Information sheet

NatWest

Client Deposit Manager Account

Rate from 9th March 2026

Earn interest on the money you hold for your clients

This leaflet sets out the key information you need to know about your account. It should be read together with the **Business account terms and Credit Interest Rates**. Please keep it for future reference..

Summary Box

Account name	**Client Deposit Manager Account** **Rate from 9th March 2026**		
What is the interest rate?	**Balance**	**AER/Gross p.a. (variable)**	
	£0 – £999,999	0.85%/0.85%	
	£1,000,000 – £4,999,999	1.15%/1.15%	
	£5,000,000 - £9,999,999	1.26%/1.25%	
	£10,000,000+	1.46%/1.45%	
	We calculate your interest daily up to the day before the last working day of the quarter. We then pay the interest on the last working day of March, June, September and December.		
Can NatWest change the interest rate?	Yes, this rate is variable. We can increase or decrease the rate for the reasons set out in the Business account terms. If the rate is going down, we'll give you at least 60 days' notice. If it is going up, we'll give you notice either before the change happens or as soon as possible afterwards. Please see our Business Account Terms, for more details on when we may change the interest rates and the notice we'll give you.		
What would the estimated balance be after 12 months based on a range of deposits?	**Initial deposit at account opening**	**Balance after 12 months**	**Interest earned**
	£25,000	£25,213.18	£213.18
	£500,000	£504,263.57	£4,263.57
	£1,000,000	£1,011,549.69	£11,549.69
	These are only examples and do not take into account your individual business circumstances. The examples assume that: • No further deposits or withdrawals are made. • Any interest earned stays in the account. • There is no change to interest rates.		

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How do I open and manage the account?	You can open and manage your account in branch, online and by telephone. There is no minimum deposit required to open the account, and there is no maximum balance limit.
Can I withdraw money from the account?	Yes. No notice is required. You can withdraw money at any time without giving notice: • If you have a Business Current account with NatWest, you can transfer (via the Mobile App, Online, by Telephone, or in Branch). • If you do not have a Business Current Account with NatWest, you can pay to any other account based in the UK (via the Mobile App, Online, by Telephone or in Branch).
Additional information	**Tax** We do not deduct tax from the interest we pay to you. The tax treatment may be subject to change in the future and depends on your circumstances.
	Definitions **Annual Equivalent Rate (AER)** This is a notional rate used for interest bearing accounts, which illustrates the interest rate if paid and compounded each year. It helps you to compare the effective rates of credit interest on different accounts. **Gross Rate** The interest rate you are paid. **p.a.** Per annum (per year).
	Interest rates are correct as at **22/04/2026** and are subject to variation.

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For business banking support, or if you're struggling financially, you can call us on:

Business enquiries UK: 03457 11 44 77

Business enquiries Overseas: +44 3457 11 44 77

Business enquiries Relay UK: 18001 03457 11 44 77

Our helpline is open 24/7 for general support; for lending and other specialist queries, we can only assist from 9:00am to 5:00pm.

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