

Treasury Reserve

Term deposit with a fixed rate of interest

Treasury Reserve gives you the advantage of being able to accurately forecast returns and improve cashflow, due to the fixed interest rate over an agreed period

Your needs

You have excess funds available which you may be willing to place on deposit for an agreed period of time.

Our solution

Treasury Reserve deposits can be placed for any period between overnight and five years for sterling balances depending on the size of the deposit. Currency balances can be deposited up to a maximum of 12 months. The interest rate is fixed for the duration of the term.

Benefits

- Fixed rates may protect against base rate variations
- Simple deal booking process - deposits can be arranged over the phone
- Gives you flexibility as fixtures can be from overnight to any business day, up to a maximum of 12 months (five years for GBP)
- Potentially attracts higher returns than instant access products

Considerations

- Available in sterling and other major currencies to customers who maintain a NatWest Instant access account for settlement purposes
- You are unable to withdraw funds during the agreed term. Early terminations may be permitted under exceptional circumstances which may result in a fee and a reduction in interest
- Minimum balances apply
- Interest is calculated daily and paid at maturity (annually if the term is greater than 12 months)

Is Treasury Reserve right for you?

You might consider Treasury Reserve if you:



Have surplus cash available for deposit



Want to optimise interest rate by depositing for an agreed period



Want a simple deal booking process

How it works

Determine amount of deposit and period of investment with our Deposit Dealing Desk



Receive interest rate quote



Agree rate and period, and place deposit



Receive confirmation of deposit from us



NatWest

Working with you

Please contact your Relationship Manager who will make the necessary arrangements for you to begin placing deposits with us.

Product Specifications

- **Interest Rate: Quoted at the time of deposit and based on the deposit period. Interest is calculated daily and paid at maturity, or annually on longer term deposits**
- **GBP Investment periods: 7 days to 5 years**
- **USD Investment periods: 7 – 365 days**

Your Challenges	Our Solution
<ul style="list-style-type: none">• You have surplus cash available for deposit that you do not need immediately	<ul style="list-style-type: none">• Treasury Reserve allows you to invest for periods from one day up to five years for sterling deposits and up to 12 months for currency deposits
<ul style="list-style-type: none">• You want to optimise your interest return	<ul style="list-style-type: none">• Interest rates are based on the term of the deposit
<ul style="list-style-type: none">• You want a simple deal booking process	<ul style="list-style-type: none">• Deposits can be made by phone and you will receive a letter confirmation of the details from us. Deposits can be automatically repaid to your account at the end of the deposit period

Additional Information	Explanation
<ul style="list-style-type: none">• Sterling - minimum balance requirements	<ul style="list-style-type: none">• 1 – 6 days: minimum £500,000• 7 – 27 days: minimum £250,000• 28 – 365 days: minimum £100,000
<ul style="list-style-type: none">• Currency - minimum balance requirements	<ul style="list-style-type: none">• 1 – 6 days: minimum £500,000 (currency equivalent)• 7 – 27 days: minimum £250,000 (currency equivalent)• 28 – 365 days: minimum £100,000 (currency equivalent)

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