Corporate and Commercial deposits factsheet

We offer a range of flexible deposit solutions in GBP, USD and EUR to support you with your domestic and international needs. The interest rate on these accounts is variable and tracks a reference rate minus a margin. The relevant reference rate and margin for each account is set out in the table below.

If the reference rate applicable to your account goes up or down, the interest rate we pay on your savings will change by the same amount.

GBP summary box

Account name	Business reserve	Client deposit	Bonus saver	Corporate notice	
Description	Instant access to your money whenever you need it	Helps you separate client money from your own working capital, designated and undesignated options available	Instant access to your money with an additional bonus for each month you don't make a withdrawal	A higher rate of interest with a notice period when you need to make a withdrawal	
What's the interest rate?	2.00% below the Bank of England base rate	2.00% below the Bank of England base rate	1.95% below the Bank of England base rate if no withdrawals in the month, otherwise 2.15% below the Bank of England base rate	35 day notice	1.25% below the Bank of England base rate (1.60% below the Bank of England base rate for funds on notice of withdrawal)
				95 day notice	0.75% below the Bank of England base rate (1.10% below the Bank of England base rate for funds on notice of withdrawal)
				180 day notice	0.60% below the Bank of England base rate (0.95% below the Bank of England base rate for funds on notice of withdrawal)
				365 day notice	0.50% below the Bank of England base rate (0.85% below the Bank of England base rate for funds on notice of withdrawal)

- The reference rate for these accounts is the Bank of England base rate. To monitor the Bank of England base rate visit **bankofengland.co.uk**. Bank of England base rate as at 18 December 2025 is 3.75%. This means if the Bank of England base rate is 3.75% and the margin is -2.00%, the interest rate will be 1.75%
- In all cases interest is calculated daily and applied monthly
- The interest rate earned will apply to the whole balance in your account
- The interest rate may go up or down, this means we may pay no interest on your account. The interest rate will never become negative which means we won't charge you for holding funds in your account.

Santander

<table>
<tr><th>Account name</th><th>Business reserve</th><th>Client deposit</th><th>Bonus saver</th><th colspan="2">Corporate notice</th></tr>
<tr><td>Can Santander change the interest rate?</td><td colspan="5">◦ Yes, the interest rate on your account will track changes in the Bank of England base rate whenever it increases or decreases.
◦ Future changes resulting from a change to the Bank of England base rate, will be applied automatically from the first Friday following the change, and without telling you in advance. You will be able to check your interest rate via online banking or on your bank statements.
◦ We may also increase or decrease the rate by changing the margin. If we do this, we'll provide the required notice period as set out in your terms and conditions.</td></tr>
<tr><td rowspan="5">What would the estimated balance be after 12 months based on a £50,000 deposit</td><td rowspan="4">£50,875.00</td><td rowspan="4">£50,875.00</td><td rowspan="4">£50,900.00</td><td>35 day notice</td><td>£51,250.00</td></tr>
<tr><td>95 day notice</td><td>£51,500.00</td></tr>
<tr><td>180 day notice</td><td>£51,575.00</td></tr>
<tr><td>365 day notice</td><td>£51,625.00</td></tr>
<tr><td colspan="5">These examples are based on the Bank of England base rate of 3.75% as at 18 December 2025 and assume the following:
◦ the account was opened on 1st of the month and the deposit was made on the same day
◦ no further deposits or withdrawals are made, and
◦ there was no change to the interest rates.</td></tr>
<tr><td>How do I open and manage my account?</td><td colspan="5">How to open the account
You can apply for an account by contacting your local relationship team.
Managing the account
You can manage your account online or over the phone.</td></tr>
<tr><td>Paying money in</td><td>Minimum opening deposit is £1. No maximum balance. Deposits must be made by electronic payment or over the phone from your bank.</td><td>Minimum opening deposit is £10,000. No maximum balance. Deposits must be made by electronic payment or over the phone from your bank.</td><td>Minimum opening deposit is £50,000. No maximum balance. Deposits must be made by electronic payment or over the phone from your bank.</td><td colspan="2">Minimum opening deposit is £50,000. No maximum balance.
Deposits must be made by electronic payment or over the phone from your bank.</td></tr>
<tr><td>Can I withdraw money?</td><td>Yes, you can make as many withdrawals as you like online or over the phone.</td><td>Yes, you can make as many withdrawals as you like online or over the phone.</td><td>Yes, you can make as many withdrawals as you like online or over the phone.
If you withdraw money the withdrawal rate will apply for the whole month.</td><td colspan="2">Yes, but withdrawals are subject to providing the required notice period. To do this you must speak to your relationship team. You must wait at least 5 working days from your initial deposit before notice of withdrawal can be given. Once notice has been served, the withdrawal rate will apply to the balance under notice until the notice period expires.</td></tr>
<tr><td>Additional information</td><td colspan="5">◦ We pay interest without taking off income tax. This is known as 'gross' and the interest rate we give you reflects this.
◦ Account statements will be issued monthly unless you change it. No statement will be issued if there have been no transactions.
◦ Information correct as of 18/12/2025</td></tr>
</table>

