

# Deposit Rates for Private Clients

Correct as of 6<sup>th</sup> February 2025.

All deposit interest is paid gross\*.



The below details are for reference only. For full terms and conditions, please refer to individual account product specification. These can be accessed on our website or by contacting your private banking team.

## Fixed Term Deposit Accounts

Earn a guaranteed rate of interest on your savings by investing for a defined period of time.

Withdrawals and additional deposits are not permitted.

Account	Gross* (fixed)
6 months	4.00%
1 year	3.75%
1 year Loyalty**	3.80%
2 year	3.50%
2 year Loyalty**	3.55%
3 year	3.40%
5 year	3.15%

\*\*Only available to private individuals who have held an account with Weatherbys Bank for over 4 years.

## Tax Payment Deposit Accounts

Fixed term deposit products with a fixed maturity date of 14th January, rather than a defined period.

Designed specifically with payment of HMRC Self Assessment Tax Bills in mind.

Account	Gross* (fixed)
July 2025	3.850%
January 2026	3.790%
January 2027	3.510%

## Private Reserve (Instant Access)

Variable rate deposit account providing free and unrestricted access to your money. Additional deposit and withdrawals are allowed at any stage with interest applied on a quarterly basis.

Balance	Gross* (variable)
£1 - £49,999	0.00%
£50,000+	1.40%

## Notice Accounts

Variable rate deposit accounts which provide limited access to your money. Additional deposits can be made at any time but withdrawal of funds is subject to providing us with the required number of days advanced notice.

Account	Gross* (variable) Balances £0 - £9,999	Gross* (variable) Balances £10,000+
45 Day Notice	0.00%	3.50%
90 Day Notice	0.00%	3.55%
120 Day Notice	0.00%	3.60%
250 Day Notice***	0.00%	4.35%

\*\*\*The interest rate for the 250 Day Notice Account is guaranteed to pay 0.15% below the UK Base Rate.

## USD 35 Day Notice Account

A variation of our Notice Accounts for clients who wish to hold funds in US dollars. Withdrawal of funds is subject to providing 35 days advanced notice.

Balance	Gross* (variable)
\$1 +	3.00%

<b>Bank of England Base Rate</b>	4.50%
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At Weatherbys, we offer a range of deposit accounts to help you manage your money over the short, medium and long term. No matter how complex your needs, we will work with you to identify the most suitable options. To discuss opening an account, speak to your private banking team or call on of our offices:

<b>London</b>	+44 (0) 20 7292 9029
<b>Edinburgh</b>	+44 (0) 131 285 2020
<b>Wellingborough</b>	+44 (0) 1933 543 600
<b>Manchester</b>	+44 (0) 161 553 0600

\*GROSS is the interest rate you will receive before applicable tax is deducted from your account. Please note, it is your responsibility to ensure that any tax due on interest payments received is paid to the appropriate tax authority.

**All rates are current and correct as of 6th February 2025.**

Weatherbys Private Bank is a trading name of Weatherbys Bank Ltd and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number: 204571. Weatherbys Bank Ltd is registered in England. Registered number: 2943300. Registered Office: Sanders Road Wellingborough Northamptonshire NN8 4BX.