

## Interest Rates

Our current interest rates were last updated **September 14, 2023**

**Note:** UBS Bank (Canada) reserves the right to amend interest rates. