



COMMERCIAL NOTICE ACCOUNT

A deposit account available in sterling in 30 and 90 day notice terms, which pays a higher rate on funds where instant access is not required

SUMMARY BOX

Account name	Commercial Notice Account		
What is the interest rate?	Balance	Gross Rate p.a.	
		30 Day Notice	90 Day Notice
	£1 - £2,999,999	2.45%	2.94%
	£3m+	2.45%	2.94%
		AER	
		30 Day Notice	90 Day Notice
	£1 - £2,999,999	2.47%	2.97%
	£3m+	2.47%	2.97%
You earn one interest rate on your entire account balance depending on the amount of money you place with us.			
Interest is calculated daily and paid quarterly.			
Can Coutts change the interest rate?	Yes, the 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 Notice Account Conditions of Use for more information		
What would the estimated balance be after 12 months based on a £100,000 and a £1m deposit?	Deposit amount	Balance after 12 months	
		30 Day Notice	90 Day Notice
	£100,000	£102,472.60	£102,972.57
	£1m	£1,024,726.01	£1,029,725.73
	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 interest rate and tiers		

Coutts

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How do I open and manage my account?	<p>This account is only available to you if you hold a 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 £1 or more by transfer to your Business Current Account.</p> <p>This account requires you to give us notice before withdrawing funds. The amount of notice you need to provide depends on the type of Notice Account you've chosen. There is no limit to the number of withdrawals permitted.</p>
Additional information	<p>Currencies</p> <p>This account is available in sterling only.</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 UK 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 28th February 2025 and are subject to variation.

Coutts & Co is registered in England and Wales No. 36695. Registered office 440 Strand, London WC2R 0QS.
Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.
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