



GBP Deposit Rates

Information correct as at 07/09/2020

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. These rates can change on a daily basis.

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
Skipton International Limited	01481 748 494	£10k+	0.75%	Instant	Annually	

Provider	Contact	Tier	Notice Account Rates	Notice Period	Interest paid	Notes
Santander International	Enquiries - 01624 641864	£50k+	0.20%	31 Day	Monthly	Notice cannot be given for the first 31 days
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.75%	32 Day	Half Yearly	
Barclays	Enquiries - 01624 689 800	£50k+	0.21%	35 Day	Monthly	Post notice rate is 0.60%
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.26%	35 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Skipton International Limited	01481 748 494	£10k+	1.00%	40 Day	Annually	
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.30%	60 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.40%	90 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.90%	92 Day	Half Yearly	
Santander International	Enquiries - 01624 641864	£50k+	0.30%	95 Day	Monthly	Notice cannot be given for the first 95 days
Skipton International Limited	01481 748 494	£10k+	1.15%	120 Day	Annually	
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	1.10%	185 Day	Half Yearly	
Santander International	Enquiries - 01624 641864	£50k+	0.35%	185 Day	Monthly	
Santander International	Enquiries - 01624 641864	£50k+	0.40%	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	£50k+	0.00%	Fixed	On Maturity	Rates on offer can change on daily basis

Provider	Contact	Tier	3 month fixed rate	Notice Period	Interest paid	Notes
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.15%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.01%	Fixed	On Maturity	Rates on offer can change on daily basis
Commonwealth Bank of Australia	Julian Frame - 0207 329 6266	\$1m+	Upon Request	Fixed	On Maturity	
Santander International	Enquiries - 01624 641864	£50k+	0.20%	Fixed	On Maturity	

Provider	Contact	Tier	6 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	0.95%	Fixed	On Maturity	
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.35%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.07%	Fixed	On Maturity	Rates on offer can change on daily basis
Commonwealth Bank of Australia	Julian Frame - 0207 329 6266	\$1m+	Upon Request	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.02%	Fixed	On Maturity	Rates on offer can change on daily basis
Santander International	Enquiries - 01624 641864	£50k+	0.25%	Fixed	On Maturity	

Provider	Contact	Tier	9 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	0.93%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.12%	Fixed	On Maturity	Rates on offer can change on daily basis
Commonwealth Bank of Australia	Julian Frame - 0207 329 6266	\$1m+	Upon Request	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.12%	Fixed	On Maturity	Rates on offer can change on daily basis

Provider	Contact	Tier	12 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	1.25%	Fixed	On Maturity	
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.45%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.16%	Fixed	On Maturity	Rates on offer can change on daily basis
Commonwealth Bank of Australia	Julian Frame - 0207 329 6266	\$1m+	Upon Request	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.22%	Fixed	On Maturity	Rates on offer can change on daily basis
Santander International	Enquiries - 01624 641864	£50k+	0.40%	Fixed	On Maturity	
Skipton International Limited	01481 748 494	£10k+	1.15%	Fixed	On Maturity	Fixed rate bond maturing on 01 October 2021. No access until maturity. Maximum balance of £1m per product

Provider	Contact	Tier	18 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	1.15%	Fixed	On Maturity	
Santander International	Enquiries - 01624 641864	£50k+	0.40%	Fixed	On Maturity	

Provider	Contact	Tier	24 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	1.22%	Fixed	On Maturity	
Santander International	Enquiries - 01624 641864	£50k+	0.45%	Fixed	On Maturity	

Provider	Contact	Tier	36 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	1.25%	Fixed	On Maturity	

Provider	Contact	Tier	48 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	1.30%	Fixed	On Maturity	

Provider	Contact	Tier	60 month fixed rate		Interest paid	Notes
Aldermore	Ray Mariconda - 0207 330 3100	£250k+	1.35%	Fixed	On Maturity	

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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 International	Enquiries - 01624 641864	\$50k+	0.20%	31 Day	Monthly	Notice cannot be given for the first 31 days
Bank of Butterfield	Tom Lees - 01481 733 224	£130k+	0.30%	32 Day	Half Yearly	
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.35%	35 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.40%	60 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.50%	90 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Santander International	Enquiries - 01624 641864	\$50k+	0.25%	95 Day	Monthly	Notice cannot be given for the first 95 days
Bank of Butterfield	Tom Lees - 01481 733 224	£130k+	1.00%	185 Day	Half Yearly	

Provider	Contact	Tier	USD 1 Month Fixed	Notice Period	Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£50k+	0.10%	Fixed	On Maturity	Rates on offer can change on daily basis

Provider	Contact	Tier	USD 2 Month Fixed	Notice Period	Interest paid	Notes
Commonwealth Bank of Australia	Julian Frame - 0207 329 6266	\$1m+	Upon Request	Fixed	On Maturity	

Provider	Contact	Tier	USD 3 Month Fixed	Notice Period	Interest paid	Notes
Bank of Butterfield	Tom Lees - 01481 733 224	£100k+	0.10%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.19%	Fixed	On Maturity	Rates on offer can change on daily basis
Commonwealth Bank of Australia	Julian Frame - 0207 329 6266	\$1m+	Upon Request	Fixed	On Maturity	

Provider	Contact	Tier	USD 6 Month Fixed	Notice Period	Interest paid	Notes
Bank of Butterfield	Tom Lees - 01481 733 224	£130k+	0.35%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.24%	Fixed	On Maturity	Rates on offer can change on daily basis
Commonwealth Bank of Australia	Julian Frame - 0207 329 6266	\$1m+	Upon Request	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.16%	Fixed	On Maturity	Rates on offer can change on daily basis
Santander International	Enquiries - 01624 641864	\$50k+	0.25%	Fixed	On Maturity	

Provider	Contact	Tier	USD 9 Month Fixed	Notice Period	Interest paid	Notes
Barclays	Enquiries - 01624 689 800	£50k+	0.30%	Fixed	On Maturity	Rates on offer can change on daily basis
Commonwealth Bank of Australia	Julian Frame - 0207 329 6266	\$1m+	Upon Request	Fixed	On Maturity	
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	\$25k+	0.29%	Fixed	On Maturity	

Provider	Contact	Tier	USD 12 Month Fixed	Notice Period	Interest paid	Notes
Bank of Butterfield	Tom Lees - 01481 733 224	£130k+	0.50%	Fixed	On Maturity	
Barclays	Enquiries - 01624 689 800	£50k+	0.37%	Fixed	On Maturity	Rates on offer can change on daily basis
Commonwealth Bank of Australia	Julian Frame - 0207 329 6266	\$1m+	Upon Request	Fixed	On Maturity	
Royal Bank of Scotland int'l	Enquiries - 01624 656 508	\$25k+	TBC	Fixed	On Maturity	Rates on offer can change on daily basis
Santander International	Enquiries - 01624 641864	\$50k+	0.40%	Fixed	On Maturity	

Provider	Contact	Tier	EUR Instant Access & Notice Rates	Notice Period	Interest paid	Notes
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.00%	35 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.02%	60 Day	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity
Royal Bank of Scotland Int'l	Enquiries - 01624 656 508	£25k+	0.05%	90 Dat	Quarterly	Funds placed on notice to withdraw will receive fixed rate until maturity

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