

CREDIT INTEREST RATES

Business Instant Access Account (online only)	AER%	Gross Rate%
£10,000,000+	1.92	1.90
£1,000,000+	1.85	1.83
£250,000+	1.31	1.30
£100,000+	1.31	1.30
£50,000+	1.31	1.30
£1+	1.31	1.30

Effective from: 26 September 2023

Commercial Current Account
Credit interest is not payable on this account.

Commercial Designated Client Account	AER%	Gross Rate%
£10,000,000+	1.92	1.90
£1,000,000+	1.85	1.83
£250,000+	1.31	1.30
£100,000+	1.31	1.30
£50,000+	1.31	1.30
£1+	1.31	1.30

Effective from: 26 September 2023

Commercial Instant Access Account	AER%	Gross Rate%
£10,000,000+	1.92	1.90
£1,000,000+	1.85	1.83
£250,000+	1.31	1.30
£100,000+	1.31	1.30
£50,000+	1.31	1.30
£1+	1.31	1.30

Effective from: 26 September 2023

Commercial Insurer Trust Account
Credit interest is not payable on this account.

Commercial Loan Servicing Account
Credit interest is not payable on this account.

Commercial Pledged Account
Credit interest is not payable on this account.

Commercial Segregated Funds Account
Credit interest is not payable on this account.

Commercial Undesignated Client Account	AER%	Gross Rate%
£10,000,000+	1.92	1.90
£1,000,000+	1.85	1.83
£250,000+	1.31	1.30
£100,000+	1.31	1.30
£50,000+	1.31	1.30
£1+	1.31	1.30

Effective from: 26 September 2023

Credit Union Account
Credit interest is not payable on this account.

School Bank Account	AER%	Gross Rate%
£1+	0.01%	0.01%

Effective from 6 June 2020

Products no longer available to new or existing customers

Business Current Account		
Credit interest is not payable on this account.		
Clients' Call Account	AER%	Gross Rate%
£10,000,000+	1.92	1.90
£1,000,000+	1.85	1.83
£250,000+	1.31	1.30
£100,000+	1.31	1.30
£50,000+	1.31	1.30
£1+	1.31	1.30

Effective from: 26 September 2023

Commercial Call Account	AER%	Gross Rate%
£10,000,000+	1.92	1.90
£1,000,000+	1.85	1.83
£250,000+	1.31	1.30
£100,000+	1.31	1.30
£50,000+	1.31	1.30
£1+	1.31	1.30

Effective from: 26 September 2023

Designated Client Account	AER%	Gross Rate%
£10,000,000+	1.92	1.90
£1,000,000+	1.85	1.83
£250,000+	1.31	1.30
£100,000+	1.31	1.30
£50,000+	1.31	1.30
£1+	1.31	1.30

Effective from: 26 September 2023

Additional Information

AER stands for Annual Equivalent Rate and is the notional rate which illustrates the gross rate as if paid and compounded on an annual basis. As every advert for a savings product will contain an AER you will be able to compare more easily what return you can expect from your savings over time.

Gross Rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue and Customs (HMRC).

Credit interest rates are variable and are set by us. They are not linked to Bank of England Bank Rate or any other external reference interest rate.

Our service promise

If you experience a problem, we will always try to resolve it as quickly as possible. Please bring it to the attention of any member of staff. Our complaints procedures are published on our 'Help & Support pages' at: business.bankofscotland.co.uk/help/account-management/make-a-complaint

Please contact us if you'd like this information in an alternative format such as Braille, large print or audio.

If you have a hearing or speech impairment you can use Text Relay (previously Typetalk) or if you would prefer to use a Textphone, please feel free to call us on 0345 300 2755 (lines open 7am-8pm Monday to Friday and 9am-2pm Saturdays).

Bank of Scotland plc. Registered Office: The Mound, Edinburgh EH1 1YZ. Registered in Scotland No. SC327000.

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 169628.

Eligible deposits with us are protected by the Financial Services Compensation Scheme (FSCS). We are covered by the Financial Ombudsman Service (FOS). Please note that due to FSCS and FOS eligibility criteria not all business customers will be covered.

