Cash Deposits

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

Latest update 29th Sep 2026

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

Official Rates
Bank of England Official Bank Rate = 3.75%
European Central Bank Rate = 2.65%
US Federal Funds Rate = 4.00%
Australian Central Bank = 4.35%
Singapore Average Overnight Rate = 1.50%

Indicative Rates only - subject to change daily

Provider	Investment Level	Currency	Rate (%)	AER / Actual Term Rate	Term	Interest Paid	Notes	Telephone	Website
ANZ Bank	25,000+	AUD	4.20	AER	1 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.37	AER	1 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	3.66	AER	1 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	GBP	3.48	AER	1 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	4.36	AER	2 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.47	AER	2 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	3.81	AER	2 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	GBP	3.65	AER	2 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	4.49	AER	3 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.57	AER	3 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	3.97	AER	3 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	GBP	3.78	AER	3 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	4.71	AER	6 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.78	AER	6 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	4.32	AER	6 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	GBP	4.15	AER	6 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	4.87	AER	9 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.89	AER	9 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	4.53	AER	9 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	GBP	4.37	AER	9 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	AUD	5.04	AER	12 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	250,000+	SGD	1.98	AER	12 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	USD	4.70	AER	12 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
ANZ Bank	25,000+	GBP	4.56	AER	12 month fixed	End of term	**For FPIL clients only**, early withdrawals permitted, subject to banks discretion and early break penalties	00 65 6681 2051	https://www.anz.com/institutional/global/singapore/en/
Butterfield Bank	100,000+	GBP	3.27	AER	1 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	USD	3.43	AER	1 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	1.93	AER	1 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	GBP	3.37	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	3.51	AER	2 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	1.98	AER	2 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	GBP	3.44	AER	3 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	USD	3.61	AER	3 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	2.03	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	3.64	AER	6 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	USD	3.76	AER	6 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	2.19	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	3.84	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	3.95	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	2.38	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	3.98	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	4.06	AER	12 month fixed	End of term	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	100,000+	EUR	2.51	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	3.24	AER	32 day notice	Annually	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	USD	3.09	AER	32 day notice	Annually	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	EUR	1.56	AER	32 day notice	Annually	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	GBP	3.29	AER	92 day notice	Annually	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	USD	3.14	AER	92 day notice	Annually	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	EUR	1.61	AER	92 day notice	Annually	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	GBP	3.34	AER	185 day notice	Annually	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	USD	3.19	AER	185 day notice	Annually	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Butterfield Bank	50,000+	EUR	1.66	AER	185 day notice	Annually	**For FPIL clients only, early withdrawals not permitted**	01481 711521	www.butterfieldgroup.com
Lloyds Bank International Ltd	10,000+	GBP	3.70	AER	32 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	GBP	3.85	AER	95 Day Notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	USD	3.75	AER	32 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	USD	3.80	AER	95 Day Notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	EUR	2.40	AER	32 day notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	EUR	2.50	AER	95 Day Notice	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	EUR	2.73	AER	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial

Lloyds Bank International Ltd	10,000+	GBP	4.12	AER	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	USD	4.30	AER	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	EUR	2.73	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+	GBP	4.38	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	4.53	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	3.18	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	4.64	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	4.76	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	3.37	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	4.86	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	4.97	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+	SGD	0.47	AER	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	SGD	0.52	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+	SGD	0.67	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+	SGD	0.78	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+	AUD	3.50	AER	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 657856	www.lloydsbank.com/islandscommercial
Lloyds Bank International Ltd	10,000+	AUD	3.67	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+	AUD	3.85	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+	AUD	4.00	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	2.75	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	2.75	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	2.95	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	2.95	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	1.75	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+	EUR	1.90	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+	GBP	3.72	Actual Term Rate	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	GBP	3.92	Actual Term Rate	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	GBP	4.12	Actual Term Rate	9 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	GBP	4.27	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+	EUR	2.33	Actual Term Rate	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	EUR	2.50	Actual Term Rate	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	EUR	2.81	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	3.87	Actual Term Rate	3 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	USD	4.06	Actual Term Rate	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 641864	www.santanderinternational.co.uk
Santander Corporate Banking	25,000+	USD	4.38	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	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 694661	www.conisterbank.co.im
Conister Bank	250,000 - 499,999	GBP	3.90	AER	6 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	3.90	AER	6 month fixed	End of term	Non breakable-early withdrawals not permitted.	01624 694661	www.conisterbank.co.im
Conister Bank	5,000 - 249,999	GBP	4.00	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	4.05	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	4.10	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	2.60	AER	3 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	GBP	2.85	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	GBP	2.90	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	50,000+	USD	2.70	AER	3 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	50,000+	USD	2.85	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	50,000+	USD	3.00	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01625 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	USD	2.80	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	USD	3.00	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	EUR	1.00	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	EUR	1.15	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	50,000+	EUR	0.90	AER	3 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01626 643698	www.international.standardbank.com
Standard Bank Isle of Man	50,000+	EUR	1.00	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	50,000+	EUR	1.15	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	AUD	2.50	AER	3 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	AUD	2.60	AER	6 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com
Standard Bank Isle of Man	25,000+	AUD	2.70	AER	12 month fixed	End of term	Early withdrawals may be permitted in exceptional circumstances, subject to an administration fee and early break i	01624 643698	www.international.standardbank.com

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 added and others 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. Please note that some

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.

Please remember

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 compensation schemes

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.