

# *Interest rates*

Correct as at 1 April 2024



This leaflet sets out information on interest rates.

Most of the interest rates quoted are variable.

The Bank of England Bank Rate (the official Bank Rate published from time to time by the Bank of England) is currently 5.25% and may change in the future.

Please see our website at [danskebank.co.uk](http://danskebank.co.uk) for more information on our products and services.

Please see our 'Fees and service charges explained' leaflet for details of fees and service charges that may also apply. This leaflet is on our website at [danskebank.co.uk/docs](http://danskebank.co.uk/docs).

The information in this leaflet is correct as at 1 April 2024.

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Section 1: [Personal current accounts and Danske Re:pay](#)

Section 2: [Personal savings accounts](#)

Section 3: [Non-personal current accounts](#)

Section 4: [Business investment account](#)

Section 5: [Currency accounts](#)

Section 6: [How we tell you about changes to interest rates](#)

Section 7: [Explanation of some of the terms we have used](#)

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# Section 1: Personal current accounts and Danske Re:pay

## When your account is in credit

When your account is in credit, we may pay you credit interest depending on the account you have. We work out the amount of interest each day based on your cleared balance for interest purposes (see section 7 for an explanation of what this means) and credit it to your account at the end of each calendar month. We set the credit interest rates and these can change. Section 6 explains how we will give you notice of changes to interest rates.

## Personal current accounts on sale

The credit interest rates on these accounts can vary and are currently as shown below.

	Gross interest rate/AER
Danske Reward	0.00%
Danske Choice	0.00%
Danske Discovery	0.00%
Danske Freedom	0.00%
Danske Standard	0.00%

## Danske Re:pay

	Gross interest rate/AER
Danske Re:pay	0.00%

### Notes to these tables:

1. AER stands for 'annual equivalent rate'. See section 7 for an explanation of what the terms 'gross interest rate' and 'AER' mean.
2. In section 6, we set out how we will tell you when the rates change.

## **Personal current accounts no longer on sale**

The following accounts are no longer on sale.

The credit interest rates on these accounts can vary and are currently as shown below.

	Gross interest rate/AER
Danske Choice Plus	0.40%
Danske Prestige	0.45%

**Notes to this table:**

1. AER stands for 'annual equivalent rate'. See section 7 for an explanation of what the terms 'gross interest rate' and 'AER' mean.
2. In section 6, we set out how we will tell you when the rates change.

## **When you have an arranged overdraft in place**

Arranged overdrafts are not available on Danske Standard or Danske Discovery accounts. If you have a Danske Standard account and you need an arranged overdraft, you should talk to us about changing to a different type of current account. You must be over 18 to apply for an overdraft.

## **Arranged overdraft interest**

If the cleared balance for interest purposes (see section 7 for an explanation of what this means) on your account is a debit balance, and you have an arranged overdraft in place, we will charge you 'arranged overdraft interest' on this balance. This will be described on your statement as 'arranged overdraft interest'.

The arranged overdraft interest rate is made up of two parts - the Bank of England Bank Rate (BOEBR) and a margin over the BOEBR (known as the 'margin'), which are both variable rates. Further details are set out in the facility letter you received when we set up your arranged overdraft.

## **Personal current accounts on sale**

The overall interest rates (that is, the BOEBR plus the margin) for arranged overdraft interest on these accounts can vary and are currently as shown below.

	Arranged overdraft interest rate	Annualised Rate
Danske Reward	34.04%	39.89%
Danske Choice	34.04%	39.89%
Danske Freedom	0.00%	0.00%

### **Notes to this table:**

1. The Annualised Rate tells you how much an overdraft would cost you over a year, expressed as a percentage. It includes the interest you'd be charged, (including interest on that interest), but doesn't include any fees or other charges.
2. In section 6, we set out how we tell you when the BOEBR or the margin changes.

## How much does my overdraft cost in pounds and pence?

As an example, if you borrow £500 it will cost you:

	7 days	30 days	60 days
Danske Reward	£3.26	£13.99	£27.98
Danske Choice	£3.26	£13.99	£27.98
Danske Freedom	£0.00	£0.00	£0.00

This example assumes that you borrow the £500 in full on the first day of a 30 day month and interest is prenotified at the end of that month and charged to your account at the end of the following month. This example doesn't include the £2 Monthly Account Fee which is charged for Danske Reward. Use our calculator at [danskebank.co.uk/overdraftcostcalculator](http://danskebank.co.uk/overdraftcostcalculator) to find out exactly how much your overdraft will cost.

