Cash Deposits

For Financial Advisers Only. Not to be distributed to, nor relied upon, by retail clients.

Please see important notes at the bottom of page 1 and on page 2

Indicative Rates only - subject to change daily

Investment Level Currency Rate (%) AER / Actual Term Term

Latest update 06th Feb 2025

Official Rates
Bank of England Official Bank Rate = 4.75% European Central Bank Rate =2.90% US Federal Funds Rate = 4.50% Australian Central Bank = 4.35%

| | Singapore 1 I | Month SIBOR = 3.28% |
|---|-----------------|--|
| | | % |
| | Telephone | Website |
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| | | |
| | 00 65 6681 2051 | https://www.anz.com/institutional/global/singapore/en/ |
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| | 00 65 6681 2051 | https://www.anz.com/institutional/global/singapore/en/ |
| | 01481 711521 | www.butterfieldgroup.com |
| | 01481 711521 | www.hutterfieldgroup.com |

| ANZ Bank ANZ Bank ANZ Bank | 25,000+ 250.000+ | AUD | 3.62 | AER 1 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | 00 65 6691 2051 | 1 // |
|--|----------------------|------------|------|-------------------------------------|----------------------------|--|------------------------------|--|
| | 250 000+ | | | | End of term | For FPIL clients only, early withdrawars permitted, subject to potential early break-rund penalty | 00 63 6661 2031 | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 230,000+ | SGD | 1.89 | AER 1 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | 00 65 6681 2051 | https://www.anz.com/institutional/global/singapore/en/ |
| | 25,000+ | USD | | AER 1 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | 00 65 6681 2051 | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | GBP | | AER 1 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | 00 65 6681 2051 | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | AUD | | AER 2 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | 00 65 6681 2051 | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 250,000+ | SGD | | AER 2 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | 00 65 6681 2051 | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | USD | | AER 2 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | GBP | | AER 2 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | AUD | | AER 3 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | 00 65 6681 2051 | |
| ANZ Bank | 250,000+ | SGD | | AER 3 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | USD | | AER 3 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | GBP | | AER 3 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | AUD | | AER 6 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 250,000+ | SGD | | AER 6 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | USD | | AER 6 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | GBP | | AER 6 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | AUD | | AER 9 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 250,000+ | SGD | | AER 9 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | USD | | AER 9 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | GBP | | AER 9 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | AUD | | AER 12 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 250,000+ | SGD | | AER 12 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | USD | | AER 12 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| ANZ Bank | 25,000+ | GBP | | AER 12 month fixed | End of term | For FPIL clients only, early withdrawals permitted, subject to potential early break-fund penalty | | https://www.anz.com/institutional/global/singapore/en/ |
| Butterfield Bank | 100,000+ | GBP | | AER 1 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ 100,000+ | USD | | AER 1 month fixed AER 1 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | , | GBP | | | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | | | AER 2 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | USD | | AER 2 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ 100,000+ | EUR | | AER 2 month fixed AER 3 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | GBP USD | | AER 3 month fixed AER 3 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank Butterfield Bank | 100,000+ | EUR | | AER 3 month fixed AER 3 month fixed | End of term End of term | For FPIL clients only, early withdrawals not permitted For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com www.butterfieldgroup.com |
| | 100,000+ | GBP | | | | | 01481 711521 | |
| Butterfield Bank Butterfield Bank | 100,000+ | LISD | | AER 6 month fixed AER 6 month fixed | End of term End of term | For FPIL clients only, early withdrawals not permitted For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | FUR | | AER 6 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | GBP | | AER 9 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | USD | | AER 9 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | EUR | | AER 9 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | GBP | | AER 12 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | USD | | AER 12 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 100,000+ | FUR | | AER 12 month fixed | End of term | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50.000+ | GBP | | AER 32 day notice | Annually | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50,000+ | USD | | AER 32 day notice | Annually | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50.000+ | FUR | | AER 32 day notice | Annually | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50.000+ | GBP | | AER 92 day notice | Annually | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50,000+ | USD | | AER 92 day notice | Annually | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50.000+ | EUR | | AER 92 day notice | Annually | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50.000+ | GBP | | AER 185 day notice | Annually | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50,000+ | USD | | AER 185 day notice | Annually | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50,000+ | EUR | | AER 185 day notice | Annually | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Butterfield Bank | 50,000+ | GBP | 4.50 | AER Instant Access Account | Quarterly | For FPIL clients only, early withdrawals not permitted | 01481 711521 | www.butterfieldgroup.com |
| Lloyds Bank International Ltd | 100,000+ | GBP | | AER 32 day Notice | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 100,000+ | GBP | | AER 30 day notice | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 100,000+ | USD | 4.25 | AER 32 day Notice | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 100,000+ | USD | 4.25 | AER 30 day Notice | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 100,000+ | EUR | 2.65 | AER 32 day Notice | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 100,000+ | EUR | | AER 30 day Notice | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 100,000+ | GBP | 4.85 | AER 95 day notice | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 100,000+ | USD | 4.30 | AER 95 day notice | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| | 100,000+ | EUR | 2.75 | AER 95 day notice | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | | EUR | 2.50 | AER 3 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd Lloyds Bank International Ltd | 10,000+ | | | | | | | |
| | 10,000+ | GBP | | AER 3 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | | | 4.48 | AER 3 month fixed AER 3 month fixed | End of term End of term | Non breakable-early withdrawals not permitted. Non breakable-early withdrawals not permitted. | 01624 657856 01624 657856 | www.lloydsbank.com/islandscommercial www.lloydsbank.com/islandscommercial |

