



Credit and Debit Interest Rates

January 2024

This document sets out the current rates of credit interest applicable to cash held in each of the various types of Accounts offered by DB UK Bank Limited (the "Bank"), as well as the current rate of debit interest which is applicable to unarranged overdrafts on Accounts held with the Bank.

Any rate of credit or debit interest specified in this document is subject to change in accordance with the current version of the DB UK Bank Limited Wealth Management Terms of Business, which is available at the following link:

https://www.deutschewealth.com/en/articles/DBUK_Wealth_Management_Terms_of_Business.html

Terms used but not otherwise defined in this document shall have the meanings ascribed to them in the current version of such Terms of Business.

1 Credit Interest Rates

Credit interest accrues daily at the applicable credit interest rate and will be credited to your Account(s) on a monthly basis or at the time of closure of the relevant account.

The Bank's prevailing credit interest rates are as follows:

1.1 Custody Accounts, Deposit Accounts, Investment Accounts, Reference Accounts and other Accounts

For Custody Accounts, Deposit Accounts, Investment Accounts, Reference Accounts and all other Accounts held with the Bank which have a cash component, including any Accounts comprising part of DB UK Bank Limited's Investment Services offering (but excluding Savings Accounts), the prevailing credit interest rates are as follows:

CCY	Rates
GBP	0 % gross per annum (0% AER)
USD	0 % gross per annum (0% AER)
EUR	0 % gross per annum (0% AER)

1.2 Savings Accounts

For details of credit interest payable on the Bank's Savings Accounts please refer to <https://www.deutschewealth.com/dam/deutschewealth/docs/dbuk/DBUK-Saving-Account-Rates-January-2024.pdf>

2 Debit Interest Rates

Debit interest on unarranged overdrafts for all currencies accrues daily at the rate of 15.00% per annum (16.08% AER) and will be debited from your Account on a monthly basis, or at the time of closure of the relevant Account.

Issued by: DB UK Bank Limited, registered in England Company No. 00315841, with Registered Office: 21 Moorfields, London EC2Y 9DB. DB UK Bank Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Registration Number 140848. Credit facilities (other than regulated mortgages, consumer credit transactions and certain Foreign Exchange transactions) are not regulated by the Financial Conduct Authority. DB UK Bank Limited is a member of the Deutsche Bank Group.

Your eligible deposits with DB UK Bank Limited are protected up to a total of GBP85,000 by the FSCS, the United Kingdom's deposit guarantee scheme.

Interest rates are determined by factors of supply and demand in the international money markets which are influenced by macro-economic factors, speculation and central bank and government intervention.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded. Interest is paid gross. If you are a UK taxpayer, you may have to pay tax on interest earned in excess of your Personal Savings Allowance.