## Personal current accounts no longer on sale

The following accounts are no longer on sale.

The overall interest rates (that is, the BOEPR plus the margin) for arranged overdraft interest on these accounts can vary and are currently as shown below.

	Arranged overdraft interest rate	Annualised Rate
Danske Choice Plus	23.09%	25.70%
Danske Prestige	Negotiable (Max 18.94%)	Negotiable (Max 20.67%)

### Notes to this table:

1. The Annualised Rate tells you how much an overdraft would cost you over a year, expressed as a percentage. It includes the interest you'd be charged, (including interest on that interest), but doesn't include any fees or other charges.
2. In section 6, we set out how we tell you when the BOEPR or the margin changes.

## **How much does my overdraft cost in pounds and pence?**

As an example, if you borrow £500 it will cost you:

	7 days	30 days	60 days
Danske Choice Plus	£2.21	£9.49	£18.98
Danske Prestige	£1.82	£7.78	£15.57

This example assumes that you borrow the £500 in full on the first day of a 30 day month and interest is prenotified at the end of that month and charged to your account at the end of the following month. This example doesn't include the £11 monthly package fee which is charged for Danske Choice Plus or the £18 monthly package fee which is charged for Danske Prestige. Use our calculator at [danskebank.co.uk/overdraftcostcalculator](http://danskebank.co.uk/overdraftcostcalculator) to find out exactly how much your overdraft will cost.

### **Arranged excess**

If you have an arranged overdraft in place on your account you can also agree with us the amount of any temporary extension to this arranged overdraft that you need. This is known as an 'arranged excess'.

The arranged overdraft interest rate will apply to the total of the arranged overdraft and the arranged excess.

If you have an arranged overdraft in place on your account and you go beyond your arranged overdraft limit, and you do not agree with us the amount of any temporary or other extension to the arranged overdraft, we will treat this as an application for an 'unarranged overdraft'. If you agree the amount of such an extension with us, and you go beyond this extension, we will also treat this as an application for an 'unarranged overdraft'.

You will continue to pay the arranged overdraft interest rate on the amount of your arranged overdraft.

## When you do not have an arranged overdraft in place

### Unarranged overdraft

If the cleared balance for interest purposes (see section 7 for an explanation of what this means) on your account is a debit balance, but you do not have an arranged overdraft in place, we will treat this as an application for an 'unarranged overdraft'. You will not pay any interest on the unarranged overdraft.

An unarranged overdraft is not available with a Danske Standard or Danske Discovery account.

#### Notes to this section:

1. We recommend that you have enough funds available in your account by the end of the day before any payments are due to be made from your account. This is because most automatic payment systems, such as those for direct debits and standing orders, will try to collect payments from a few minutes past midnight on the day that the payment is due. However, in line with most UK banks, we will not refuse to make a payment from your account if you pay in enough cleared funds before the cut-off time set out in the payment table (see [danskebank.co.uk/docs](http://danskebank.co.uk/docs)). Different types of payment have different cut-off times. If you do not pay in enough cleared funds before the cut-off time, we may refuse to make the payment.
2. The term 'cleared funds' means that funds must be available immediately, so you could transfer money from another account you have with us through ebanking or mobile banking, or pay in cash at a branch.
3. The person the cheque was paid to can decide to have the cheque 'specially presented', which means that we will make a decision on whether or not to pay the cheque when we are asked to pay it and the cheque does not go through the clearing process.

You should make sure you have enough funds available in your account from the date that you write the cheque until it is paid. You must have enough funds available in your account by 2pm on the day that we are asked to decide whether or not to pay the cheque.

There is more information on the time the clearing process takes in the payment table on our website at [danskebank.co.uk/docs](http://danskebank.co.uk/docs).

4. You may also have to pay extra fees and service charges that can apply on overdrafts. For more information, see our 'Fees and service charges explained leaflet', available at any of our branches and on our website at [danskebank.co.uk/docs](http://danskebank.co.uk/docs).

### **Danske Re:pay accounts**

The interest rate which will apply to your Danske Re:pay mortgage account depends on the amount of the original loan. The interest rate charged will continue to be the rate that applies to the original loan amount (even when the amount you owe reduces over time) until you have paid off the mortgage in full.

