

Sanlam Securities (UK) Limited – Cash interest rates

Interest may be payable on your cash balances held in our nominated bank accounts the rate at which interest is paid will depend on which currency the cash is held in.

Example interest rates for selected currencies as at 20 April 2022 were :

Client Money Bank	GBP	USD	ZAR
NatWest	0.10%	0.01%	2.70%
BNP Paribas	0.1907%	0.00%	2.06%

Please note:

- Interest rates are subject to change.
- Where interest rates are negative current practice is not to levy that charge although we reserve the right to do so.
- Client money is pooled with both NatWest and BNP Paribas in line with FCA client money regulations. Therefore, the rate of interest you receive will be calculated as a blended rate of the two institutions.
- Interest rates on cash balances held in other currencies are available on request.
- Interest will be paid into or debited from your account monthly.