

# Foreign Currency Account Rates



Ulster Bank

All rates are subject to variation and are correct as of 06<sup>th</sup> February 2025.

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



Currency	Balance	Gross %	AER %
Euros until 15/04/2025	0 +	0.50%	0.50%
Euros from 16/04/2025	0 +	0.40%	0.40%
US Dollars	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 until 15/04/2025	0 +	2.45%	2.48%
South African Rand from 16/04/2025	0 +	1.95%	1.97%
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 20<sup>th</sup> February 2025.

### 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	3.1500	05/02/2025
US Dollars	4.8000	19/12/2024
Australian Dollars	6.2200	19/02/2025
Canadian Dollars	4.5000	12/12/2024
Japanese Yen	0.4500	19/02/2025
Swiss Franc	0.7500	29/01/2025
Swedish Krona	3.2000	05/02/2025
Norwegian Krone	6.6000	19/12/2024
Hong Kong Dollars	6.7500	29/01/2025
Singapore Dollars	7.6400	03/07/2024
New Zealand Dollars	5.7000	20/01/2025
Czech Koruna	5.7000	29/11/2024
UAE Dirham	11.0000	22/10/2024
Saudi Riyal	10.8400	03/07/2024
Hungary Forint	9.7500	29/11/2024
Danish Krone	4.0500	29/01/2025

Currency	Reference rate %	With effect from
Israel Shekel	9.2800	03/07/2024
Turkey Lira	102.0000	03/07/2024
Mexican Peso	15.7500	29/01/2025
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	12.0000	29/01/2025
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
Polish Zloty	8.8500	29/01/2025

TOMORROW BEGINS TODAY