



**Fixed Term Deposits**

Australian Dollar (AUD)	140,000-279,999	280,000-649,999	650,000-1,349,999	1,350,000-2,749,999	2,750,000-13,749,999	13,750,000+
7 Days	n/a	n/a	3.175	3.300	3.550	3.675
1 Month	2.800	2.925	3.175	3.300	3.550	3.675
2 Months	2.850	2.975	3.225	3.350	3.600	3.725
3 Months	2.900	3.025	3.275	3.400	3.650	3.775
4 Months	2.900	3.025	3.275	3.400	3.650	3.775
5 Months	2.900	3.025	3.275	3.400	3.650	3.775
6 Months	2.900	3.025	3.275	3.400	3.650	3.775
9 Months	2.950	3.075	3.325	3.450	3.700	3.825
1 Year	3.100	3.225	3.475	3.600	3.850	3.975

Canadian Dollar (CAD)	100,000-199,999	200,000-499,999	500,000-999,999	1,000,000-1,999,999	2,000,000-9,999,999	10,000,000+
7 Days	n/a	n/a	0.000	0.000	0.250	0.375
1 Month	0.000	0.000	0.000	0.100	0.350	0.475
2 Months	0.000	0.000	0.025	0.150	0.400	0.525
3 Months	0.000	0.000	0.075	0.200	0.450	0.575
4 Months	0.000	0.000	0.125	0.250	0.500	0.625
5 Months	0.000	0.000	0.175	0.300	0.550	0.675
6 Months	0.000	0.025	0.275	0.400	0.650	0.775
9 Months	0.100	0.225	0.475	0.600	0.850	0.975
1 Year	0.200	0.325	0.575	0.700	0.950	1.075

Danish Krone (DKK)	600,000-1,199,999	1,200,000-2,999,999	3,000,000-5,999,999	6,000,000-11,999,999	12,000,000-59,999,999	60,000,000+
7 Days	n/a	n/a	0.000	0.000	0.150	0.275
1 Month	0.000	0.000	0.000	0.000	0.200	0.325
2 Months	0.000	0.000	0.000	0.000	0.250	0.375
3 Months	0.000	0.000	0.000	0.000	0.250	0.375
4 Months	0.000	0.000	0.000	0.000	0.250	0.375
5 Months	0.000	0.000	0.000	0.000	0.250	0.375
6 Months	0.000	0.000	0.000	0.000	0.250	0.375
9 Months	0.000	0.000	0.000	0.100	0.350	0.475
1 Year	0.000	0.000	0.175	0.300	0.550	0.675

Euro (EUR)	75,000-149,999	150,000-374,999	375,000-749,999	750,000-1,499,999	1,500,000-7,499,999	7,500,000+
7 Days	n/a	n/a	0.000	0.000	0.000	0.075
1 Month	0.000	0.000	0.000	0.000	0.050	0.175
2 Months	0.000	0.000	0.000	0.000	0.150	0.275
3 Months	0.000	0.000	0.000	0.000	0.250	0.375
4 Months	0.000	0.000	0.000	0.000	0.250	0.375
5 Months	0.000	0.000	0.000	0.000	0.250	0.375
6 Months	0.000	0.000	0.000	0.000	0.250	0.375
9 Months	0.000	0.000	0.000	0.000	0.250	0.375
1 Year	0.000	0.000	0.000	0.000	0.250	0.375

Hong Kong Dollar (HKD)	600,000-1,199,999	1,200,000-2,999,999	3,000,000-5,999,999	6,000,000-11,999,999	12,000,000-59,999,999	60,000,000+
7 Days	n/a	n/a	0.000	0.000	0.000	0.000
1 Month	0.000	0.000	0.000	0.000	0.000	0.000
2 Months	0.000	0.000	0.000	0.000	0.000	0.000
3 Months	0.000	0.000	0.000	0.000	0.000	0.000
4 Months	0.000	0.000	0.000	0.000	0.000	0.000
5 Months	0.000	0.000	0.000	0.000	0.000	0.000
6 Months	0.000	0.000	0.000	0.000	0.000	0.000
9 Months	0.000	0.000	0.000	0.000	0.000	0.000
1 Year	0.000	0.000	0.000	0.000	0.000	0.000



