

Commercial Foreign Currency Account Credit Interest Tiers

The Credit Reference Rate is the rate currency accounts are linked to for credit interest and is set at 0.25% below the Reference Interest Rate (if Reference Interest Rate falls below 0%, it will be treated as 0% until such time it exceeds 0%). The appropriate credit margin is then applied.

Please contact your Relationship Manager or Business Management Team for the current Credit Reference Rate.

Australian Dollar		Canadian Dollar		Czech Republic Koruna		Danish Krone	
Balance	Margin	Balance	Margin	Balance	Margin	Balance	Margin
< 3,000	No interest is payable	< 4,500	No interest is payable	< 100,000	No interest is payable	< 25,000	No interest is payable
Up to 30,000	-3.50%	Up to 30,000	-3.50%	Up to 700,000	-3.50%	Up to 250,000	-3.50%
Up to 60,000	-2.50%	Up to 60,000	-2.50%	Up to 1,400,000	-2.50%	Up to 500,000	-2.50%
Up to 120,000	-1.50%	Up to 120,000	-1.50%	Up to 2,800,000	-1.50%	Up to 1,000,000	-1.50%
Up to 300,000	-1.00%	Up to 300,000	-1.00%	Up to 7,000,000	-1.00%	Up to 2,500,000	-1.00%
Up to 600,000	-0.50%	Up to 600,000	-0.50%	Up to 14,000,000	-0.50%	Up to 5,000,000	-0.50%
Up to 1,200,000	-0.25%	Up to 1,200,000	-0.25%	Up to 28,000,000	-0.25%	Up to 10,000,000	-0.25%
> 1,200,001	0.00%	> 1,200,001	0.00%	> 28,000,001	0.00%	> 10,000,001	0.00%

Euro		Hong Kong Dollar		Hungarian Forint		Israel Shekel	
Balance	Margin	Balance	Margin	Balance	Margin	Balance	Margin
< 3,000	No interest is payable	< 16,500	No interest is payable	< 1,200,000	No interest is payable	< 20,000	No interest is payable
Up to 35,000	-3.50%	Up to 200,000	-3.50%	Up to 7,800,000	-3.50%	Up to 115,000	-3.50%
Up to 70,000	-2.50%	Up to 400,000	-2.50%	Up to 15,600,000	-2.50%	Up to 230,000	-2.50%
Up to 140,000	-1.50%	Up to 800,000	-1.50%	Up to 31,300,000	-1.50%	Up to 460,000	-1.50%
Up to 350,000	-1.00%	Up to 2,000,000	-1.00%	Up to 77,500,000	-1.00%	Up to 1,175,000	-1.00%
Up to 700,000	-0.50%	Up to 4,000,000	-0.50%	Up to 155,000,000	-0.50%	Up to 2,350,000	-0.50%
Up to 1,400,000	-0.25%	Up to 8,000,000	-0.25%	Up to 310,000,000	-0.25%	Up to 4,700,000	-0.25%
> 1,400,001	0.00%	> 8,000,001	0.00%	> 310,000,001	0.00%	> 4,700,001	0.00%

Japanese Yen		Mexican Peso		Moroccan Dirham		New Zealand Dollar	
Balance	Margin	Balance	Margin	Balance	Margin	Balance	Margin
< 690,000	No interest is payable	< 75,000	No interest is payable	< 40,000	No interest is payable	< 3,500	No interest is payable
Up to 6,000,000	-3.50%	Up to 430,000	-3.50%	Up to 280,000	-3.50%	Up to 40,000	-3.50%
Up to 12,000,000	-2.50%	Up to 860,000	-2.50%	Up to 560,000	-2.50%	Up to 80,000	-2.50%
Up to 24,000,000	-1.50%	Up to 1,720,000	-1.50%	Up to 1,120,000	-1.50%	Up to 160,000	-1.50%
Up to 60,000,000	-1.00%	Up to 4,350,000	-1.00%	Up to 2,800,000	-1.00%	Up to 400,000	-1.00%
Up to 120,000,000	-0.50%	Up to 8,700,000	-0.50%	Up to 5,600,000	-0.50%	Up to 800,000	-0.50%
Up to 240,000,000	-0.25%	Up to 17,400,000	-0.25%	Up to 11,200,000	-0.25%	Up to 1,600,000	-0.25%
> 240,000,001	0.00%	> 17,400,001	0.00%	> 11,200,001	0.00%	> 1,600,001	0.00%

