

Bank of Scotland

Currency Accounts

Currency Interest Reference Rates

Currency	Name	Reference Rate	Current Reference Rate %
AUD	Australian Dollar	7 Day Libor	4.83000
CAD	Canadian Dollar	7 Day Libor	1.09167
CHF	Swiss Franc	7 Day Libor	0.00333
DKK	Danish Krone	7 Day Libor	1.06750
EUR	Euro	7 Day Euribor	1.22000
HKD	Hong Kong Dollar	7 Day Hibor (domestic Hong Kong rate)	0.06000
JPY	Japanese Yen	7 Day Libor	0.11788
NOK	Norwegian Krone	7 Day Nibor (domestic Norwegian rate)	2.30000
NZD	New Zealand Dollar	7 Day Libor	2.73000
SEK	Swedish Kronor	7 Day Libor	2.25250
USD	US Dollar	7 Day Libor	0.19200

The reference rates quoted are set on Thursday for value the next Monday.

The credit product rate is the rate currency accounts are linked to for credit interest and is set at 0.25% below reference rate.

The debit product rate is the rate currency accounts are linked to for debit interest and is set at 0.25% above reference rate. The appropriate debit and credit margins are then applied.

Unauthorised borrowing for accounts held in the currencies listed above is charged at the debit product rate for the currency +22.5%.

Interest is paid monthly on Currency Accounts. If you wish to have details about the interest rates paid on other major currencies, please contact us on [0870 850 0871](tel:08708500871).