**Fixed Term Deposits**

Japanese Yen (JPY)	10,000,000-24,999,999	25,000,000-49,999,999	50,000,000-124,999,999	125,000,000-249,999,999	250,000,000-999,999,999	1,000,000,000+
7 Days	n/a	n/a	0.000	0.000	0.000	0.000
1 Month	0.000	0.000	0.000	0.000	0.000	0.000
2 Months	0.000	0.000	0.000	0.000	0.000	0.000
3 Months	0.000	0.000	0.000	0.000	0.000	0.000
4 Months	0.000	0.000	0.000	0.000	0.000	0.000
5 Months	0.000	0.000	0.000	0.000	0.000	0.000
6 Months	0.000	0.000	0.000	0.000	0.000	0.000
9 Months	0.000	0.000	0.000	0.000	0.000	0.000
1 Year	0.000	0.000	0.000	0.000	0.000	0.000

New Zealand Dollar (NZD)	200,000-399,999	400,000-849,999	850,000-1,699,999	1,700,000-3,499,999	3,500,000-17,499,999	17,500,000+
7 Days	n/a	n/a	1.375	1.500	1.750	1.875
1 Month	1.100	1.225	1.475	1.600	1.850	1.975
2 Months	1.250	1.375	1.625	1.750	2.000	2.125
3 Months	1.400	1.525	1.775	1.900	2.150	2.275
4 Months	1.450	1.575	1.825	1.950	2.200	2.325
5 Months	1.500	1.625	1.875	2.000	2.250	2.375
6 Months	1.550	1.675	1.925	2.050	2.300	2.425
9 Months	1.800	1.925	2.175	2.300	2.550	2.675
1 Year	1.950	2.075	2.325	2.450	2.700	2.825

Norwegian Krone (NOK)	600,000-1,199,999	1,200,000-2,999,999	3,000,000-5,999,999	6,000,000-11,999,999	12,000,000-59,999,999	60,000,000+
7 Days	n/a	n/a	1.075	1.200	1.450	1.575
1 Month	1.200	1.325	1.575	1.700	1.950	2.075
2 Months	1.400	1.525	1.775	1.900	2.150	2.275
3 Months	1.500	1.625	1.875	2.000	2.250	2.375
4 Months	1.550	1.675	1.925	2.050	2.300	2.425
5 Months	1.600	1.725	1.975	2.100	2.350	2.475
6 Months	1.600	1.725	1.975	2.100	2.350	2.475
9 Months	1.800	1.925	2.175	2.300	2.550	2.675
1 Year	1.950	2.075	2.325	2.450	2.700	2.825

Singapore Dollar (SGD)	150,000-374,999	375,000-749,999	750,000-1,499,999	1,500,000-2,999,999	3,000,000-14,999,999	15,000,000+
7 Days	n/a	n/a	0.000	0.000	0.000	0.000
1 Month	0.000	0.000	0.000	0.000	0.000	0.000
2 Months	0.000	0.000	0.000	0.000	0.000	0.000
3 Months	0.000	0.000	0.000	0.000	0.000	0.000
4 Months	0.000	0.000	0.000	0.000	0.000	0.000
5 Months	0.000	0.000	0.000	0.000	0.000	0.000
6 Months	0.000	0.000	0.000	0.000	0.000	0.000
9 Months	0.000	0.000	0.000	0.000	0.000	0.000
1 Year	0.000	0.000	0.000	0.000	0.000	0.000

South African Rand (ZAR)	850,000-1,699,999	1,700,000-3,999,999	4,000,000-7,999,999	8,000,000-15,999,999	16,000,000-79,999,999	80,000,000+
7 Days	n/a	n/a	4.575	4.700	4.950	5.075
1 Month	4.600	4.725	4.975	5.100	5.350	5.475
2 Months	4.650	4.775	5.025	5.150	5.400	5.525
3 Months	4.700	4.825	5.075	5.200	5.450	5.575
4 Months	4.700	4.825	5.075	5.200	5.450	5.575
5 Months	4.700	4.825	5.075	5.200	5.450	5.575
6 Months	4.800	4.925	5.175	5.300	5.550	5.675
9 Months	5.000	5.125	5.375	5.500	5.750	5.875
1 Year	5.200	5.325	5.575	5.700	5.950	6.075



