

US Dollar Rate Information Sheet

New Rate Guidance

US dollar Credit Interest Rates are Reducing.

Following the recent US Federal Reserve decision to reduce the Base Rate, the credit interest rate(s) on your US dollar account(s) are reducing.

From the **29th December 2025** the credit interest on the following accounts will change as follows:

Account	Currency	Current Rate	New Rate (effective from 29th December 2025)
35 Day Notice	USD	3.55%	3.30%
60 Day Notice	USD	3.65%	3.40%
90 Day Notice	USD	3.75%	3.50%
Cash Management Account	USD	0.25%	0.25%

If you're happy with your account(s) you don't need to do anything, as these changes will happen automatically. However, if you'd like to reconsider your options then please get in touch with your usual contact at the bank, or visit our website to find details of our other savings products.

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Previous Interest Rates for USD Products

Effective Since *	Cash Management Account	Notice Deposits		
		35 Day	60 Day	90 Day
14/11/2025	0.25%	3.55%	3.65%	3.75%
06/10/2025	0.25%	3.80%	3.90%	4.00%
06/01/2025	0.25%	4.05%	4.15%	4.25%
27/11/2024	0.37%	4.30%	4.40%	4.50%
07/10/2024	0.53%	4.55%	4.65%	4.75%

*Notification provided 14 days prior

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