



HERITAGE INTEREST RATES ON CLIENT CALL ACCOUNTS

Q1 2022

STERLING

BALANCE	RATE
BALANCES UNDER £25,000	0.060%
BALANCES BETWEEN £25,000 AND £500,000	0.060%
BALANCES BETWEEN £500,000 AND £1,000,000	0.070%
BALANCES OVER £1,000,000	0.080%

US DOLLARS

BALANCE	RATE
BALANCES UNDER \$50,000	0.010%
BALANCES BETWEEN \$50,000 AND \$1,000,000	0.020%
BALANCES OVER \$1,000,000	0.030%

EUROS

BALANCE	RATE
BALANCES UNDER €50,000	0.000%
BALANCES BETWEEN €50,000 AND €1,000,000	0.000%
BALANCES OVER €1,000,000	0.000%

OTHER

BALANCE	RATES:	ZAR	AUD	CHF	CAD	JPY	NOK
ALL BALANCES		0.300%	0.000%	-1.000%	0.000%	-0.500%	0.000%

NOTES

In accordance with the Financial Conduct Authority's Client Assets Sourcebook regulations, Heritage will credit you with interest at the end of each calendar quarter calculated on your outstanding balance at the rate shown on your quarterly portfolio valuation and on this document.