

Interest Rates

We pay gross interest on your cash at a rate fixed by us. Your cash is always held in accounts segregated from our own, and only in banks which are authorised and regulated by the FCA. We pay interest to your account after a variable administrative deduction. An example of the rate is detailed below, and our current rate is always available on request. Some products are subject to other charges. The Interest Rates listed here do not apply to Child Trust Funds.

Band	Standard Rate
£200,000+	1.75%
£100,000 - £200,000	1.50%
£50,000 - £100,000	1.00%
£2,000 - £50,000	0.75%
£2,000 or less	0.50%

The minimum credit amount is £1 for each quarterly calculation.

Details of the rates which do apply to Child Trust Funds can be found at:

<https://www.pilling.co.uk/products/child-trust-funds-ctfs/ctf-questions-and-answers/>