**Fixed Term Deposits**

<b>Sterling (GBP)</b>	<b>50,000-99,999</b>	<b>100,000-249,999</b>	<b>250,000-499,999</b>	<b>500,000-999,999</b>	<b>1,000,000-4,999,999</b>	<b>5,000,000+</b>
7 Days	n/a	n/a	0.000	0.000	0.000	0.125
1 Month	0.000	0.000	0.000	0.000	0.050	0.175
2 Months	0.000	0.000	0.000	0.000	0.200	0.325
3 Months	0.000	0.000	0.000	0.100	0.350	0.475
4 Months	0.000	0.000	0.075	0.200	0.450	0.575
5 Months	0.000	0.000	0.075	0.200	0.450	0.575
6 Months	0.000	0.000	0.075	0.200	0.450	0.575
9 Months	0.000	0.000	0.075	0.200	0.450	0.575
1 Year	0.000	0.000	0.075	0.200	0.450	0.575

<b>Swedish Krona (SEK)</b>	<b>600,000-1,199,999</b>	<b>1,200,000-2,999,999</b>	<b>3,000,000-5,999,999</b>	<b>6,000,000-11,999,999</b>	<b>12,000,000-59,999,999</b>	<b>60,000,000+</b>
7 Days	n/a	n/a	0.875	1.000	1.250	1.375
1 Month	0.650	0.775	1.025	1.150	1.400	1.525
2 Months	0.700	0.825	1.075	1.200	1.450	1.575
3 Months	0.800	0.925	1.175	1.300	1.550	1.675
4 Months	0.800	0.925	1.175	1.300	1.550	1.675
5 Months	0.800	0.925	1.175	1.300	1.550	1.675
6 Months	0.850	0.975	1.225	1.350	1.600	1.725
9 Months	0.850	0.975	1.225	1.350	1.600	1.725
1 Year	0.950	1.075	1.325	1.450	1.700	1.825

<b>Swiss Franc (CHF)</b>	<b>170,000-349,999</b>	<b>350,000-849,999</b>	<b>850,000-1,699,999</b>	<b>1,700,000-3,499,999</b>	<b>3,500,000-17,499,999</b>	<b>17,500,000+</b>
7 Days	n/a	n/a	N/A	N/A	N/A	N/A
1 Month	N/A	N/A	N/A	N/A	N/A	N/A
2 Months	N/A	N/A	N/A	N/A	N/A	N/A
3 Months	N/A	N/A	N/A	N/A	N/A	N/A
4 Months	N/A	N/A	N/A	N/A	N/A	N/A
5 Months	N/A	N/A	N/A	N/A	N/A	N/A
6 Months	N/A	N/A	N/A	N/A	N/A	N/A
9 Months	N/A	N/A	N/A	N/A	N/A	N/A
1 Year	N/A	N/A	N/A	N/A	N/A	N/A

<b>US Dollar (USD)</b>	<b>75,000-149,999</b>	<b>150,000-374,999</b>	<b>375,000-749,999</b>	<b>750,000-1,499,999</b>	<b>1,500,000-7,499,999</b>	<b>7,500,000+</b>
7 Days	n/a	n/a	0.000	0.000	0.000	0.000
1 Month	0.000	0.000	0.000	0.000	0.000	0.025
2 Months	0.000	0.000	0.000	0.000	0.000	0.025
3 Months	0.000	0.000	0.000	0.000	0.000	0.025
4 Months	0.000	0.000	0.000	0.000	0.000	0.025
5 Months	0.000	0.000	0.000	0.000	0.000	0.025
6 Months	0.000	0.000	0.000	0.000	0.000	0.075
9 Months	0.000	0.000	0.000	0.000	0.100	0.225
1 Year	0.000	0.000	0.000	0.065	0.250	0.375

- Rates are dependent upon money market conditions and may fluctuate from day to day.
- Interest is calculated daily and paid gross at maturity.
- Funds may only be withdrawn on the maturity of the deposit and funds added on the reinvestment date.
- Instructions on existing deposits must be given by 12:00 noon on the day of maturity for Sterling deposits and for all other currencies two working days before the maturity date.
- If no instructions are received the capital sum plus interest will be automatically reinvested for the same term as the preceding deposit, at the rate applicable on the reinvestment date for Sterling deposits and two working days before (spot) for all other currencies.