Danske Re:pay interest rates can vary please ask at any of our branches.

### **Charging you interest**

We work out the amount of interest each day based on your cleared balance for interest purposes (see section 7 for an explanation of what this means). If you are due to pay interest on your account, before we charge the interest we will write to you at the end of each calendar month and tell you the amount that we will charge. When we work out the amount of interest, we will take into consideration all transactions on your account up to the last day of the month. We will charge interest to your account on the last business day of the next month.

A business day is a Monday, Tuesday, Wednesday, Thursday or Friday, except bank holidays and other holidays in Northern Ireland when the bank is usually open for business.

On Danske Re:pay accounts, we will write to you at the end of each calendar month and tell you the amount of interest we will charge, and we will charge the interest to your account on the 12th business day of the next month.

## **Text and email services**

### **Overdraft alerts**

Overdraft alerts can help you manage your account and may also help you avoid charges. If you give us your mobile number we'll automatically register you to get text alerts when you go into arranged or unarranged overdraft.

If you later want to stop getting these texts, or if you didn't give us your number and want to start getting them, please contact us.

### **Account balance service**

You can ask us to text or email you when your account balance falls below a certain amount. You can sign up for this in eBanking, under 'Mobile Services' then 'Account balance service'.

## Section 2: Personal savings accounts

### Personal savings accounts on sale

The credit interest rates on the personal savings accounts we currently offer are based on a rate we set and may depend on the amount you hold in the account. The rates can vary and are currently as shown in the tables below.

Interest is paid 'gross'. This means that we do not deduct tax from interest we pay. Depending on your personal circumstances, you may have to pay tax on your interest. There are more details on our website at [danskebank.co.uk/savingsrates](http://danskebank.co.uk/savingsrates).

All credit balances (interest is paid on the accounts below at the end of October each year)	Gross interest rate/AER
Danske eSaver	2.65%
Danske Instant Access	1.65%
Junior Savings Account	3.65%
Danske Discovery Savings Account	3.65%
Danske Notice	3.15%
Danske Prestige Savings Account (this account is only available to Danske Prestige customers)	2.75%
Danske Choice Plus Savings Account (this account is only available to Danske Choice Plus customers)	2.75%

#### Notes to this table:

1. AER stands for 'annual equivalent rate'. See section 7 for an explanation of what the terms 'gross interest rate' and 'AER' mean.
2. In section 6, we set out how we will tell you when the rates change.
3. As every advertisement for a savings product that pays

Danske Cash ISA (interest is paid at the end of December each year)	AER / Tax-free
All credit balances	2.65%

**Notes to this table:**

1. Tax-free means that interest is paid free from income tax. This position may change in the future.
2. AER stands for 'annual equivalent rate'. See section 7 for an explanation of what the terms 'gross interest rate' and 'AER' mean.
3. In section 6, we set out how we will tell you when the rates change.

Danske Junior Cash ISA (interest is paid at the end of December each year)	AER / Tax-free
All balances	3.80%

**Notes to this table:**

1. Tax-free means that interest is paid free from income tax. This position may change in the future.
2. AER stands for 'annual equivalent rate'. See section 7 for an explanation of what the terms 'gross interest rate' and 'AER' mean.
3. In section 6, we set out how we will tell you when the rates change.

## Personal Fixed Term Deposit accounts

We also offer a number of Fixed Term Deposit accounts with a range of terms, from one month to five years. The credit interest rates that we offer on Fixed Term Deposit accounts change from time to time. Interest is paid on Fixed Term Deposits at the end of the fixed term.

Please find the current rates on our website at [danskebank.co.uk/savingsrates](http://danskebank.co.uk/savingsrates) or ask at any of our branches for details.

**Personal savings accounts no longer on sale**  
The credit interest rate on Saverplus is based on a rate we set and can vary.

The current interest rate for Saverplus is shown in the table below.

All credit balances (interest is paid at the end of October each year)	Gross interest rate/AER
Saverplus	1.65%

**Notes:**

1. AER stands for 'annual equivalent rate'. See section 7 for an explanation of what the terms 'gross interest rate' and 'AER' mean.
2. In section 6, we set out how we will tell you when the rates change.