USD and EUR summary box

<table>
<tr><th>Account name</th><th>Currency call EUR</th><th>Currency call USD</th><th colspan="2">Corporate notice</th></tr>
<tr><td>Description</td><td>Instant access to your money whenever you need it</td><td>Instant access to your money whenever you need it</td><td colspan="2">A higher rate of interest on your US Dollars with a notice period when you need to make a withdrawal</td></tr>
<tr><td rowspan="2">What's the interest rate?</td><td rowspan="2">This account doesn't pay interest</td><td rowspan="2">2.45% below the US Effective Federal Funds Rate upper limit</td><td>35 day notice</td><td>1.45% below the Effective Federal Funds Rate upper limit</td></tr>
<tr><td>95 day notice</td><td>1.15% below the Effective Federal Funds Rate upper limit</td></tr>
<tr><td></td><td colspan="4">◦ The reference rate for the Currency Call USD and Corporate Notice accounts is the Effective Federal Funds Rate upper limit. To monitor the Effective Federal Funds Rate visit newyorkfed.org. The Effective Federal Funds Rate upper limit as at 18 December 2025 is 3.75%. This means if the Effective Federal Funds Rate upper limit is 3.75% and the margin is -2.00%, the interest rate will be 1.75%.
◦ In all cases interest is calculated daily and applied monthly
◦ The interest rate earned will apply to the whole balance in your account
◦ The interest rate may go up or down, this means we may pay no interest on your account. The interest rate will never become negative which means we won't charge you for holding funds in your account.</td></tr>
<tr><td>Can Santander change the interest rate?</td><td colspan="4">◦ Yes, the interest rate on your account will track changes in the reference rate e.g. Federal Funds Rate - Upper Limit whenever it increases or decreases.
◦ Future changes resulting from a change to the Effective Federal Funds rate upper limit will be applied automatically from the first Friday following the change, and without telling you in advance. You will be able to check your interest rate via online banking or on your bank statements.
◦ We may also increase or decrease the rate by changing the margin below the Effective Federal Funds Rate upper limit, if we do this, we'll provide the required notice period as set out in your terms and conditions.</td></tr>
<tr><td rowspan="2">What would the estimated balance be after 12 months based on a €50,000 or $50,000 deposit</td><td rowspan="2">€50,000.00</td><td rowspan="2">£50,650.00</td><td>35 day notice</td><td>£51,150.00</td></tr>
<tr><td>95 day notice</td><td>£51,300.00</td></tr>
<tr><td></td><td colspan="4">These examples are based on the Effective Federal Funds Rate upper limit as at 18 December 2025 and assume the following:
◦ the account was opened on 1st of the month and the deposit was made on the same day
◦ no further deposits or withdrawals are made, and
◦ there was no change to the interest rates.</td></tr>
<tr><td>How do I open and manage my account?</td><td colspan="4">How to open the account
You can apply for an account by contacting your local relationship team.
Managing the account
You can manage your account online or over the phone.</td></tr>
<tr><td>Paying money in</td><td>Minimum opening deposit is €50,000. No maximum balance. Deposits must be made by electronic payment or over the phone from your bank.</td><td>Minimum opening deposit is $50,000. No maximum balance. Deposits must be made by electronic payment or over the phone from your bank.</td><td colspan="2">Minimum opening deposit is $50,000. No maximum balance.
Deposits must be made by electronic payment or over the phone from your bank.</td></tr>
<tr><td>Can I withdraw money?</td><td>Yes, you can make as many withdrawals as you like online or over the phone.</td><td>Yes, you can make as many withdrawals as you like online or over the phone.</td><td colspan="2">Yes, but withdrawals are subject to providing the required notice period. To do this you must speak to your relationship team. You must wait at least 5 working days from your initial deposit before notice of withdrawal can be given.</td></tr>
<tr><td>Additional information</td><td colspan="4">◦ We pay interest without taking off income tax. This is known as 'gross' and the interest rate we give you reflects this.
◦ Account statements will be issued monthly unless you change it. No statement will be issued if there have been no transactions.
◦ Information correct as of 18/12/2025.</td></tr>
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