Currency Borrowing Interest Rates

Rates as of 4th November 2026

NatWest

Currency borrowing

The interest rate charged on your currency borrowing will be set at a margin above the relevant currency reference rate. Details of the margin can be found in your overdraft facility letter or can be obtained from your Relationship Manager

Unarranged Currency Overdrafts

Any currency current accounts that enter an overdrawn position which creates an unarranged overdraft, will be charged at a margin of **10%** above the relevant currency reference

Currency	Reference rate %	With effect from
Euro	2.9000	16/09/2026
US Dollars	4.3500	17/09/2026
Australian Dollars	7.2750	03/11/2026
Canadian Dollars	3.7500	28/10/2026
Japanese Yen	1.8750	18/09/2026
Swiss Franc	0.0000	02/03/2026
Swedish Krona	3.0000	04/11/2026
Norwegian Krone	6.7500	28/09/2026
Danish Krone	2.4000	14/08/2025
Hong Kong Dollars	4.3500	22/08/2025
Singapore Dollars	6.2000	27/03/2025
New Zealand Dollars	4.1250	03/09/2026
Polish Zloty	6.3000	02/03/2026
Czech Koruna	4.9500	02/03/2026
UAE Dirham	8.8000	27/03/2025
Chinese Renminbi	3.0000	27/03/2025

Currency	Reference rate %	With effect from
Saudi Riyal	10.8400	03/07/2024
Hungary Forint	7.5000	27/08/2026
Israel Shekel	9.2800	03/07/2024
Turkey Lira	102.0000	03/07/2024
Mexican Peso	10.5000	02/03/2026
Kuwait Dinar	30.0000	03/07/2024
Oman Riyal	11.4400	03/07/2024
Qatar Riyal	11.1200	03/07/2024
Thai Bhat	30.0000	07/08/2024
South African Rand	10.1500	27/11/2025
Bulgaria Lev	5.1000	27/03/2025
Croatia Kuna	30.0000	28/06/2007
Indian Rupee	30.0000	03/07/2024
Mauritius Rupee	30.0000	10/03/2020
Morocco Dirham	16.0000	22/10/2024
Tunisia Dinar	30.0000	14/08/2025

Information Classification - Public

This document has been prepared by National Westminster Bank Plc or an affiliated entity ("NatWest") exclusively for internal consideration by the recipient (the "Recipient" or "you") for information purposes only. This document is incomplete without reference to, and should be viewed solely in conjunction with, any oral briefing provided by NatWest. NatWest and its affiliates, connected companies, employees or clients may have an interest in financial instruments of the type described in this document and/or in related financial instruments. Such interests may include dealing in, trading, holding or acting as market-maker in such instruments and may include providing banking, credit and other financial services to any company or issuer of securities or financial instruments referred to herein. NatWest is not and shall not be obliged to update or correct any information contained in this document. This document is provided for discussion purposes only and its content should not be treated as advice of any kind. This document does not constitute an offer or invitation to enter into any engagement or transaction or an offer or invitation for the sale, purchase, exchange or transfer of any securities or a recommendation to enter into any transaction, and is not intended to form the basis of any investment decision. This material does not take into account the particular investment objectives, financial conditions, or needs of individual clients. NatWest will not act and has not acted as your legal, tax, regulatory, accounting or investment adviser; nor does NatWest owe any fiduciary duties to you in connection with this, and/or any related transaction and no reliance may be placed on NatWest for investment advice or recommendations of any sort. Neither this document nor our analyses are, nor purport to be, appraisals or valuations of the assets, securities or business(es) of the Recipient or any transaction counterparty. NatWest makes no representation, warranty, undertaking or assurance of any kind (express or implied) with respect to the adequacy, accuracy, completeness or reasonableness of this document, and disclaims all liability for any use you, your affiliates, connected companies,employees, or your advisers make of it. Any views expressed in this document (including statements or forecasts) constitute the judgment of NatWest as of the date given and are subject to change without notice. NatWest does not undertake to update this document or determine the accuracy or reasonableness of information or assumptions contained herein. NatWest accepts no liability whatsoever for any direct, indirect or consequential losses (in contract, tort or otherwise) arising from the use of this material or reliance on the information contained herein. However, this shall not restrict, exclude or limit any duty or liability to any person under any applicable laws or regulations of any jurisdiction which may not be lawfully disclaimed. The information in this document is confidential and proprietary to NatWest and is intended for use only by you and should not be reproduced, distributed or disclosed (in whole or in part) to any other person without our prior written consent.National Westminster Bank Plc. Registered in England and Wales No. 929027. Registered Office: 250 Bishopsgate, London EC2M 4AA. Financial Services Firm Reference Number: 121878. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Information Classification - Public