prime Rate)	Quoted Basic Interest Rate (Prime Rate) -0.25%	Quoted Basic Interest Rate (Prime Rate) +0.25%
Japanese Yen	JPY	Bank of Japan	<a href="http://www.boj.or.jp">www.boj.or.jp</a>	Uncollateralised Overnight Call Rate	Uncollateralised Overnight Call Rate -0.25%	Uncollateralised Overnight Call Rate +0.25%
Mexico Peso	MXN	Banco de Mexico	<a href="http://www.banxico.org.mx">www.banxico.org.mx</a>	Overnight Interest Rate Target	Overnight Interest Rate Target -0.25%	Overnight Interest Rate Target +0.25%
Moroccan Dirham	MAD	Bank Al Maghrib	<a href="http://www.bkam.ma">www.bkam.ma</a>	Key Rate	Key Rate -0.25%	Key Rate +0.25%
New Zealand Dollar	NZD	Reserve Bank of New Zealand	<a href="http://www.rbnz.govt.nz">www.rbnz.govt.nz</a>	Official Cash Rate	Official Cash Rate -0.25%	Official Cash Rate +0.25%
Norwegian Krone	NOK	Norges Bank	<a href="http://www.norges-bank.no">www.norges-bank.no</a>	Key Policy Rate	Key Policy Rate -0.25%	Key Policy Rate +0.25%

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Polish Zloty	PLN	Narodowy Bank Polski	www.nbp.pl	Rediscount Rate	Rediscount Rate -0.25%	Rediscount Rate +0.25%
Qatari Riyal	QAR	Qatar Central Bank	www.qcb.gov.qa	QMR Overnight Deposit	QMR Overnight Deposit -0.25%	QMR Overnight Deposit +0.25%
Saudi Arabian Riyal	SAR	Saudi Arabian Monetary Agency	www.sama.gov.sa	Official Repo Rate	Official Repo Rate -0.25%	Official Repo Rate +0.25%
Singapore Dollar	SGD	Monetary Authority of Singapore	www.mas.gov.sg	Singapore Overnight Rate Average	Singapore Overnight Rate Average -0.25%	Singapore Overnight Rate Average +0.25%
South African Rand	ZAR	South African Reserve Bank	www.reservebank.co.za	Repo Rate	Repo Rate -0.25%	Repo Rate +0.25%
Swedish Krone	SEK	Sveriges Riksbank	www.riksbank.se	Repo Rate	Repo Rate -0.25%	Repo Rate +0.25%
Swiss Franc	CHF	Swiss National Bank	www.snb.ch	SNB Target Rate	SNB Target Rate -0.25%	SNB Target Rate +0.25%
Thai Baht	THB	Bank of Thailand	www.bot.or.th	One Day Repurchase Rate	One Day Repurchase Rate -0.25%	One Day Repurchase Rate +0.25%
Turkey New Lira	TRY	Central Bank of the Republic of Turkey	www.tcmb.gov.tr	One Week Repo Rate	One Week Repo Rate -0.25%	One Week Repo Rate +0.25%
UAE Dirham	AED	Central Bank of the UAE	Please refer to your RM	Overnight Repurchase Rate	Overnight Repurchase Rate -0.25%	Overnight Repurchase Rate +0.25%
US Dollar	USD	Federal Reserve Bank of NY	www.newyorkfed.org	Federal Funds Target Rate	Federal Funds Target Rate -0.25%	Federal Funds Target Rate +0.25%

Reference Interest Rates can vary either up or down on a daily basis.

The Credit Product Rate is the rate Non-Sterling Currency Accounts are linked to for credit interest and is set at 0.25% below Reference Interest Rate (if Reference Interest Rate falls below 0%, it will be treated as 0% until such time it exceeds 0%).

The Debit Product Rate is the rate Non-Sterling Currency Accounts are linked to for debit interest and is set at 0.25% above Reference Interest Rate (if Reference Interest Rate falls below 0%, it will be treated as 0% until such time it exceeds 0%).

The appropriate debit and credit margins are then applied.

Unauthorised borrowing for accounts held in the currencies above is charged at the Debit Product Rate of the account's currency +12% margin (if Reference Interest Rate falls below 0%, it will be treated as 0% until such time it exceeds 0%).

If you wish to have details about the interest rates applicable to other currencies not listed, please contact your Relationship Manager.

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