

# USD Personal Interest Rates

Product Name	Annual Interest Gross* (variable) p.a./AER**	Withdrawal Notice	Further Information
USD Personal 120	3.35%	120 days notice	A notice account where 120 days notice is required for all withdrawals. There is no early access option with this account. Interest is credited annually on 30 September.
USD Personal 40	3.10%	40 days notice	A notice account where 40 days notice is required for all withdrawals. There is no early access option with this account. Interest is credited annually on 30 September.
USD Personal Access	2.85%	Easy Access	Easy access is available to your funds. Interest is credited annually on 30 September.

Interest rates are variable. Balances below \$10,000 will attract 0.00%. At the discretion of Skipton International, an account may be closed should the balance fall below the minimum balance required. \*Gross means interest paid without the deduction of tax. Your tax treatment will depend on your individual circumstances and may be subject to change in the future. \*\*AER stands for annual equivalent rate and illustrates what the interest would be if interest was paid and added each year. For all accounts the minimum opening balance is \$50,000 and the minimum transaction is \$1,000. The maximum allowed in the USD Corporate Access is \$1m. The overall balance an individual entity may hold with Skipton International Limited is \$5 million. Please note that interest may be paid gross and it is your responsibility to declare all income received to your tax authority. The above conditions are to be read in conjunction with our General Terms and Conditions for deposit accounts.



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Skipton International Limited (Skipton) is a Guernsey-incorporated company (company number 30112) which is a wholly owned subsidiary of Skipton Building Society. Skipton is licensed in Guernsey to take deposits under the Banking Supervision (Bailiwick of Guernsey) Law 2020 and regulated by the Guernsey Financial Services Commission.

Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any five-year period. Full details are available on the Scheme's website [www.dcs.gg](http://www.dcs.gg) or on request.

To help maintain service and quality, telephone calls may be recorded.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.