Interest Paid

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|-------------------------------|---------------------|-----|------|------------------|----------------|-------------|---|--------------|--------------------------------------|
| Lloyds Bank International Ltd | 10,000+ | GBP | 4.42 | AER | 6 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 10,000+ | USD | 4.35 | AER | 6 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 10,000+ | EUR | 2.29 | AER | 9 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 10,000+ | GBP | 4.40 | AER | 9 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 10,000+ | USD | 4.35 | AER | 9 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 10,000+ | EUR | 2.29 | AER | 12 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 10,000+ | GBP | 4.41 | AER | 12 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Lloyds Bank International Ltd | 10,000+ | USD | 4.40 | AER | 12 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 657856 | www.lloydsbank.com/islandscommercial |
| Santander Corporate Banking | 25,000+ | GBP | 3.40 | Actual Term Rate | 95 day notice | End of term | Non breakable-early withdrawals not permitted. | 01624 641864 | www.santanderinternational.co.uk |
| Santander Corporate Banking | 25,000+ | USD | 3.40 | Actual Term Rate | 95 day notice | End of term | Non breakable-early withdrawals not permitted. | 01624 641864 | www.santanderinternational.co.uk |
| Santander Corporate Banking | 25,000+ | GBP | 3.75 | Actual Term Rate | 185 day notice | End of term | Non breakable-early withdrawals not permitted. | 01624 641864 | www.santanderinternational.co.uk |
| Santander Corporate Banking | 25,000+ | USD | 3.65 | Actual Term Rate | 185 day notice | End of term | Non breakable-early withdrawals not permitted. | 01624 641864 | www.santanderinternational.co.uk |
| Santander Corporate Banking | 25,000+ | EUR | 2.00 | Actual Term Rate | 12 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 641864 | www.santanderinternational.co.uk |
| Santander Corporate Banking | 25,000+ | GBP | 4.05 | Actual Term Rate | 12 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 641864 | www.santanderinternational.co.uk |
| Santander Corporate Banking | 25,000+ | USD | 3.00 | Actual Term Rate | 12 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 641864 | www.santanderinternational.co.uk |
| Conister Bank | 5,000 - 249,999 | GBP | 3.90 | AER | 12 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 694661 | www.conisterbank.co.im |
| Conister Bank | 250,000 - 499,999 | GBP | 3.95 | AER | 12 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 694661 | www.conisterbank.co.im |
| Conister Bank | 500,000 - 1,000,000 | GBP | 4.00 | AER | 12 month fixed | End of term | Non breakable-early withdrawals not permitted. | 01624 694661 | www.conisterbank.co.im |
| Standard Bank Isle of Man | 25,000+ | GBP | 3.55 | AER | 3 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 50,000+ | EUR | 1.45 | AER | 3 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 50,000+ | USD | 3.35 | AER | 3 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 25,000+ | GBP | 3.75 | AER | 6 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 25,000+ | EUR | 1.30 | AER | 6 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 25,000+ | USD | 3.55 | AER | 6 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01625 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 50,000+ | USD | 3.55 | AER | 6 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 50,000+ | EUR | 1.30 | AER | 6 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 25,000+ | GBP | 3.60 | AER | 12 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 25,000+ | EUR | 1.30 | AER | 12 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 25,000+ | USD | 3.35 | AER | 12 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01626 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 50,000+ | USD | 3.35 | AER | 12 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
| Standard Bank Isle of Man | 50,000+ | EUR | 1.30 | AER | 12 month fixed | End of term | Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early | 01624 643698 | www.international.standardbank.com |
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Important notes

In all cases cash deposit accounts linked to RL360, RL360 Services & Friends Provident International policies are owned by us. We cannot provide investment advice and do not recommend the use of any deposit or deposit lender.

If your client wishes to link their policy to a cash deposit account that is not listed here, it may be subject to a review to ensure that it is acceptable from an operational perspective to us. As part of our acceptance review we do not assess the potential performance or risks to your client of investing. That responsibility rests with you, your client and any investment adviser they may appoint.

It is our right to turn down a particular cash deposit account without having to provide a reason, and we cannot accept responsibility for any loss of performance or investment opportunity as a result of our decision to turn down an account.

The rates shown are for indication purposes only and are subject to change at any time. New deposit accounts will be removed. These rates may change between now and the time that your client applies for a policy. Full details relating to each deposit account including terms and conditions should be obtained from the actual provider.

Important notes continued

We have taken every care to collect the correct information from all of the providers shown, but we suggest that you check with the deposit account provider to ensure that these details are still valid when your client wishes to invest.

Some providers offering fixed term deposit accounts may refuse early withdrawals before the account term has expired. Alternatively they may impose a fee (as a penalty) for taking the withdrawal.

No matter which investments your client links their policy to, there are a number of common risks that they should be aware of.

If your client links their policy to a cash deposit account they should be aware that their investment may not be covered in full by an applicable depositors compensation scheme, should the deposit account provider become insolvent. This is because they are not the owner of the account(s) linked to their policy, we are. We are classed as a corporate investor and

The value of your client's policy can go down as well as up depending on the investments it is linked to, and they may not get back their initial investment. We are not responsible for, and will not compensate clients in relation to the performance of their chosen linked investments.

The value of investments can go down as well as up purely because of exchange rates. This may happen when investments are valued in overseas currencies.