



HERITAGE INTEREST RATES ON CLIENT CALL ACCOUNTS

Q2 2022

STERLING

BALANCE	RATE
BALANCES UNDER £25,000	0.100%
BALANCES BETWEEN £25,000 AND £500,000	0.125%
BALANCES BETWEEN £500,000 AND £1,000,000	0.150%
BALANCES OVER £1,000,000	0.200%

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.

STERLING

BASE RATE: 1.25% Increased 1.25 from 0.75, 16.06.2022 Increased 0.50% to 0.75% on 17/03/2022

HERITAGE PAYING CLIENTS:

	RATE	RATE RECOMMENDATION FOR Q2		
BALANCES UNDER £25,000	0.060% Q1	0.100% Q2	INCREASED	0.040%
BALANCES BETWEEN £25,000 AND £500,000	0.060% Q1	0.125% Q2	INCREASED	0.065%
BALANCES BETWEEN £500,000 AND £1,000,000	0.070% Q1	0.150% Q2	INCREASED	0.080%
BALANCES OVER £1,000,000	0.080% Q1	0.200% Q2	INCREASED	0.120%

HERITAGE INTEREST BEING EARNED:

	Q2	£	% of £	Q1	£	% of £	Change		
BUTTERFIELD Call a/c no: 1050 3635	0.0000%	30-06-2022	487,640.59	7%	0.0000%	743,621.12	10%	0.0000%	0.0000%
BUTTERFIELD FIXED DEPOSIT A	0.2077%	14-06-2022	700,000.00	10%	0.0209%	-	0%	0.0000%	0.0209%
BUTTERFIELD FIXED DEPOSIT B	0.1171%	17-06-2022	1,000,000.00	14%	0.0168%	-	0%	0.0000%	0.0168%
BUTTERFIELD FIXED DEPOSIT C	0.0237%	27-06-2022	1,000,000.00	14%	0.0034%	-	0%	0.0000%	0.0034%
BUTTERFIELD FIXED DEPOSIT D	0.1846%	10-06-2022	1,000,000.00	14%	0.0265%	-	0%	0.0000%	0.0265%
Barclays Call a/c no: 03265978	0.1912%	31-03-2022	1,677,194.88	24%	0.0461%	668,849.60	9%	0.0000%	0.0461%
Barclays Deposit a/c no 53639924	0.2615%	17-03-2022	75.62	0%	0.0000%	-	0%	0.0000%	0.0000%
Barclays Fixed Deposit	0.1286%	17-06-2022	250,000.00	4%	0.0046%	-	-	-	-
BofS call - 01893809	0.7049%	1-06-2022	761,168.82	11%	0.0771%	5,887,374.97	78%	0.0032%	0.0738%
Stocktrade (Alliance Trust Savings Limited) a/c no '0096012	0.0000%	30-06-2022	86,571.62	1%	0.0000%	232,261.80	3%	0.0000%	0.0000%
			<u>6,962,651.53</u>			<u>7,532,107.49</u>			
Average		*Average Interest rates for period (calculations attached)		0.1954%			0.0032%		0.1921%

US DOLLARS

BASE RATE: 1.25% increased from 1% to 1.25 15.06.2022 , and Increased 0.50% 04.05.2022

HERITAGE PAYING CLIENTS:

	RATE	RATE RECOMMENDATION FOR Q2		
BALANCES UNDER \$50,000	0.010% Q1	0.010% Q2	INCREASED	0.000%
BALANCES BETWEEN \$50,000 AND \$1,000,000	0.020% Q1	0.020% Q2	INCREASED	0.000%
BALANCES OVER \$1,000,000	0.030% Q1	0.030% Q2	INCREASED	0.000%

HERITAGE INTEREST BEING EARNED:

	Q2	\$	% of \$	Q1	\$	% of \$	Change		
BUTTERFIELD Call a/c no: 1050 3635	0.0000%	30-06-2022	308,906.31	10%	0.0000%	256,896.61	11%	0.0000%	0.0000%
BUTTERFIELD Call Premium a/c no: 1050 3635 02251	0.0000%	30-06-2022	-	0%	0.0000%	358,238.56	15%	0.0000%	0.0000%
BUTTERFIELD FIXED DEPOSIT A	0.2022%	14-06-2022	200,000.00	6%	0.0128%	-	0%	0.0000%	0.0128%
BUTTERFIELD FIXED DEPOSIT B	0.0000%	-	-	0%	0.0000%	-	0%	0.0000%	0.0000%
BUTTERFIELD FIXED DEPOSIT C	0.1477%	11-07-2022	200,000.00	6%	0.0093%	-	0%	0.0000%	0.0093%
Barclays Call a/c no: 84751288	0.0000%	30-06-2022	461,123.21	15%	0.0000%	106,517.84	4%	0.0000%	0.0000%
Barclays Deposit a/c no 44076499	0.3500%	5-05-2022	660,941.75	21%	0.0732%	1,500,097.92	62%	0.0000%	0.0732%
Barclays Fixed Term Deposit 2 WEEKS	0.2057%	17-06-2022	800,000.00	25%	0.0521%	-	0%	0.0000%	0.0521%
Stocktrade (Alliance Trust Savings Limited) a/c no '0096012	0.0000%	30-06-2022	524,715.97	17%	0.0000%	189,011.37	8%	0.0000%	0.0000%
Stocktrade (Alliance Trust Savings Limited) a/c no '0135496	0.0000%	30-06-2022	3,555.51	0%	0.0000%	3,555.51	0%	0.0000%	0.0000%
			<u>3,159,242.75</u>			<u>2,414,117.81</u>			
Average		*Average Interest rates for period (calculations attached)		0.1475%			0.0000%		0.1475%

EUROS

BASE RATE: 0.00% Reduced from 0.05% on 10/03/2016

HERITAGE PAYING CLIENTS:

	RATE	RATE RECOMMENDATION FOR Q2		
BALANCES UNDER €50,000	0.000% Q1	0.000% Q2	INCREASED	0.000%
BALANCES BETWEEN €50,000 AND €1,000,000	0.000% Q1	0.000% Q2	INCREASED	0.000%
BALANCES OVER €1,000,000	0.000% Q1	0.000% Q2	INCREASED	0.000%

HERITAGE INTEREST BEING EARNED:

	Q2	€	% of €	Q1	€	% of €	Change		
BUTTERFIELD Call a/c no: 1050 3635	-1.2500%	1-03-2021	-	0%	0.0000%	-	0%	0.0000%	0.0000%
BUTTERFIELD Call Premium a/c no: 1050 3635 03251	-1.2500%	1-03-2021	-	0%	0.0000%	-	0%	0.0000%	0.0000%
Barclays Call a/c no: 79114922	0.0000%	30-06-2022	74,799.95	36%	0.0000%	74,907.05	37%	0.0000%	0.0000%
Stocktrade (Alliance Trust Savings Limited) a/c no '0096012	0.0000%	30-06-2022	134,506.11	64%	0.0000%	129,716.65	63%	0.0000%	0.0000%
			<u>209,306.06</u>			<u>204,623.70</u>			
Average				0.0000%			0.0000%		0.0000%

ZAR

BASE RATE:

4.75% Increased 19.05.2022 from 4.25 3.75%

HERITAGE PAYING CLIENTS:

ALL BALANCES	RATE		RATE RECOMMENDATION FOR Q2		
	0.300% Q1		0.300% Q2	INCREASED	0.000%

HERITAGE INTEREST BEING EARNT:

	Q2	€	% of €		Q1	€	% of €	Change		
BUTTERFIELD AMRO Call a/c no: 1050 3635 new no 70053489	1.3462%	19-05-2022	<u>162,099.80</u> 162,099.80	100%	1.3462%	1.0000%	<u>136,359.15</u> 136,359.15	100%	0.4639%	0.8823%
Average	*Average Interest rates for period (calculations attached)			1.3462%				0.2500%	1.0962%	

AUD

BASE RATE:

0.85% Increased from 0.35% 07.06.2022

HERITAGE PAYING CLIENTS:

ALL BALANCES	RATE		RATE RECOMMENDATION FOR Q2		
	0.000% Q1		0.000% Q2	NO CHANGE	0.000%

HERITAGE INTEREST BEING EARNT:

