



GBP Deposit Rates

Information correct as at 08/10/2018

The rates shown for various account types are as advised to Canada Life International Limited ("CLI") by the relevant institutions **as at the above date** and are for indicative purposes only.

CLI 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, CLI strongly recommends 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, CLI recommends 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.

Information regarding application of the Isle of Man Depositors Compensation Scheme to money placed with banks on the Isle of Man through life policies, can be found at http://www.gov.im/fsc/investor/dbnep_comp.xml

Provider	Contact	Tier	Instant Access Rates	Notice Period	Interest paid	Notes
Metro Bank	Pollyanna Heath - 07980690900	£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+	0.85%	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	Monthly	Non-breakable
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.83%	35 Day	Monthly	
SG Kleinwort Hambros	Enquiries - 01481 752 658	£50k	0.65%	35 Day	Quarterly	Minimum withdrawal is £5k
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	0.76%	35 Day	Quarterly	Funds placed on notice to withdraw will received fixed rate until maturity
Skipton International Limited	01481 727 374	£10k+	1.10%	40 Day	Annually	Interest is credited annually
Skipton International Limited	01481 727 374	£10k+	1.25%	80 Day	Annually	Interest is credited annually
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.97%	95 Day	Quarterly	
Lloyds Bank International	David Shimmin - 01624 657167	£100k+	0.95%	95 Day	Monthly	Non-breakable
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	1.15%	95 Day	Monthly	Notice cannot be given for the first 95 days

SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	1.00%	95 Day	Quarterly	
Standard Bank (IOM)	Craig Allen - 01624 643806	£10k+	0.85%	96 Day	Annually	
Standard Bank (IOM)	Craig Allen - 01624 643806	£10k+	1.00%	196 Day	Annually	
Skipton International Limited	01481 727 374	£10k+	1.50%	200 Day	Annually	No early access option available
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
Aldermore	Ray Mariconda - 0207 330 3100	£250k	0.75%	Fixed	On Maturity	Amounts lower than £1m could be considered
Bank Leumi	Treasury - 0203 772 1624	£50k+	0.42%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.52%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£10k+	0.56%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	0.60%	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	0.00%	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
Aldermore	Ray Mariconda - 0207 330 3100	£250k	0.95%	Fixed	On Maturity	Amounts lower than £1m could be considered
Bank Leumi	Treasury - 0203 772 1624	£50k+	0.70%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	0.80%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£10k+	0.70%	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	0.35%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50K+	0.76%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Metro Bank	Pollyanna Heath - 07980690900	£10k+	1.00%	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	0.40%	Fixed	On Maturity	
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	0.35%	Fixed	On Maturity	
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	0.30%	Fixed	On Maturity	
Standard Bank (IOM)	Craig Allen - 01624 643806	£100k+	0.10%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.73%	Fixed	On Maturity	Minimum is \$100k or currency equivalent

Provider	Contact	Tier	6 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k	1.20%	Fixed	On Maturity	Amounts lower than £1m could be considered
Arbuthnot Latham Private Bank	James West 020 7 012 2557	£100k+	Upon Request	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£50k+	0.95%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	1.05%	Fixed	On Maturity	
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	1.75%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£10k+	0.85%	Fixed	On Maturity	
Credit Agricole	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+	0.88%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Metro Bank	Pollyanna Heath - 07980690900	£10k+	1.25%	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	0.62%	Fixed	On Maturity	
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	0.45%	Fixed	On Maturity	
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	0.45%	Fixed	On Maturity	
Skipton International Limited	01481 727 374	£2m+	Upon Request	Fixed	On Maturity	
Standard Bank (IOM)	Craig Allen - 01624 643806	£100k+	0.30%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.82%	Fixed	On Maturity	Minimum is \$100k or currency equivalent

