



BUSINESS RESERVE ACCOUNT

A multi-currency instant access deposit account for Commercial Clients allowing you to sweep funds between your Business Reserve and the linked Business Current Account in the respective currencies.

SUMMARY BOX

Account name	Business Reserve Account		
What is the interest rate?	Balance	Gross Rate p.a.	AER
	GBP		
	£1 - £999,999	1.10%	1.10%
	£1m - £9,999,999	1.50%	1.51%
	£10m and over	1.70%	1.71%
	USD		
	\$1 - \$2,999,999	0.55%	0.55%
	\$3m and over	0.55%	0.55%
	EUR		
	€1 – €249,999	0.40%	0.40%
	€250,000 and over	0.40%	0.40%
	Interest rates vary depending on the currency of your account and the balance held. You earn one interest rate on your entire account balance.		
	Interest is calculated daily and paid/charged quarterly.		
Can Coutts change the interest rate?	Yes, the applicable interest rate is variable: <ul style="list-style-type: none">• If the rate goes down, we will give you at least 14 days' notice• If it goes up, we will give you notice either before the change happens or as soon as possible afterwards• See the Business Reserve Account Conditions of Use for more information		

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What would the estimated balance be after 12 months based on a £/€/ \$ 100,000 and 1m deposit?	Deposit amount (£/€/ \$)	Balance after 12 months		
		GBP	EUR	USD
	100,000	101,104.55	100,400.60	100,551.14
	1,000,000	1,015,084.59	1,004,006.00	1,005,511.35
	This example assumes that: <ul style="list-style-type: none"> • No further deposits or withdrawals are made • Any interest earned stays in the account • There is no change to the interest rate and tiers 			
How do I open and manage my account?	<p>This account is only available to you if you hold a Business Current Account denominated in the same currency as the Reserve Account you wish to open. A minimum amount of £/€/ \$1 is required to open your account. There is no maximum balance.</p> <p>After the account(s) has/have been opened, all subsequent deposits and withdrawals must be for amounts of not less than £/€/ \$1, and must be effected by transfer of cleared funds from or to your linked Business Current Account.</p> <p>You can open your account:</p> <ul style="list-style-type: none"> • By contacting your private or commercial banker <p>You can manage your account:</p> <ul style="list-style-type: none"> • By contacting your private or commercial banker • Via our digital services 			
Can I withdraw money?	<p>Yes, you may withdraw money by transfer to your linked Business Current Account. No notice is required.</p>			
Additional information	<p>Currencies</p> <p>This account is available in sterling, US dollar and euro.</p> <hr/> <p>Tax</p> <p>We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your individual circumstances.</p> <p>If you are unsure of your tax obligations you are strongly advised to take your own tax advice.</p> <hr/> <p>Definitions</p> <p>Annual Equivalent Rate (AER)</p> <p>This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts.</p> <p>Gross Rate</p> <p>The interest without the deduction of Income Tax (where applicable). Interest will be paid gross.</p> <p>p.a.</p> <p>Per Annum (per year).</p>			

If you would like this document in another format such as Braille, large print or audio, please let us know.

Interest rates and tiers are correct as at 4th April 2025 and are subject to variation.

Coutts & Co is registered in England and Wales No. 36695. Registered office 440 Strand, London WC2R 0QS.
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