	Q2	€	% of €		Q1	€	% of €	Change	
BUTTERFIELD Call a/c no: 1050 3635 new no 70053454	0.0000%	30-06-2022	<u>-</u> -	0%	0.0000%	<u>-</u> -	0%	0.0000%	0.0000%
Average				0.0000%				0.0000%	0.0000%

CHF

BASE RATE:

-0.25% Increased from -0.75 to -0.25 16.06.2022

HERITAGE PAYING CLIENTS:

ALL BALANCES	RATE		RATE RECOMMENDATION FOR Q2		
	-1.000% Q1		-1.000% Q2	NO CHANGE	0.000%

HERITAGE INTEREST BEING EARNT:

	Q2	€	% of €		Q1	€	% of €	Change	
BUTTERFIELD Call a/c no: 1050 3635 new no 70053438	-1.0000%	1-11-2021	<u>4,792.19</u> 4,792.19	100%	-1.0000%	<u>4,159.56</u> 4,159.56	100%	-1.0000%	0.0000%
Average				-1.0000%				-1.0000%	0.0000%

CAD

BASE RATE:

1.50% increased to 1.5% 01.06.2022 from 1.00%

HERITAGE PAYING CLIENTS:

ALL BALANCES	RATE		RATE RECOMMENDATION FOR Q2		
	0.000% Q1		0.000% Q2	NO CHANGE	0.000%

HERITAGE INTEREST BEING EARNT:

	Q2	€	% of €		Q1	€	% of €	Change	
BUTTERFIELD Call a/c no: 1050 3635 new no 70053427	0.0000%	13-04-2022	<u>272.31</u> 272.31	100%	0.0000%	<u>272.31</u> 272.31	100%	0.0000%	0.0000%
Average				0.0000%				0.0000%	0.0000%

JPY

BASE RATE:

-0.10%

HERITAGE PAYING CLIENTS:

ALL BALANCES	RATE		RATE RECOMMENDATION FOR Q2		
	-0.500% Q1		-0.500% Q2	NO CHANGE	0.000%

HERITAGE INTEREST BEING EARNT:

	Q2	€	% of €		Q1	€	% of €	Change	
BUTTERFIELD Call a/c no: 1050 3635 new no 70053446	-0.5000%	1-11-2021	<u>8,032.00</u> 8,032.00	100%	-0.5000%	<u>2,540.00</u> 2,540.00	100%	-0.5000%	0.0000%
Average				-0.5000%				-0.5000%	0.0000%

CASH MANAGEMENT-SPECIAL RATES REVIEW

CLIENTS	FIXED/DEP	Q1	Q2 2022	Q1	Q2 2022	Q1	Q2 2022
		GBP	PROPOSED RATE	USD	PROPOSED RATE	EUR	PROPOSED RATE
BORDAGE	CALL	0.100%	0.250%				
CHARSAN	CALL	0.100%	0.250%				
DUNWOODY	CALL	0.100%	0.250%	0.040%	0.040%		
EPSOM WW	CALL	0.100%	0.250%				
GLEW M & A	CALL	0.100%	0.250%				
GROVE ADVISORS	CALL	0.100%	0.250%	0.040%	0.040%		
OLSEN D	CALL	0.100%	0.250%	0.040%	0.040%		
OLSEN G & S	CALL	0.100%	0.250%	0.040%	0.040%		
OLSEN P	CALL	0.100%	0.250%	0.040%	0.040%		
OLSEN Z & N	CALL	0.100%	0.250%				
SCALLAN	CALL	0.100%	0.250%				
SPENCER J & O	CALL	0.100%	0.250%				
SPENCER W & J	CALL	0.100%	0.250%				

