

# Schedule of interest and charges

Canaccord Genuity Wealth Limited - effective 12 May 2023

## Interest on your balance

The money we hold for you as part of our wealth management service is pooled with all other client money and held in client money bank accounts at a carefully selected panel of institutions.

You will receive or pay interest on your balances at the rates shown on this schedule, which may change from time to time. Interest accrues daily and will be applied to your account once a quarter in arrears, unless the sum accrued during the quarter is less than £2.50 (or the foreign currency equivalent).

Other rates may be available depending on circumstances (for example, if your money is in a currency other than sterling or dollars) and such rates may be negative.

For details of other conditions that might affect your interest payments or diversification, please check our Terms of Business.

If you have any questions, your Canaccord Investment Manager will be happy to help.

## Interest rates payable on credit balances

### Cash balances (GBP)

	Rate
Of £5 million+	3.30%
Between £1m and £5m	2.65%
Between £250,000 and £1m	2.35%
Between £50,000 and £250,000	2.25%
Between £25,000 and £50,000	2.15%
Up to £25,000	2.05%

### Cash balances (USD)

	Rate
Of \$2.5 million+	3.35%
Between \$1m and \$2.5m	2.95%
Between \$500,000 and \$1m	2.70%
Between \$150,000 and \$500,000	2.55%
Up to \$150,000	2.45%

Where the balance on your account moves up to a higher band, the higher rate of interest payable is applicable to your total balance for that time period.

## Interest rates chargeable on debit balances

We reserve the right to charge interest on overdue amounts and debit balances at the rate of 4% above our primary banker's base rate equivalent for sterling and 4% over cost of funds for foreign currencies.

### Foreign exchange

First £100,000 (or currency equivalent)	1.00%
Thereafter	0.25%

The above margins are applied to our reference exchange rates. Other rates may apply to non major currencies, forward settlement dates or other bespoke arrangements.

## Payment charges

### Same day and international payments

GBP	£25
USD	\$40
EUR	€30
CAD	C\$50

All other currencies £25 equivalent.

Sterling payments by BACS are free of charge.