

# Rates and Charges

## Savings Account

Cash Interest Rates (effective from 11<sup>th</sup> August 2018)

Currency	Gross Interest Rate	AER*
Sterling GBP	0.50% per annum	0.50%
Euro (EUR), US Dollar (USD), Canadian Dollar (CAD)	0.10% per annum	0.10%

\*AER stands for Annual Equivalent Rate – the contractual rate when paid and compounded each year.

Interest rates will be reviewed periodically and the current rates will be published on the website [tdbanknv.com](http://tdbanknv.com).

All interest will be paid gross of income tax, you are responsible for paying any income tax that may be due through your self-assessment tax return.

Credit interest will be calculated on your cleared credit balance on a daily basis and will be credited to your account quarterly on or around the 1<sup>st</sup> day of April, July, October and January.

### Withdrawal charges

For withdrawing money from your account			
Sterling (GBP) Only for urgent bank transfers	Euro (EUR) Only for urgent bank transfers	US Dollar (USD)	Canadian Dollar (CAD)
£15 up to £100,000	€36	US\$48	CA\$50
£25 over £100,000			

Withdrawal charges must be paid at withdrawal, so you must have sufficient funds in your account to cover this.

### Other charges

Charge Type	Charge
Duplicate documents	£10 + VAT
Registration of Legal Documents (Estates)	£35 + VAT

Where appropriate, charges will be applied to your account as a foreign currency equivalent at the prevailing exchange rate.

