

# Foreign Currency Account Rates



Ulster Bank

All rates are subject to variation and are correct as of 20th September 2024.

## Foreign Currency Call Deposit Account – Credit Interest Rates.



Currency	Balance	Gross %	AER %
Euros (Until 5 <sup>th</sup> Jan 2025)	0 +	0.75%	0.75%
Euros (From 6 <sup>th</sup> Jan 2025)	0 +	0.50%	0.50%
US Dollars (til 3rd December 2024)	0 +	0.70%	0.70%
US Dollars (From 4th December 2024)	0 +	0.40%	0.40%
Canadian Dollars	0 +	0.01%	0.01%
Swiss Franc	0 +	0.00%	0.00%
Australian Dollars	0 +	0.01%	0.01%
Japanese Yen	0 +	0.00%	0.00%
Hong Kong Dollar	0 +	0.00%	0.00%
Swedish Krona	0 +	0.00%	0.00%
Danish Krone	0 +	0.00%	0.00%
Norwegian Krone	0 +	0.01%	0.01%
South African Rand (til 3rd December 2024)	0 +	2.70%	2.734%
South African Rand (From 4th December 2024)	0 +	2.45%	2.48%
New Zealand Dollar	0 +	0.01%	0.01%
Singapore Dollar	0 +	0.00%	0.00%

Credit interest is a fixed rate set internally by the Bank and not linked to an external reference rate.

Gross is the interest rate paid before the deduction of tax.

Annual Equivalent Rate (AER) illustrates what the interest rate would be if paid and compounded each year. Interest will normally be paid after deduction of tax at whatever applicable rate is required by law.

# Currency Borrowing

## Interest Rates



Ulster Bank

Rates as of 8<sup>th</sup> November 2024.

### Currency borrowing

The interest rate charged on your currency borrowing will be set at a margin above the relevant currency reference rate. Details of the margin can be found in your overdraft facility letter or can be obtained from your Relationship Manager.

### Unarranged Currency Overdrafts

Any currency current accounts that enter an overdrawn position which creates an unarranged overdraft, will be charged at a margin of 10% above the relevant currency reference.



Currency	Reference rate %	With effect from
Euro	3.6500	23/10/2024
US Dollars	5.0500	08/11/2024
Australian Dollars	7.3400	03/07/2024
Canadian Dollars	5.3500	05/09/2024
Japanese Yen	0.0000	03/07/2024
Swiss Franc	1.2500	30/09/2024
Swedish Krona	4.8200	30/09/2024
Norwegian Krone	6.6300	03/07/2024
Hong Kong Dollars	7.1300	03/07/2024
Singapore Dollars	7.6400	03/07/2024
New Zealand Dollars	6.9800	24/10/2024
Czech Koruna	6.4500	24/10/2024
UAE Dirham	11.0000	22/10/2024
Saudi Riyal	10.8400	03/07/2024
Hungary Forint	10.4600	03/07/2024
Danish Krone	4.3500	24/10/2024

Currency	Reference rate %	With effect from
Israel Shekel	9.2800	03/07/2024
Turkey Lira	102.0000	03/07/2024
Mexican Peso	16.4000	03/07/2024
Kuwait Dinar	30.0000	03/07/2024
Oman Riyal	11.4400	03/07/2024
Qatar Riyal	11.1200	03/07/2024
Thai Bhat	30.0000	07/08/2024
South African Rand	12.7200	03/07/2024
Bulgaria Lev	7.3000	22/10/2024
Croatia Kuna	30.0000	28/06/2007
Indian Rupee	30.0000	03/07/2024
Mauritius Rupee	30.0000	10/03/2020
Morocco Dirham	16.0000	22/10/2024
Tunisia Dinar	30.0000	07/08/2024

TOMORROW BEGINS TODAY