

## Summary of changes to USD variable Interest Rates for Savings Accounts

Rates apply to Barclays Bank PLC

Accounts changing interest rates on 30 January 2025				
35 Day Notice Deposit Account (pre-notice rates)				
Balance	Current Rates		Rates from 30 January 2025	
	Gross %	AER %	Gross %	AER %
\$100,000 +	4.40%	4.49%	4.15%	4.23%
35 Day Notice Deposit Account (post-notice rates)				
Balance	Current Rates		Rates from 30 January 2025	
	Gross %	AER %	Gross %	AER %
\$100,000 +	4.20%	4.28%	3.95%	4.02%
Notice Deposit Account - 65 Day (product no longer available)				
Balance	Current Rates		Rates from 30 January 2025	
	Gross %	AER %	Gross %	AER %
\$100,000 +	4.40%	4.49%	4.15%	4.23%
100 Day Notice Deposit Account (pre-notice rates)				
Balance	Current Rates		Rates from 30 January 2025	
	Gross %	AER %	Gross %	AER %
\$100,000 +	4.65%	4.75%	4.40%	4.49%
100 Day Notice Deposit Account (post-notice rates)				
Balance	Current Rates		Rates from 30 January 2025	
	Gross %	AER %	Gross %	AER %
\$100,000 +	4.45%	4.54%	4.20%	4.28%
Portfolio Cash - Dealing and Income Accounts - Personal Clients				
Balance	Current Rates		Rates from 30 January 2025	
	Gross %	AER %	Gross %	AER %
\$0 to \$99,999	0.95%	0.95%	0.85%	0.85%
\$100,000 to \$999,999	1.60%	1.61%	1.45%	1.46%
\$1,000,000 to \$4,999,999	2.30%	2.32%	2.10%	2.12%
\$5,000,000 +	2.65%	2.68%	2.50%	2.52%
Portfolio Cash - Dealing and Income Accounts - Trust Clients (applicable to Jersey booked clients)				
Balance	Current Rates		Rates from 30 January 2025	
	Gross %	AER %	Gross %	AER %
\$0 to \$99,999	0.00%	0.00%	0.00%	0.00%
\$100,000 to \$999,999	1.45%	1.46%	1.40%	1.41%
\$1,000,000 to \$4,999,999	1.95%	1.96%	1.85%	1.86%
\$5,000,000 +	2.40%	2.42%	2.25%	2.27%

Portfolio Cash - Dealing and Income Accounts – Non-Personal Clients				
Balance	Current Rates		Rates from 30 January 2025	
	Gross %	AER %	Gross %	AER %
\$0 to \$999,999	0.55%	0.55%	0.55%	0.55%
\$100,000 to \$999,999	0.55%	0.55%	0.55%	0.55%
\$1,000,000 to \$4,999,999	1.65%	1.66%	1.50%	1.51%
\$5,000,000 +	1.75%	1.76%	1.60%	1.61%

#### Accounts changing interest rates on 15 January 2025 and 17 March 2025

International Reserve						
Balance	Current Rates		Rates from 15 January 2025 to 16 March 2025		Rates from 17 March 2025	
	Gross %	AER %	Gross %	AER %	Gross %	AER %
\$0 to \$99,999	1.05%	1.05%	0.95%	0.95%	0.85%	0.85%
\$100,000 to \$999,999	1.75%	1.76%	1.60%	1.61%	1.45%	1.46%
\$1,000,000 to \$4,999,999	2.50%	2.52%	2.30%	2.32%	2.10%	2.12%
\$5,000,000 +	2.80%	2.83%	2.65%	2.68%	2.50%	2.52%

International Trust Reserve						
Balance	Current Rates		Rates from 15 January 2025 to 16 March 2025		Rates from 17 March 2025	
	Gross %	AER %	Gross %	AER %	Gross %	AER %
\$0 to \$99,999	0.00%	0.00%	0.00%	0.00%	0.00%	0.00%
\$100,000 to \$999,999	1.50%	1.51%	1.45%	1.46%	1.40%	1.41%
\$1,000,000 to \$4,999,999	2.05%	2.07%	1.95%	1.96%	1.85%	1.86%
\$5,000,000 +	2.55%	2.57%	2.40%	2.42%	2.25%	2.27%

International Business Reserve						
Balance	Current Rates		Rates from 15 January 2025 to 16 March 2025		Rates from 17 March 2025	
	Gross %	AER %	Gross %	AER %	Gross %	AER %
\$0 to \$99,999	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%
\$100,000 to \$999,999	0.55%	0.55%	0.55%	0.55%	0.55%	0.55%
\$1,000,000 to \$4,999,999	1.75%	1.76%	1.65%	1.66%	1.50%	1.51%
\$5,000,000 +	1.85%	1.86%	1.75%	1.76%	1.60%	1.61%

**Important Information** – If you have any of these accounts (other than a Notice Deposit Account) you have the right to close them at any time without charge or without notice. If you have a Notice Deposit Account, you can close it without notice before the new rate comes into effect.

**Gross** – The rate of interest payable without the deduction of tax.

**AER or Annual Equivalent Rate** – This is the gross rate of interest worked out as if it was paid and compounded once a year.

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