

Rathbone Investment Management Limited

Foreign currency interest rates

With effect from 14 December 2011

	Currency	Balance	Gross rate p.a.	Annual equivalent rate p.a.	Gross % below ECB base rate
Euro Capital	€	500,000 +	0.25%	0.25%	0.75%
		0 – 499,999	0.00%	0.00%	1.25%
Fixed Time Deposit		£50,000 equivalent	Variable according to market rates		
Non-sterling overdrafts		All balances			Details on application

Charges	£	US\$	€	CHF
CHAPS and international payments	20.00	35.00	25.00	38.00

(or the currency equivalent using the reference exchange rate for non-sterling accounts)

A margin of 0.50% on the value of all currency transactions will be applied to our reference exchange rate

- Interest rates shown are the rates in force from the date of this schedule and will vary in line with the local base rate. Credit balances receive an interest rate linked to a gross percentage (%) below the local base rate. Two calendar months prior written notice will be given for any amendments to the gross percentage (%) below the local base rate.
- If the balance on the account moves into a higher band, the higher rate is applicable to the total amount.
- Interest is paid quarterly on Capital accounts. Interest is paid on maturity on Fixed Time Deposits.
- Gross rates are calculated based on the relevant standard basis for each currency. The Annual Equivalent Rate (AER) is calculated on a 365 day basis. 1 year is defined as 360 days for the purpose of foreign currency interest calculations.
- The provision of any overdraft facility by us is conditional upon you being a client of Rathbone Investment Management Limited for investment services.
- Overdraft interest is charged quarterly on Capital accounts. A representative example of the total charge of credit for overdraft facilities is available on page two of this schedule.
- In respect of an overdraft based on the assumptions set out below, the total charge for credit is EUR12.13. This figure assumes:
 - An overdraft limit of EUR1,200;
 - The overdraft is fully drawn;
 - The overdraft is provided for three months; and
 - The overdraft interest rate does not vary.
- Annual Equivalent Rate is a notional rate which illustrates what the interest would be if interest was paid and compounded on an annual basis.
- Gross Rate is the rate of interest payable before the deduction of income tax or other deductions at the rate specified by law. Lower rate tax will be deducted at source unless evidence on non-liability has been supplied.
- The ECB is the European Central Bank.
- The rate of interest, tax treatment and rate of interest payable depends on the individual circumstances of each customer and may be subject to changes in the future.
- Other rates may be available on application.
- If you wish to contact us please either write to us at our head office 159 New Bond Street, London W1S 2UD or telephone us on the following number +44 (0)20 7399 0000.

Representative Example for an Overdraft

Overdraft Amount	Gross Rate p.a. (Variable)	Annual Equivalent Rate	Representative APR
EUR 1,200	4.00%	4.06%	4.06%

No other charges are included in calculating the Representative APR

Overdraft rates vary dependant on currency. Details are available on request.

Important information about compensation arrangements

We are covered by the Financial Services Compensation scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors, including most individuals and small businesses, are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7741 4100 or 0800 678 1100.