

If your money is managed by Hargreave Hale Ltd Trading as CGWM then read on.

## Interest on Cash Deposits

(as at 3<sup>rd</sup> December 2018 unless otherwise stated)

We are able to hold deposits in other major currencies but at present we do not pay any interest on these. No Interest will be paid in any particular period where the amount due to you would be less than 25 pence (or equivalent for foreign currencies) per month.

All the below rates are gross rates from which any applicable income tax or other statutory deduction will be made.

Sterling (as at 1<sup>st</sup> December 2018)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
£0 - £99,999.99	0.05%	0.05%	0.05%
£100,000 - £499,999.99	0.10%	0.10%	0.10%
£500,000 - £999,999.99	0.20%	0.20%	0.20%
≥£1,000,000	0.30%	0.30%	0.30%

Euros (as at 10<sup>th</sup> October 2016) - A 0.5% debit interest charge will be applied.

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%

Australian Dollars (as at 4<sup>th</sup> May 2016)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%

Canadian Dollars (as at 23<sup>rd</sup> January 2015)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%

Norwegian Krone (as at 25<sup>th</sup> September 2015)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%

New Zealand Dollars (as at 16<sup>th</sup> November 2016)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%

## South African Rand (as at September 2017)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	2.20%	2.20%	2.20%

## Swedish Krona (as at February 2018) – a 1.05% Debit Interest Charge will be applied.

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%

 US Dollars (as at 3<sup>rd</sup> December 2018)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.35%	0.35%	0.35%

## Swiss Francs (as at February 2018) - a 0.75% Debit Interest Charge will be applied

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%

## Japanese Yen (as at February 2018)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%

## Hong Kong Dollars (as at December 2008)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%

 Singapore Dollars (as at 5<sup>th</sup> February 2013)

Balance	Discretionary & Investment Managed	Execution Only & Advisory	Hargreave Hale Sipp
>0	0.00%	0.00%	0.00%