Norwegian Krone

Balance	Margin
< 18,000	No interest is payable
Up to 200,000	-3.50%
Up to 400,000	-2.50%
Up to 800,000	-1.50%
Up to 2,000,000	-1.00%
Up to 4,000,000	-0.50%
Up to 8,000,000	-0.25%
> 8,000,001	0.00%

Polish Zloty

Balance	Margin
< 15,000	No interest is payable
Up to 100,000	-3.50%
Up to 200,000	-2.50%
Up to 400,000	-1.50%
Up to 1,000,000	-1.00%
Up to 2,000,000	-0.50%
Up to 4,000,000	-0.25%
> 4,000,001	0.00%

Qatar Riyal

Balance	Margin
< 20,000	No interest is payable
Up to 120,000	-3.50%
Up to 240,000	-2.50%
Up to 480,000	-1.50%
Up to 1,200,000	-1.00%
Up to 2,400,000	-0.50%
Up to 4,800,000	-0.25%
> 4,800,001	0.00%

Saudi Arabian Riyal

Balance	Margin
< 12,000	No interest is payable
Up to 90,000	-3.50%
Up to 180,000	-2.50%
Up to 360,000	-1.50%
Up to 900,000	-1.00%
Up to 1,800,000	-0.50%
Up to 3,600,000	-0.25%
> 3,600,001	0.00%

Singapore Dollar

Balance	Margin
< 7,500	No interest is payable
Up to 50,000	-3.50%
Up to 100,000	-2.50%
Up to 200,000	-1.50%
Up to 500,000	-1.00%
Up to 1,000,000	-0.50%
Up to 2,000,000	-0.25%
> 2,000,001	0.00%

South African Rand

Balance	Margin
< 3,000	No interest is payable
Up to 30,000	-3.50%
Up to 60,000	-2.50%
Up to 120,000	-1.50%
Up to 300,000	-1.00%
Up to 600,000	-0.50%
Up to 1,200,000	-0.25%
> 1,200,001	0.00%

Swedish Krona

Balance	Margin
< 17,500	No interest is payable
Up to 200,000	-3.50%
Up to 400,000	-2.50%
Up to 800,000	-1.50%
Up to 2,000,000	-1.00%
Up to 4,000,000	-0.50%
Up to 8,000,000	-0.25%
> 8,000,001	0.00%

Swiss Franc

Balance	Margin
< 7,500	No interest is payable
Up to 50,000	-3.50%
Up to 100,000	-2.50%
Up to 250,000	-1.50%
Up to 500,000	-1.00%
Up to 1,000,000	-0.50%
Up to 2,000,000	-0.25%
> 2,000,001	0.00%

Thai Baht

Balance	Margin
< 95,000	No interest is payable
Up to 625,000	-3.50%
Up to 1,250,000	-2.50%
Up to 2,500,000	-1.50%
Up to 6,250,000	-1.00%
Up to 12,500,000	-0.50%
Up to 25,000,000	-0.25%
> 25,000,001	0.00%

Turkey New Lira

Balance	Margin
< 10,000	No interest is payable
Up to 75,000	-3.50%
Up to 150,000	-2.50%
Up to 300,000	-1.50%
Up to 750,000	-1.00%
Up to 1,500,000	-0.50%
Up to 3,000,000	-0.25%
> 3,000,001	0.00%

United Arab Emirates Dirham

Balance	Margin
< 12,500	No interest is payable
Up to 90,000	-3.50%
Up to 180,000	-2.50%
Up to 360,000	-1.50%
Up to 900,000	-1.00%
Up to 1,800,000	-0.50%
Up to 3,600,000	-0.25%
> 3,600,001	0.00%

United States Dollar

Balance	Margin
< 3,500	No interest is payable
Up to 25,000	-3.50%
Up to 50,000	-2.50%
Up to 100,000	-1.50%
Up to 250,000	-1.00%
Up to 500,000	-0.50%
Up to 1,000,000	-0.25%
> 1,000,001	0.00%

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