Interest Rates on Unarranged Overdrafts

In case your Coutts Private Current Account goes overdrawn without an agreed overdraft in place, here's an explanation of how interest is charged.

1. What is an unarranged overdraft?

An unarranged overdraft happens in two ways.

- You make a payment or withdrawal that takes your account below zero, and you don't have an agreed overdraft.
- You go over your agreed overdraft limit.

We treat this as a request for an unarranged overdraft. We'll look at your financial situation before deciding whether to allow it. If we do, we may ask you to repay the unarranged overdraft amount at any time as it is repayable on demand.

Allowing an unarranged overdraft doesn't mean we'll do so again or change your agreed overdraft limit.

2. Interest rates on unarranged overdrafts

If your account is overdrawn and you don't have an agreed overdraft, **we charge interest at 10% above the Coutts & Co Base Rate** for Sterling accounts.

We work out interest on your overdraft based on your daily balance. It's taken from your Current Account at the end of March, June, September and December. We'll let you know the amount at least 14 days before we take it.

Here's a summary of recent rates.

Date range	Coutts Base Rate	Coutts Unarranged Overdraft Borrowing Rate	Total rate charged Per annum
As at 7 August 2025	4.00%	10.0%	14.00%
8 May 2025 – 6 August 2025	4.25%	10.0%	14.25%
6 February 2025 – 7 May 2025	4.50%	10.0%	14.50%
11 November 2024 – 5 February 2025	4.75%	10.0%	14.75%
7 November 2024 – 10 November 2024	4.75%	8.0%	12.75%

For other currencies, we charge 10% above the Coutts & Co Currency Base Rate, per annum. Please ask us for details.

3. Charges

There are no other charges for unarranged overdrafts.

4. Managing your account balance

We want to help you stay in control of your finances. Keeping an eye on your balance helps you avoid unexpected charges. Here are some simple ways to do this and avoid unarranged overdrafts.

- **Online and mobile banking**. Check your balance anytime using Coutts Online or the Coutts app. You can also set up alerts to let you know when your balance is low.
- **Statements**. We send regular account statements to help you monitor your spending and plan ahead.
- **Speak to us**. If you're unsure about your balance or need help managing your account, your private banker is here to support you.

5. Keeping borrowing manageable

Using an unarranged overdraft from time to time may be manageable. But if it becomes a regular way to borrow, it can be expensive. The interest rate is higher than on an arranged overdraft, and costs can build up quickly.

If you're finding it hard to stay within your limit, we're here to help. Your private banker can talk you through your options, including setting up an arranged overdraft or reviewing your account activity.

You can also visit **coutts.com/rates-and-prices** for more information. Or contact us directly if you'd like to speak to someone.

If we need to change any terms, adding interest if we haven't charged it before, we'll give you at least 60 days' notice.

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