Provider	Contact	Tier	9 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k	1.50%	Fixed	On Maturity	Amounts lower than £1m could be considered
Bank Leumi	Treasury - 0203 772 1624	£50k+	1.10%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	1.20%	Fixed	On Maturity	
Credit Agricole	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+	0.97%	Fixed	On anniversary	Rates apply to new deposits only. Refer deposits over £5m
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	0.72%	Fixed	On Maturity	
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	0.60%	Fixed	On Maturity	
Skipton International Limited	01481 727 374	£2m+	Upon Request	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.90%	Fixed	On Maturity	Minimum is \$100k or currency equivalent

Provider	Contact	Tier	12 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k	1.70%	Fixed	On Maturity	Amounts lower than £1m could be considered
Arbuthnot Latham Private Bank	James West 020 7 012 2557	£100k+	Upon Request	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£50k+	1.29%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	1.39%	Fixed	On Maturity	
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	2.05%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£10k+	1.04%	Fixed	On Maturity	
Cater Allen	Executive Team - 0800 092 5500	£25k+	0.70%	Fixed	On Maturity	
Credit Agricole	0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	1.65%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50K+	1.06%	Fixed	On anniversary	Rates apply to new deposits only. Refer deposits over £5m
Metro Bank	Pollyanna Heath - 07980690900	£10k+	1.70%	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	0.80%	Fixed	On Maturity	
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	1.00%	Fixed	On Maturity	
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	0.90%	Fixed	Annually	Fixed Term Account - Unbreakable but early withdrawal permitted subject to T&C's

SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	1.10%	Fixed	Annually	Advantage Term Deposit - Unbreakable, no early withdrawal and subject to availability.
Skipton International Limited	01481 727 374	£10k+	1.60%	Fixed	On Maturity	Fixed rate bond maturing on 15 October 2019. No access until maturity. Maximum balance of £1m per product
Skipton International Limited	01481 727 374	£2m+	Upon Request	Fixed	Annually	
Standard Bank (IOM)	Craig Allen - 01624 643806	£100k+	1.00%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.99%	Fixed	On Maturity	Minimum is \$100k or currency equivalent

Provider	Contact	Tier	18 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k	1.80%	Fixed	On Maturity	Amounts lower than £1m could be considered
Bank Leumi	Treasury - 0203 772 1624	£50k+	1.44%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	1.54%	Fixed	On Maturity	
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	2.25%	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	1.75%	Fixed	On Maturity	
Metro Bank	Pollyanna Heath - 07980690900	£10k+	1.95%	Fixed	On Maturity	
Skipton International Limited	01481 727 374	£2m+	Upon Request	Fixed	Annually	

Provider	Contact	Tier	24 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k	1.95%	Fixed	On Maturity	Amounts lower than £1m could be considered
Bank Leumi	Treasury - 0203 772 1624	£50k+	1.60%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	£250k+	1.70%	Fixed	On Maturity	
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	2.20%	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	1.85%	Fixed	On Maturity	
Santander UK PLC IOM Branch	Enquiries - 01624 641864	£50k+	1.15%	Fixed	On Maturity	
Skipton International Limited	01481 727 374	£10k+	1.80%	Fixed	Annually	This is a fixed rate bond maturing on 30 October 2020. Max investment amount £1m.

Provider	Contact	Tier	36 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k	2.05%	Fixed	On Maturity	Amounts lower than £1m could be considered
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	2.40%	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	2.00%	Fixed	On Maturity	
Metro Bank	Pollyanna Heath - 07980690900	£10k+	2.05%	Fixed	On Maturity	
Skipton International Limited	01481 727 374	£10k+	2.00%	Fixed	Annually	Fixed rate bond maturing on 30 November 2021. No access until maturity. £1m maximum balance per product

Provider	Contact	Tier	48 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k	2.10%	Fixed	On Maturity	Amounts lower than £1m could be considered
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	2.45%	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	£25k+	2.15%	Fixed	On Maturity	

Provider	Contact	Tier	60 month fixed rate	Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k	2.25%	Fixed On Maturity	Amounts lower than £1m could be considered
Bank of London & The Middle East	PDA Team - 0207 618 0147	£10k+	2.70%	Fixed On Maturity	
Investec Bank	David Hurt - 020 7597 4636	£25k+	2.25%	Fixed On Maturity	

Canada Life International Limited, Canada Life House, Isle of Man Business Park, Douglas, Isle of Man IM2 2QJ Telephone: +44 (0) 1624 820200 Fax: +44 (0) 1624 820201 Web Site www.canadalife.co.uk Registered in the Isle of Man No. 33178. Member of the Association of International Life Offices.

