Heritage Interest Rates on Client Call Accounts

Q3 2025

Interest Rates

Currency	Rate
GBP	2.100%
USD	0.450%
EUR	0.000%
ZAR	0.000%
AUD	0.000%
CHF	0.000%
CAD	0.000%
JPY	0.000%
NOK	0.000%

Notes

Cash deposits are placed with Multrees Investor Services Ltd under the custodianship of Lloyds Banking Group Plc and the Bank of New York Mellon (International) Ltd.

In accordance with the Financial Conduct Authority's Client Assets Sourcebook regulations, Multrees Investor Services Ltd will credit you with interest at the start of each month calculated on your outstanding balance at the rate shown on your quarterly portfolio valuation and on this document.