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**From:** NatWest Business <businessbanking@notifications.natwest.com>  
**Sent:** 19 October 2023 11:17  
**To:** parishclerk@harby-notts.org.uk  
**Subject:** Could you earn more interest?

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NatWest

# **Earn** interest on your cash

TOMORROW BEGINS TODAY

Hello,

We've noticed that you often have a credit balance on your current account, and that you've not withdrawn significant funds from your Business Reserve account for a while. And so we want to make you aware that moving money from your current account (or elsewhere) into your Business savings account could earn you more interest.

If you don't need instant access to all these funds, moving some into a notice account or fixed-rate deposit could earn you a higher rate of interest.

## Ways to save

All our accounts offer something different, so it's worth taking time to think about which ones are right for your business.

If you're not sure when you'll need to withdraw your money, splitting balances across

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different accounts could give you a mix of instant access and higher interest. Here are some of our accounts:

### Business Reserve

Access funds any time and earn interest on your savings.

- Access your business savings instantly.
- Interest is calculated daily and applied monthly.
- No minimum or maximum balance required.
- Manage your money via our Mobile App, Online Banking or by phone.

**Interest from 1.46% AER / 1.45% Gross p.a. (variable)\*.**

\*On balances up to £999,999. Higher rates apply for balances from £1m.

### Liquidity Manager Notice

Lock your savings away for 35 or 95 days at a time for a higher rate of return.

- Notice is needed to access funds (35 or 95 days), with no early withdrawals.
- Interest is calculated daily and applied monthly.
- No minimum or maximum balance required.
- Manage your money via our Mobile App, Online Banking or by phone.

**Interest from 3.25% AER / 3.20% Gross p.a. (variable) for 35 days.**

**Interest from 4.25% AER / 4.17% Gross p.a. (variable) for 95 days.**

### Treasury Reserve

Get interest rates linked to the London Money Market plus the certainty of a fixed rate.

- No early withdrawals.
- Interest is calculated daily and paid at maturity.
- A minimum balance of £100,000 is needed.
- You can't view this account online.

**Fixed interest rate linked to the London Money Market agreed on opening.**

You can compare all our savings accounts and rates (including our Currency Reserve and Client Deposit Manager accounts) online.

[Compare savings accounts](#)

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Mobile App available on selected iOS and Android devices with a UK or international mobile number in selected countries.

Eligibility criteria apply. Interest rates are subject to variation. Gross rate – the interest rate you are paid without the deduction of UK income tax. Annual Equivalent Rate (AER) - this is a notional rate of interest used for interest bearing accounts, which illustrates the rate if paid and compounded each year.

## Here to help

We're here 24/7 to help with your queries. For more info, visit the [Business Banking Support Centre](#).

Thanks,

James Holian

MD, Business Banking & International Retail

**Be aware. Invoice or invoice redirection fraud** is on the rise and can cost businesses millions. This is when a criminal pretends to be one of your genuine suppliers and they tell you that their payment details have changed. Find out how to [protect your business](#) on our website.

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This email is confidential. So if you've received this instead of the person it was for, please delete it.

### Need some help?

[Cora, your digital assistant](#), is ready to help 24/7 (we can't receive replies to this email).

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