## **Section 3: Non-personal current accounts**

### **When you have an arranged overdraft in place**

#### **Arranged overdraft interest**

If the cleared balance for interest purposes (see section 7 for an explanation of what this means) on your account is a debit balance, and you have an arranged overdraft in place, we will charge you 'arranged overdraft interest' on this balance. This will be described on your statement as 'debit interest'.

The arranged overdraft interest rate is made up of two parts - a debit interest rate and a margin over the debit interest rate (known as the 'margin'), which are both variable rates.

Debit interest rates are based on an interest reference rate. The interest reference rate that we use is the Bank of England Bank Rate (BOEBR).

Further details are set out in the facility letter given to you when we set up your arranged overdraft.

In section 6, we set out how we will tell you when the BOEBR or the margin changes.

If the arranged overdraft interest that you have to pay is less than £1, we do not charge this interest.

## **Arranged excess interest**

If you have an arranged overdraft in place on your account, you can also agree with us the amount of any temporary extension to this arranged overdraft that you need. This is known as an 'arranged excess'.

We will tell you verbally what rate of interest (known as the 'arranged excess interest rate') will apply to the arranged excess. The arranged overdraft interest rate will also apply to the arranged excess.

If the arranged excess interest that you would have to pay is less than £1, we do not charge this interest.

## **Surcharge interest**

If you have an arranged overdraft in place on your account and you go beyond your arranged overdraft limit, and you do not agree with us the amount of any temporary or other extension to the arranged overdraft, then we will treat this as an application for an 'unarranged excess'. If you agree the amount of an extension with us, and you go beyond this extension, we will also treat this as an application for an 'unarranged excess'.

Your statement will tell you what rate of interest (known as the 'surcharge interest rate') will apply to the unarranged excess. The arranged overdraft interest rate will also apply to the unarranged excess.

If the surcharge interest that you would have to pay is less than £1, we do not charge this interest.

## **When you do not have an arranged overdraft in place**

### **Unarranged overdraft interest**

If the cleared balance for interest purposes (see section 7 for an explanation of what this means) on your account is a debit balance, but you do not have an arranged overdraft in place, we will charge you 'unarranged overdraft interest' on this balance. This will be described on your statement as 'debit interest'.

The unarranged overdraft interest rate is made up of two parts - the Bank of England Bank Rate (BOEBR) and a margin over the BOEBR (known as the 'unarranged margin'), which are both variable rates.

The unarranged overdraft interest rate can vary and is currently as shown below.

	Unarranged overdraft interest rate	Unarranged overdraft interest rate (EAR)
All non-personal current accounts	25.25%	27.74%

#### **Notes to this table:**

1. EAR stands for 'effective annual rate' and is used to show the costs of borrowing after considering the interest rate and how often it is charged to the account. It does not include any or service charges relating to overdrafts.
2. In section 6, we set out how we will tell you when the BOEBR or the margin changes.
3. If the unarranged overdraft interest that you would have to pay is less than £1, we do not charge this interest.

## **Charging you interest**

We work out the amount of interest each day based on your cleared balance for interest purposes (see section 7 for an explanation of what this means). If you are due to pay interest on your account, before we charge the interest we will write to you at the end of each calendar quarter (that is, the end of March, June, September and December) and tell you the amount that we will charge. When we work out the amount of interest, we will take into consideration all transactions on your account up to the last day of the quarter.

We will charge interest to your account on the 12th business day of the next month (that is, in April, July, October and January). A business day is a Monday, Tuesday, Wednesday, Thursday or Friday, except bank holidays and other holidays in Northern Ireland when the bank is usually open for business.

## Section 4: Business Investment Account

We apply credit interest on this account every three months at the end of March, June, September and December.

The credit interest rates on this account are based on a rate we set and will depend on the amount you hold in the account. The rates can vary and are currently as shown below.

Interest is paid 'gross'. This means that we do not deduct tax from interest we pay. Depending on your personal circumstances you may have to pay tax on your interest. If you are a sole trader or a partnership (where all the partners are individuals) this will depend on your total taxable income, interest that you receive and your Personal Savings Allowance. There are more details available on our website at [danskebank.co.uk/savingsrates](http://danskebank.co.uk/savingsrates).