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Canada Life International

Deposit Rates for USD & EUR

Information correct as at 08/10/2018

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

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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, CLI strongly recommends 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, CLI recommends 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.

Information regarding application of the Isle of Man Depositors Compensation Scheme to money placed with banks on the Isle of Man through life policies, can be found at http://www.gov.im/fsc/investor/dep_comp.xml

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	Monthly	Rates apply to new deposits only. Refer deposits over £5m. Non-breakable
Bank Leumi	Treasury - 0203 772 1624	\$250k+	2.33%	35 Day	Monthly	
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	1.75%	35 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	0.65%	35 Day	Quarterly	
Investec Bank	David Hunt - 020 7597 4636	£25k+	2.40%	65 Day	Monthly	Notice cannot be given within first 65 days
Bank Leumi	Treasury - 0203 772 1624	\$250k+	2.73%	95 Day	Quarterly	
Investec Bank	David Hunt - 020 7597 4636	£25k+	2.50%	95 Day	Monthly	Notice cannot be given within first 95 days
Lloyds Bank International	David Shimmin - 01624 657167	£100k+	1.45%	95 Day	Monthly	Rates apply to new deposits only. Refer deposits over £5m. Non-breakable
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	1.15%	95 Day	Monthly	Notice cannot be given for the first 95 days
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	1.90%	95 Day	Quarterly	
Standard Bank (IOM)	Craig Allen - 01624 643806	\$10k+	1.00%	96 Day	Annually	
Standard Bank (IOM)	Craig Allen - 01624 643806	\$10k+	1.20%	196 Day	Annually	
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
Bank Leumi	Treasury - 0203 772 1624	\$50k+	1.98%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	2.13%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£10k+	2.16%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	0.70%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	0.42%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	2.14%	Fixed	On Maturity	

Provider	Contact	Tier	USD 3 Month Fixed		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	\$50k+	2.31%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	2.46%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£10k+	2.29%	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	\$25k+	1.80%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	2.35%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Maybank	Russell Albert - 0207 382 2283	\$500k+	Upon Request	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	1.70%	Fixed	On Maturity	
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	0.80%	Fixed	On Maturity	
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	1.50%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	2.29%	Fixed	On Maturity	

Provider	Contact	Tier	USD 6 Month Fixed		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	\$50k+	2.62%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	2.77%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£10k+	2.53%	Fixed	On Maturity	
Credit Agricole	0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	\$25k+	2.05%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	2.57%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	2.15%	Fixed	On Maturity	
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	0.95%	Fixed	On Maturity	
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	1.70%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	2.47%	Fixed	On Maturity	

Provider	Contact	Tier	USD 9 Month Fixed		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	\$50k+	2.84%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	2.99%	Fixed	On Maturity	
Credit Agricole	0207 214 6063	£1m+	Upon Request	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	\$25k+	2.40%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	2.73%	Fixed	On Maturity	Limited edition rate available until 04/06/18. Any deposits placed before this deadline will mature on 04/02/19
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	2.35%	Fixed	On Maturity	
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	1.90%	Fixed	On Maturity	
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	2.63%	Fixed	On Maturity	