Please refer to Page 4 for interest rates on the Executive Plus and Expatriate Choice accounts

**Executive Plus**

- Interest rates are reviewed on the 5th of each month.
- Interest is calculated daily and is paid on the 5th of every month or the previous business day
- Funds may be withdrawn without notice.
- Funds will not attract interest for the period during which the balance on an account falls below the minimum quoted

	20,000- 49,999	50,000- 99,999	100,000- 249,999	250,000+
<b>Sterling</b>	0.010	0.020	0.030	0.040

	30,000- 99,999	100,000- 199,999	200,000- 499,999	500,000+
<b>US Dollar</b>	0.000	0.010	0.020	0.030
<b>Euro</b>	0.000	0.010	0.020	0.050

	40,000- 99,999	100,000- 199,999	200,000- 499,999	500,000+
<b>Canadian Dollar</b>	0.030	0.040	0.050	0.182

**Expatriate Choice**

- **New Expatriate Choice accounts are no longer available.**
- Interest rates are reviewed on a monthly basis and are linked to our 1 month interest rates
- All interest is calculated daily and will be paid on the day the account is closed at the end of the 5 year duration, or when you chose to close the account by giving 90 days notice before that date.
- A minimum of £5,000 may be withdrawn providing 90 days notice is given and the account does not drop below the minimum balance.
- The account can only remain open if the minimum balance is retained.

	50,000- 99,999	100,000- 249,999	250,000- 499,999	500,000- 999,999	1,000,000- 4,999,999	5,000,000+
<b>Sterling</b>	0.000	0.000	0.000	0.000	0.000	0.125

	75,000- 149,999	150,000- 374,999	375,000- 749,999	750,000- 1,499,999	1,500,000- 7,499,999	7,500,000+
<b>US Dollar</b>	0.000	0.000	0.000	0.000	0.000	0.025
<b>Euro</b>	0.000	0.000	0.000	0.000	0.050	0.175

	100,000- 199,999	200,000- 499,999	500,000- 999,999	1,000,000- 1,999,999	2,000,000- 9,999,999	10,000,000+
<b>Canadian Dollar</b>	0.000	0.000	0.000	0.100	0.350	0.475

**Conditions common to Fixed Term Deposits (FTD), Executive Plus (EP) and Expatriate Choice (EC)**

- Interest rates may vary unless otherwise stated and are correct as at the above date.
- All deposit interest is paid gross.
- Interest will be paid on the dates detailed above, or on closure of the account, if closure occurs before this date or if it is an EC account.
- Interest is paid from the date of receipt of cleared funds and there is no minimum period of deposit before interest is paid.
- Interest on overdrafts is payable on the last working day of the month. Overdrafts are only available with prior written approval of the Bank and items may be returned unpaid to maintain an account in credit.
- FTD, EP and EC accounts are available in a range of currencies including Australian Dollars; Japanese Yen; New Zealand Dollars; South African Rand and Swiss Francs. For the latest rates in these currencies, please contact your Private Banker.

**Readers should note that although all interest is paid gross, you may well be liable to tax on this income in the jurisdiction in which you pay tax. In these circumstances, you are obliged to declare such income to the relevant tax authority. Residents of the European Union should note that EU Savings Directive Retention Tax will be deducted from your account on the same date as any interest is applied to the account, unless you have notified the Bank in writing that you are not liable to tax in the EU on such income, or you have provided the Bank with written consent to disclose information regarding interest paid to you by the Bank, or you have provided the Bank with a tax certificate issued from the competent authority in your EU Member State or residence for tax purposes.**



Royal Bank of Canada (Channel Islands) Limited ("the Bank") is regulated by the Guernsey Financial Services Commission in the conduct of deposit taking and investment business and to act as a custodian/trustee of collective investment schemes in Guernsey and is also regulated by the Jersey Financial Services Commission in the conduct of deposit taking, fund services and investment business in Jersey. The Bank's general terms and conditions are updated from time to time and can be found at [www.rbcwminternational.com/terms-and-conditions-british-isles.html](http://www.rbcwminternational.com/terms-and-conditions-british-isles.html). Registered office: PO Box 48, Canada Court, St.Peter Port, Guernsey, Channel Islands, GY1 3BQ, registered company number 3295.

The Guernsey Office of the Bank is a participant in the Guernsey Banking Deposit Compensation Scheme ("the Guernsey Scheme"). The Guernsey Scheme offers protection for "qualifying deposits" of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any five year period. Full details of the Guernsey Scheme are available on the Scheme's website: [www.dcs.gg](http://www.dcs.gg) or on request.

The Jersey Branch of the Bank is a participant in the Jersey Bank Depositors Compensation Scheme ("the Jersey Scheme"). The Jersey Scheme offers protection for eligible deposits of up to £50,000. The maximum total amount of compensation is capped at £100,000,000 in any five year period. Full details of the Jersey Scheme and the banking groups covered are available on the States of Jersey website: [www.gov.je/dcs](http://www.gov.je/dcs) or on request.

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