Amount	Gross interest rate/AER
Under £1,000	1.65%
£1,000 to £1,999	1.65%
£2,000 to £9,999	1.65%
£10,000 to £24,999	1.65%
£25,000 to £49,999	1.65%
£50,000 to £249,999	1.65%
£250,000 and over	1.65%

If you have a Danske Enterprise or Danske Enterprise Plus account, you can receive an extra 0.25% on the standard gross interest rates shown above. For example, the following rates would apply:

Amount	Gross interest rate/AER
Under £1,000	1.90%

### Notes to these tables:

1. AER stands for 'annual equivalent rate'. See section 7 for an explanation of what the terms 'gross interest rate' and 'AER' mean.
2. In section 6, we set out how we will tell you when the rates change.

## **Business Fixed Term Deposit Accounts**

For full details of our range of business Fixed Term deposit accounts, contact your account manager or any of our branches.

## **Section 5: Currency accounts**

We offer deposit and current accounts in a range of currencies, available for both personal and business customers.

### **When your account is in credit**

When your account is in credit, we will pay you interest if the credit interest rate that applies to your account is positive (more than zero). If the credit interest rate is negative (less than zero) you will pay us interest. Where the credit interest rate is zero, we will not pay you interest and you will not pay us interest.

### **If we pay you credit interest**

We work out the amount of interest each day based on your cleared balance for interest purposes (see section 7 for an explanation of what this means). If we are due to pay you credit interest, we will apply it on this account every three months at the end of March, June, September and December.

### **If you pay us credit interest**

We work out the amount of interest each day based on your cleared balance for interest purposes (see section 7 for an explanation of what this means). If you are due to pay credit interest on your account, before we charge the interest we will write to you at the end of each calendar quarter (that is, the end of March, June, September and December) and tell you the amount that we will charge. When we work out the amount of interest, we will take into consideration all transactions on your account up to the last day of the quarter.

We will charge interest to your account on the 12th business day of the next month (that is, in April, July, October and January). A business day is a Monday, Tuesday, Wednesday, Thursday or Friday, except bank holidays and other holidays in

Northern Ireland when the bank is usually open for business.

The credit interest rates on this account are based on a rate we set and will depend on the currency and the amount you hold in the account. The rates can vary and are currently as shown below. Section 6 explains how we will give you notice of changes to interest rates.

Currency Name	Balance	Gross interest rate/AER
Euro	All balances	0.80%
All other currencies	All balances	0.00%

**Notes to this table:**

1. AER stands for 'annual equivalent rate'. See section 7 for an explanation of what the terms 'gross interest rate' and 'AER' mean.
2. In section 6, we set out how we will tell you when the rates change.

**When your account is debit**

When your account is debit, you will pay us interest.

The debit interest rates on this account are based on an interest reference rate. We will add a margin to the interest reference rate. Details of the applicable interest reference rate that applies to your account and when we may change the margin on your account can be found in the Special Terms and Conditions - Currency Account.

**Arranged overdraft interest**

If the cleared balance for interest purposes (see section 7 for an explanation of what this means) on your account is a debit balance, and you have an arranged overdraft in place, we will charge you 'arranged overdraft interest' on this balance. This will be described on your statement as 'debit interest'.

Further details are set out in the facility letter given to you when we set up your arranged overdraft.

### **Unarranged overdraft interest**

If the cleared balance for interest purposes (see section 7 for an explanation of what this means) on your account is a debit balance, but you do not have an arranged overdraft in place, we will charge you 'unarranged overdraft interest' on this balance. This will be described on your statement as 'debit interest'.

Further details will be given to you when you open your account.

### **Charging you interest**

We work out the amount of interest each day based on your cleared balance for interest purposes (see section 7 for an explanation of what this means). If you are due to pay interest on your account, before we charge the interest we will write to you at the end of each calendar quarter (that is, the end of March, June, September and December) and tell you the amount that we will charge. When we work out the amount of interest, we will take into consideration all transactions on your account up to the last day of the quarter.

We will charge interest to your account on the 12th business day of the next month (that is, in April, July, October and January). A business day is a Monday, Tuesday, Wednesday, Thursday or Friday, except bank holidays and other holidays in Northern Ireland when the bank is usually open for business.

## **Section 6:**

### **How we tell you about changes to interest rates**

Interest rates and any changes to the interest rates are shown on your statement. You can also get information on interest rates from any Danske Bank branch in the UK or by visiting our website at [danskebank.co.uk](http://danskebank.co.uk).

