



## GBP Deposit Rates

### Information correct as at 29/10/2018

The rates shown for various account types are as advised to Canada Life International Assurance (Ireland) DAC Limited ('CLIAI') by the relevant institutions as at the above date and are for indicative purposes only.

CLIAI will not be responsible for issuing reminders as and when time deposits mature, or if Call or Notice rates change; it is the responsibility of the investor/Fund Advisers to monitor such rates. The inclusion of institutions within this document is not an endorsement. Any investor wishing to link their investment to any of the Institutions detailed should undertake their own due diligence.

Where possible, capital plus interest will always be repaid on maturity of a fixed deposit with proceeds credited to the policy's cash account. However, we strongly recommend that you seek clarification of a provider's maturity repayment criteria before selecting a suitable fixed deposit account.

You should be aware that we may not be able to release the investor's funds before the end of the fixed term and that the provider may levy a charge for any permissible release of funds. As a result, we recommend that you seek clarification of any restrictions or charges from the relevant provider before linking the policyholder's investment.

Please note that deposits must be in the same currency as the policy's base currency, unless the policy held is a Personalised Bond.

All interest rates are quoted Gross (not subject to the deduction of income tax) and annualised.

If a deposit provider goes into default, CLIAI investors will have no recourse to claim through the UK Financial Services Compensation Scheme but would have to rely on the best endeavours of Canada Life International Assurance (Ireland) to recover any value.

Provider	Contact	Tier	Instant Access Rates	Notice Period	Interest paid	Notes
Metro Bank	Gavin Reeves - 07904 073826	£10k+	0.55%	Instant	On Maturity	
Skipton International Limited	01481 727 374	£10k+	1.00%	Instant	Annually	Interest is credited annually on 01 November

Provider	Contact	Tier	Notice Account Rates	Notice Period	Interest paid	Notes
Investec Bank	David Hunt - 020 7597 4636	£25k+	1.00%	30 Day	Monthly	Notice cannot be given within first 30 days
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	0.90%	31 Day	Monthly	Notice cannot be given for the first 31 days
Lloyds Bank International	David Shimmin - 01624 657167	£100k+	0.50%	32 Day	On Maturity	
Skipton International Limited	01481 727 374	£10k+	1.10%	40 Day	Annually	Interest is credited annually on 01 November
Skipton International Limited	01481 727 374	£10k+	1.25%	80 Day	Annually	Please note Skipton have imposed a limit on balances of £40m per entity, with a maximum balance of £5m.
Lloyds Bank International	David Shimmin - 01624 657167	£100k+	0.95%	95 Day	On Maturity	
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	1.15%	95 Day	Monthly	Notice cannot be given for the first 95 days
Skipton International Limited	01481 727 374	£10k+	1.50%	200 Day	Annually	Please note Skipton have imposed a limit on balances of £40m per entity, with a maximum balance of £5m.
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	1.15%	365 Day	Monthly	Santander expects this account to be used appropriately and should not be used as a 1 year fixed account

Provider	Contact	Tier	1 month fixed rate		Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£10k+	0.56%	Fixed	On Maturity	
BNP Paribas	Alex Faichnie - 01534 815388	£250k+	0.62%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	0.60%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.60%	Fixed	On Maturity	Minimum is \$100k or currency equivalent

Provider	Contact	Tier	3 month fixed rate		Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£10k+	0.70%	Fixed	On Maturity	
BNP Paribas	Alex Faichnie - 01534 815388	£250k+	0.70%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	0.35%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	0.77%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	0.35%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.74%	Fixed	On Maturity	Minimum is \$100k or currency equivalent

Provider	Contact	Tier	6 month fixed rate		Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£10k+	0.85%	Fixed	On Maturity	
BNP Paribas	Alex Faichnie - 01534 815388	£250k+	0.83%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	
Credit Agricole	Enquiries - 0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	0.55%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	0.89%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	0.45%	Fixed	On Maturity	
Skipton International Limited	01481 727 374	£2m+	Upon Request	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.79%	Fixed	On Maturity	Minimum is \$100k or currency equivalent

Provider	Contact	Tier	9 month fixed rate		Interest paid	Notes
BNP Paribas	Alex Faichnie - 01534 815388	£250k+	0.88%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	
Credit Agricole	Enquiries - 0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	0.95%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	0.98%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Skipton International Limited	01481 727 374	£2m+	Upon Request	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.81%	Fixed	On Maturity	Minimum is \$100k or currency equivalent

Provider	Contact	Tier	12 month fixed rate		Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£10k+	1.04%	Fixed	On Maturity	
BNP Paribas	Alex Faichnie -01534 815388	£250k+	0.95%	Fixed	On Maturity	
Cater Allen	Executive Team - 0800 092 5500	£25k+	0.70%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	
Credit Agricole	0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	1.75%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	1.08%	Fixed	On anniversary	Rates apply to new deposits only. Refer deposits over £5m
Metro Bank	Gavin Reeves - 07904 073826	£10k+	1.70%	Fixed	On Maturity	
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	1.00%	Fixed	On Maturity	
Skipton International Limited	01481 727 374	£2m+	Upon Request	Fixed	On Maturity	
Skipton International Limited	01481 727 374	£10k+	2.00%	Fixed	Annually	Fixed rate bond maturing on 15 October 2019. No access until maturity. Maximum balance of £1m per product
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	Upon Request	Fixed	On Maturity	Minimum is \$100k or currency equivalent