NON INTEREST BEARING ACCOUNTS

BANCHETTI
 BARTEN G
 BARTEN S
 CELTICAIR

INTEREST RATE CHANGES - CLIENT BANK ACCOUNTS AND BASE RATES

	30-06-2022	31-03-2022	30-12-2021	30-09-2021	Change from 31-12-2021 to 31-03-2022	Date of Change
GBP						
BUTTERFIELD Call a/c no: 1050 3635	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
BUTTERFIELD FIXED DEPOSIT A	0.9000%	0.0300%	0.0000%	0.0000%	0.8700%	increased 0.30 to 0.87
BUTTERFIELD FIXED DEPOSIT B	0.8200%	0.0300%			0.7900%	increased 0.30 to 0.79
BUTTERFIELD FIXED DEPOSIT C	0.7200%	0.0300%			0.6900%	increased 0.30 to 0.69
BUTTERFIELD FIXED DEPOSIT D	0.8400%	0.0300%			0.8100%	increased 0.30 to 0.81
Barclays Call a/c no: 03265978	0.3000%	0.0000%	0.0000%	0.0100%	0.3000%	Increased 05.05.2022 to 0.30%
Barclays Deposit a/c no 53639924	0.3000%	0.2000%	0.0000%		0.1000%	Increased 5th May 0.10%
BofS call - 01893809	0.1000%	0.7500%	0.1000%	0.1000%	(0.6500%)	Decreased from 0.75% to 0.10% 01.06.2022
Base Rate	1.2500%	0.7500%	0.2500%	0.1000%	0.5000%	increased 16.06.2022 0.25% , and Inc
USD						
BUTTERFIELD Call a/c no: 1050 3635	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
BUTTERFIELD Call Premium a/c no: 1050 3635 02251	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
BUTTERFIELD FIXED DEPOSIT A	1.1500%	0.0000%			1.1500%	increased 1.15
BUTTERFIELD FIXED DEPOSIT B	0.0000%	0.0000%			0.0000%	
BUTTERFIELD FIXED DEPOSIT C	0.9600%	0.0000%			0.9600%	increased 0.96
Barclays Call a/c no: 84751288	0.0000%	0.0000%	0.0000%	0.0100%	0.0000%	
Barclays Deposit a/c no 44076499	0.6500%	0.1500%	0.0000%		0.5000%	increased to 0.65 from 0.35 16.06.2022
Barclays Fixed Term Deposit 2 WEEKS	1.4400%				1.4400%	new fixed term deposit
Base Rate	1.7500%	0.5000%	0.2500%	0.2500%	1.2500%	Increased 04.05.2022
EUR						
BUTTERFIELD Call a/c no: 1050 3635	(1.2500%)	(1.2500%)	(1.2500%)	(1.2500%)	0.0000%	
BUTTERFIELD Call Premium a/c no: 1050 3635 03251	(1.2500%)	(1.2500%)	(1.2500%)	(1.2500%)	0.0000%	
Barclays Call a/c no: 79114922	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
Base Rate	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
ZAR						
BUTTERFIELD AMRO Call a/c no: 1050 3635	1.7500%	1.0000%	0.2500%	0.2500%	0.7500%	Increased to 1.0% from 0.50% 24/03/2022
Base Rate	4.7500%	4.2500%	3.7500%	3.5000%	0.5000%	increased by 0.50% 19.05.2022
AUD						
BUTTERFIELD Call a/c no: 1050 3635	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
Base Rate	0.8500%	0.1000%	0.1000%	0.1000%	0.7500%	increased 07/06/ from 0.35 to 0.85, and Inc
CHF						
BUTTERFIELD Call a/c no: 1050 3635	(1.0000%)	(1.0000%)	(1.0000%)	(1.0000%)	0.0000%	
Base Rate	(0.2500%)	(0.7500%)	(0.7500%)	(0.7500%)	0.5000%	increased 0.50 16.06.2022
CAD						
BUTTERFIELD Call a/c no: 1050 3635	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
Base Rate	1.5000%	0.5000%	0.2500%	0.2500%	1.0000%	increased 0.50% 01.06.2022 , INCREASED
YEN						
BUTTERFIELD Call a/c no: 1050 3635	(0.5000%)	(0.5000%)	(0.5000%)	(0.5000%)	0.0000%	
Base Rate	(0.1000%)	(0.1000%)	(0.1000%)	(0.1000%)	0.0000%	
Note: at this time the BoJ has adopted an interest rate range of 0% to -0.1%						
NOK						
BUTTERFIELD Call a/c no: 1050 3635	0.0000%	0.0000%	0.0000%	0.0000%	0.0000%	
Base Rate	0.7500%	0.7500%	0.5000%	0.2500%	0.0000%	