Provider	Contact	Tier	USD 12 Month Fixed		Interest paid	Notes
Bank Leumi	Treasury - 0203 772 1624	\$50k+	3.01%	Fixed	On Maturity	
Bank Leumi	Treasury - 0203 772 1624	\$250k+	3.16%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£10k+	2.87%	Fixed	On Maturity	
Credit Agricole	0207 214 6063	£1m+ equiv	Upon Request	Fixed	On Maturity	
Investec Bank	David Hunt - 020 7597 4636	\$25k+	3.25%	Fixed	On Maturity	
Lloyds Bank International	David Shimmin - 01624 657167	£50k+	2.89%	Fixed	On Maturity	Rates apply to new deposits only. Refer deposits over £5m
Royal Bank of Scotland Int'l	Steve Zybert - 01624 656 508	£25k+	Upon Request	Fixed	On Maturity	
Santander UK PLC IOM Branch	Enquiries - 01624 641864	\$50k+	1.45%	Fixed	On Maturity	
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	2.10%	Fixed	On Maturity	Fixed Term Account - Unbreakable but early withdrawal permitted subject to T&C's
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	2.30%	Fixed	On Maturity	Advantage Term Deposit - Unbreakable, no early withdrawal and subject to availability.
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	2.79%	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 6 Month Fixed		Interest paid	Notes
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.00%	Fixed	On Maturity	

Provider	Contact	Tier	EUR 9 Month Fixed		Interest paid	Notes
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.00%	Fixed	On Maturity	

Provider	Contact	Tier	EUR 12 Month Fixed		Interest paid	Notes
SG Kleinwort Hambros	Amy Merrien - 01481 703528	£50k	0.01%	Fixed	On Maturity	Fixed Term Account - Unbreakable but early withdrawal permitted subject to T&C's
Standard Chartered (JSY)	Michelle Walker - 01534 704000	\$100k	0.00%	Fixed	On Maturity	

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Canada Life International

Credit Ratings

Provider	Credit Rating			Located	Registered	Parent Co.	Parent Credit Rating		
	S&P	Moody's	Fitch				S&P	Moody's	Fitch
Aldermore	Not Rated	Not Rated	Not Rated	UK	UK	Aldermore Group PLC	Not Rated	Not Rated	Not Rated
Arbuthnot Latham & Co	Not Rated	Not Rated	Not Rated	UK	UK	N/a			
Barclays Bank PLC	A-	A1	A	IOM	IOM	Barclays Bank PLC	A-	A1	A
Bank Leumi	Not Rated	Not Rated	Not Rated	UK	ISR	Bank Leumi	A-	A2	A
Bank of London & The Middle East	Not Rated	Not Rated	Not Rated	UK	UK	N/A			
Cater Allen Bank	Not Rated	Not Rated	Not Rated	UK	UK	Santander UK plc	A	Aa3	A
Credit Agricole Corporate & Investment Banking	A	A1	A+	UK	UK	Credit Agricole	A	A1	A+
Investec Bank PLC	Not Rated	A2	BB+	UK	UK	Investec Ltd	BB+	Baa2	BBB+
SG Kleinwort Hambros Bank (CI) Ltd	Not Rated	Not Rated	Not Rated	JSY	JSY	SG Kleinwort Hambros Bank Limited	Not Rated	Not Rated	Not Rated
Lloyds Bank International	Not Rated	Not Rated	Not Rated	IOM	JSY	Lloyds Banking Group	BBB+	A3	A+
Metro Bank	Not Rated	Not Rated	Not Rated	UK	UK	N/a			
Royal Bank of Scotland International	Not Rated	Not Rated	BBB+	IOM	JSY	Royal Bank of Scotland Group	BBB-	Ba1	BBB+
Santander UK plc	A	Aa3	A	UK	UK	N/a			
Skipton International Limited	Not Rated	Not Rated	Not Rated	GSY	GSY	Skipton Building Society	Not Rated	Baa1	A-
Standard Bank Isle of Man Limited	Not Rated	Not Rated	Not Rated	IOM	IOM	Standard Bank Group Limited - (RSA)	Not Rated	Ba1	BB+
Standard Chartered Bank	A	A1	A+	JSY	JSY	Standard Chartered PLC	BBB+	A2	A+

Please note: the credit ratings above are provided by each of the respective providers and often relate to the ultimate parent group. We will always try to make sure that the indicative ratings are current.

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Canada Life

International

Cash Fund Yields as at 08/10/2018

Canada Life International Limited Money Fund	
Sterling	0.0000%
Dollar	1.6300%
Euro	-0.4743%

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