

# Savings Account Rates for Business Savers

Correct as of 19 September 2024



Existing customers: If you are an existing customer you may have an earlier edition of an account. Your rate will be found on your latest account statement. If you are unsure of your interest rate please contact us on 01732 441944.

## Ethical Easy Access Account (Gross/AER)

Notice period minimum saving £10,000*	£10,000-£500,000
Easy Access	3.22% / 3.26%

\* Rate up to £9,999 is 0.10%

## Ethical Notice Account (Gross/AER)

Notice period minimum saving £1,000*	£1,000-£24,999	£25,000-£500,000
40 days	3.11% / 3.15%	3.26% / 3.30%
100 days	3.14% / 3.18%	3.29% / 3.33%

\* Rate up to £999 is 0.10%

## Ethical Fixed Rate Accounts (Gross/AER)

Fixed term minimum saving £10,000	£10,000-£500,000
1-year	4.46%
3-year	4.01%

**Business savings:** If you wish to deposit more than £500,000 with Charity Bank please contact our savings team on 01732 441944.

For individual partnerships, interest will be paid without tax deducted (gross). If the total amount of interest you receive in any tax year exceeds any Personal Savings Allowance to which you're entitled, you may have tax to pay at the applicable rate. This would need to be paid directly to HMRC. For more information, please visit [gov.uk](https://www.gov.uk) and search for 'Personal Savings Allowance'.

For corporate customers, interest paid will be paid gross.

AER. This stands for Annual Equivalent Rate and illustrates the annual rate of return assuming interest is paid and compounded once each year. We quote the AER on all of our accounts so that you can compare our savings accounts with those of other banks.

GROSS. The interest rate without tax deducted.

# Additional Charges & Fees

Correct as of 8 July 2022



This list contains the standard charges we make for particular types of services.

## Standard account services charges

<b>Credits paid into your account in following ways:</b> Direct Debits, CHAPS, Standing Orders, BACS, Cheques and Faster Payments.	Free
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## Additional payment services charges and other account services

CHAPS payments within the UK at your request	£20.00
<b>Duplicate statements:</b> Where you request a copy of a statement from a previous statement period.	Free for the previous 12 months period (one set of copies only) then variable, depending upon the amount of work involved up to a maximum of £10 per request. The exact charge will be agreed with you in advance.

We reserve the right to charge in other circumstances, but only where it is deemed reasonable by the bank. This could include if it becomes uneconomic to provide existing types of transaction or services without charge. This could also include charging for a new, or unusual transaction, or passing on charges that are imposed upon us.

**We will always give prior notice of charges and 30 days written notice if we amend our charges.**

If you have any questions, please call us on 01732 441944, or email us at [enquiries@charitybank.org](mailto:enquiries@charitybank.org).