Canada Life International Assurance (Ireland) DAC registered in Ireland no. 440141. Registered office: Irish Life Centre, Lower Abbey Street, Dublin 1, Ireland. Telephone: +44 (0) 1624 820299 Fax: +44 (0) 845 674 0804 www.canadalife.co.uk Member of the Association of International Life Offices.

Canada Life Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Canada Life International Limited and CLI Institutional Limited are Isle of Man registered companies authorised and regulated by the Isle of Man Insurance and Pensions Authority. Canada Life International Assurance Limited and Canada Life International Assurance (Ireland) DAC are authorised and regulated by the Central Bank of Ireland.



## Deposit Rates for USD & EUR

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Provider	Contact	Tier	USD Instant Access & Notice Rates	Notice Period	Interest paid	Notes
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	1.00%	31 Day	Monthly	Notice cannot be given for the first 31 days
Lloyds Bank International	David Shimmin - 01624 657167	£100k+	1.05%	32 Day	On anniversary	Rates apply to new deposits only. Refer deposits over £5m
Investec Bank	David Hunt - 020 7597 4636	£25k+	2.65%	65 Day	Monthly	Notice cannot be given within first 65 days
Investec Bank	David Hunt - 020 7597 4636	£25k+	2.75%	95 Day	Monthly	Notice cannot be given within first 95 days
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	1.15%	95 Day	Monthly	Notice cannot be given for the first 95 days
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	1.50%	365 Day	Monthly	Santander expects this account to be used appropriately and should not be used as a 1 year fixed account

Provider	Contact	Tier	USD 1 Month Fixed	Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£10k+	2.16%	Fixed	On Maturity
BNP Paribas	Alex Faichnie - 01534 880444	£250k+	2.09%	Fixed	On Maturity
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	0.70%	Fixed	On Maturity
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	2.16%	Fixed	On Maturity

Provider	Contact	Tier	USD 2 Month Fixed		Interest paid	Notes
BNP Paribas	Alex Faichnie - 01534 880444	£250k+	2.15%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	

Provider	Contact	Tier	USD 3 Month Fixed		Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£10k+	2.29%	Fixed	On Maturity	
BNP Paribas	Alex Faichnie - 01534 880444	£250k+	2.28%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	2.45%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	0.80%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	2.40%	Fixed	On Maturity	

Provider	Contact	Tier	USD 6 Month Fixed		Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£10k+	2.53%	Fixed	On Maturity	
BNP Paribas	Alex Faichnie - 01534 880444	£250k+	2.60%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	
Credit Agricole	Enquiries - 0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	2.77%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	0.95%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	2.63%	Fixed	On Maturity	

Provider	Contact	Tier	USD 9 Month Fixed		Interest paid	Notes
BNP Paribas	Alex Faichnie - 01534 880444	£250k+	2.75%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	
Credit Agricole	Enquiries - 0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	2.94%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	2.72%	Fixed	On Maturity	

Provider	Contact	Tier	USD 12 Month Fixed		Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£10k+	2.87%	Fixed	On Maturity	
BNP Paribas	Alex Faichnie - 01534 880444	£250k+	2.85%	Fixed	On Maturity	
Commonwealth Bank of Australia	Enquiries - 0207 710 3957	\$1m+	Upon Request	Fixed	On Maturity	
Credit Agricole	0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	3.06%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	1.45%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	Upon Request	Fixed	On Maturity	

Provider	Contact	Tier	EUR Instant Access & Notice Rates	Period	Interest paid	Notes
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	0.05%	35 Day	Quarterly	Funds placed on notice to withdraw will attract a different rate
Investec Bank	David Hunt - 020 7597 4636	£25k+	0.25%	95 Day	Monthly	Notice cannot be given within first 95 days

Provider	Contact	Tier	EUR 1 Month Fixed		Interest paid	Notes
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.00%	Fixed	On Maturity	

Provider	Contact	Tier	EUR 3 Month Fixed		Interest paid	Notes
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.00%	Fixed	On Maturity	

Provider	Contact	Tier	EUR 6 Month Fixed		Interest paid	Notes
Credit Agricole	Enquiries - 0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.00%	Fixed	On Maturity	

Provider	Contact	Tier	EUR 9 Month Fixed		Interest paid	Notes
Credit Agricole	Enquiries - 0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.00%	Fixed	On Maturity	

Provider	Contact	Tier	EUR 12 Month Fixed		Interest paid	Notes
Credit Agricole	Enquiries - 0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	Upon Request	Fixed	On Maturity	

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