#### **Debit interest rates -**

(except for Currency Accounts)

We base each of our variable debit interest rates that apply to overdrafts on an interest reference rate. The interest reference rate that we use is the Bank of England Bank Rate. This means that our rate will change when the interest reference rate changes. We will apply any such changes at the beginning of the day after the Bank of England announces a change to the official Bank Rate.

We will advertise any changes to the BOEBR by displaying notices in our branches and in the press within three business days of the change coming into force. The newspapers that we usually use are the Belfast Telegraph or the News Letter or the Irish News (or all of them). In certain circumstances we may also advise you personally about changes to interest rates.

If you are a personal customer, the margin (on an arranged overdraft or an arranged excess) is set by us. We will give you two months' written notice before we increase the margin that applies to your account.

If you are a business customer, the margin(s) (on an arranged overdraft), the unarranged margin (on an unarranged overdraft), the arranged excess interest rate (on an arranged excess) and the surcharge interest rate (on an unarranged excess) are set by us. We will give you two months' written notice before we increase the margin(s), the unarranged margin, the arranged excess interest rate or the surcharge interest rate that applies to

your account. If you are a Corporate Opt-out Customer the period of notice can be less than two months but will always be at least thirty days.

If we reduce the margin or the unarranged margin on your account we will make the change immediately. We will advise you of any reduction in your debit interest rate on your next statement.

If you have an overdraft facility letter, this will contain further details.

## Credit interest rates

### Reductions in credit interest rates

With the exception of ISAs and the Danske Notice Account, we will give you two months' written notice of any reductions in the credit interest rates.

If you are a Corporate Opt-out Customer the period of notice can be less than two months but will always be at least thirty days.

Where the balance in your Danske Cash ISA or Danske Junior Cash ISA is £100 or more, we will give you 14 calendar days' notice of any reduction in the credit interest rates paid on the ISA accounts.

Where the balance in your Danske Notice Account is £100 or more, we will give you 109 calendar days' notice of any reduction in the credit interest rate paid on the Danske Notice Account. This is equivalent to 14 days plus the 95 day notice period required for withdrawals from the account. You will also receive a reminder 14 days before the decrease takes effect. Where we hold an email address for you, we will send this information by email.

### Increases in credit interest rates

If we increase the credit interest rate on your account we will make the change immediately. We will advise you of any increase in your credit interest rate on your next statement.

## **Section 7: Explanation of some of the terms we have used**

### **AER**

AER stands for ‘annual equivalent rate’ and shows what the yearly rate of interest would be, after considering how often interest is added to the account, and assuming no withdrawals are made.

As every advertisement for a savings product that pays interest will quote an AER, you will be able to compare more easily what return you can expect from your savings over time.

### **Annualised Rate**

The Annualised Rate tells you how much an overdraft would cost you over a year, expressed as a percentage. It includes the interest you'd be charged, (including interest on that interest), but doesn't include any fees or other charges.

### **APRC**

APRC stands for ‘annual percentage rate of charge’. It aims to give people a more accurate idea of how much they are being charged when they borrow money.

### **Bank of England Bank Rate (BOEBR)**

Bank of England Bank Rate is the official Bank Rate as published by the Bank of England from time to time. The current rate is shown on page 1 of this leaflet.

### **Business Day**

A business day is a Monday, Tuesday, Wednesday, Thursday or Friday, except for bank holidays and other holidays in Northern Ireland when the bank is usually open for business.

### **Cleared balance**

When you pay an item (such as a cheque) into your account it is included in the cleared balance for interest purposes from the 'value date'. The value date that applies to a particular type of payment is set out in the payment table on our website at [danskebank.co.uk/docs](http://danskebank.co.uk/docs).

### **EAR**

EAR stands for 'effective annual rate' and is used to show the costs of borrowing after considering the interest rate and how often it is charged to the account. It does not include any fees or service charges relating to overdrafts.

### **Gross interest rate**

The gross interest rate is the rate of interest we pay. We do not deduct tax from the interest. Depending on your personal circumstances, you may have to pay tax on your interest. If you are a sole trader or a partnership (where all the partners are individuals), this will depend on your total taxable income, interest that you receive and your Personal Savings Allowance. For more details about our savings rates visit [danskebank.co.uk/savingsrates](http://danskebank.co.uk/savingsrates).



This publication is also available in Braille, in large print, on tape and on disk. Contact a member of staff for details.

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