For marketing purposes

Weekly Reference Rates

For cash clearing accounts of banks

Valid as of:	05.06.2026		
Currency[1]		**Reference**	**Rate**[2]
CHF	Swiss Franc (daily)	SARON ON	SIX Swiss Exchange[3]
EUR	Euro (daily)	€STR ON[4]	European Central Bank[3]
GBP	Pound Sterling (daily)	SONIA ON[4]	Bank of England[3]
JPY	Japanese Yen (daily)	TONA ON[4]	Bank of Japan[3]
USD	US Dollar (daily)	SOFR ON[4] 5	Federal Reserve Bank of New York[3]
AED	UAE Dirham	UBS Internal 1W	3.57740%
AUD	Australian Dollar	BBSW 1M AUD	4.45791%
BHD	Bahraini Dinar	UBS Internal 1W	4.35621%
CAD	Canadian Dollar	CDOR 1M CAD	Bank of Canada[3]
CNY	Chinese Yuan Renminbi	UBS Internal 1W	1.13658%
CZK	Czech Coruna	PRIBOR 1W CZK	3.52000%
DKK	Danish Krone	CIBOR 1W DKK	1.99000%
HKD	Hong Kong Dollar	HIBOR 1W HKD	2.26821%
HRK	Crotian Kuna	UBS Internal 1W	2.03695%
HUF	Hungarian Forint	BUBOR 1W HUF	6.25000%
ILS	New Israeli Shekel	TELBOR 1M ILS	3.61082%
ISK	Iceland Krona	REIBOR 1W	7.02390%
KWD	Kuwaiti Dinar	UBS Internal 1W	2.76483%
MAD	Moroccan Dirham	UBS Internal 1W	12.25931%
MXN	Mexican Peso	UBS Internal 1W	6.68973%
NOK	Norwegian Krone	NIBOR 1W NOK	4.35000%
NZD	New Zealand Dollar	NZD Spot 1W deposit	2.23000%
OMR	Omani Rial	UBS Internal 1W	3.66853%
PLN	Polish Zloty	WIBOR 1W PLN	3.60000%
QAR	Qatari Rial	UBS Internal 1W	2.78960%
RON	Romanian Leu	UBS Internal 1W	5.44001%
RUB*	Russian Ruble*	~~UBS Internal 1W~~ N/A	N/A
SAR	Saudi Riyal	UBS Internal 1W	3.23380%
SEK	Swedish Krona	STIBOR 1W SEK	1.77000%
SGD	Singapore Dollar	UBS Internal 1W	1.13080%
THB	Thai Baht	UBS Internal 1W	2.93411%
TND	Tunisian Dinar	UBS Internal 1W	6.99425%
TRY	Turkish Lira	UBS Internal 1W	35.84498%
ZAR	South African Rand	UBS Internal 1W	6.80621%

[1] Exotic (not listed) currencies upon request.
[2] For the calculation of debit interest, the reference rate is floored at 0.00%.
[3] Please refer to the publication of the respective Administrator.
[4] For currencies in which the overnight rates are not available on the same day, a "look back" period of 2 working days is applied.
[5] Canadian Overnight Repo Rate Average effective as of 01.07.2024. CAD CDOR 1M is being applied until 30.06.2024.

Underlying live rates for weekly and monthly reference rates are fetched on weekly basis on Fridays* and are valid for 1 week.
(*in case of a public holiday the rate is fixed on the previous business day)

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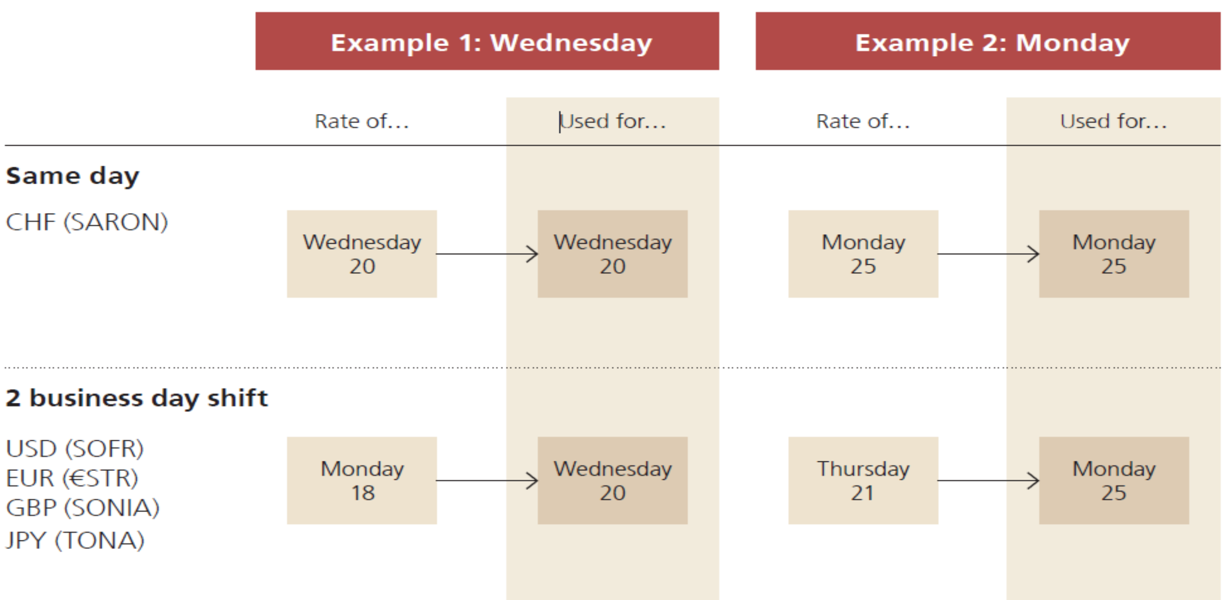
Interest calculation for overnight reference rates

Different publication times for each currency, as well as the exclusive publication of overnight rates, affect the way overnight rates are applied to your cash accounts.

Different publication times:
The overnight money market rate for the Swiss franc SARON is the only reference rate published on the same day. The reference rates for the euro (€STR), British pound (SONIA), Japanese yen (TONA) and US dollar (SOFR) are not published until the following working day.

Currency	Reference rate	Administrator	Publication time
Swiss Franc	SARON	SIX Swiss Exchange	6:00 p.m. CET
Euro	€STR	European Central Bank	9:00 a.m. CET (next working day)
British Pound	SONIA	Bank of England	9:00 a.m. local time (next working day)
Japanese Yen	TONA	Bank of Japan	10:00 a.m. local time (next working day
US Dollar	SOFR	Federal Reserve Bank of New York	8:00 a.m. local time (next working day)

Application of overnight rates
For accounts in Swiss franc, the SARON rate valid for the current day is applied to the account balance, as it is already published the same evening. For currencies in which the overnight rates are not available on the same day, a "look back" period of two working days is applied. This means that the interest rate applied is shifted by two working days. For example, on Monday the interest rate from last Thursday would be used as a basis; on Tuesday the rate from last Friday; on Wednesday the rate from last Monday. A detailed overview can be found in the graphic below:



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