



## Interest rate notification

### Interest rate payable on uninvested credit balances held on deposit

Please read in conjunction with the notes.

#### Clients of UK branches of Brewin Dolphin Limited (excluding Channel Islands)

ACCOUNT	EFFECTIVE DATE	BALANCE FROM	GROSS RATE p.a.
Sterling	07/01/2019	All balances	0.35%
Euro	02/04/2012	All balances	0.00%
US dollar	18/12/2008	All balances	0.00%
ISA	07/01/2019	All balances	0.35%

#### Clients of Brewin Dolphin Limited – Channel Islands

ACCOUNT	EFFECTIVE DATE	BALANCE FROM	GROSS RATE p.a.
Sterling	07/01/2019	All balances	0.35%
Euro	15/09/2014	All balances	0.00%
US dollar	18/12/2008	All balances	0.00%

#### Interest rate chargeable on debit balances

GROSS RATE p.a.
5.50%

#### Notes

1. Interest rates are the gross rates in force from the effective date and are payable only on uninvested credit balances held on your account and are based on the account balance. Income, including dividends, within the income account does not earn interest.
2. Interest is paid gross and it is your responsibility to report and pay any tax due under self-assessment to HM Revenue and Customs (HMRC) or any other relevant tax authority.
3. Interest is calculated on a daily basis and paid in accordance with our Terms.
4. The interest rate band within which the balance falls is applicable to the entire balance.
5. In accordance with our Terms, if you fail to pay us an amount due, we reserve the right to charge interest on the overdue amount. Such interest will accrue daily until payment is received in full.
6. Other interest rates may be available on application.
7. Interest rates are subject to change and will be notified to you. Please refer to [www.brewin.co.uk/fees-and-charges](http://www.brewin.co.uk/fees-and-charges) for the current rates.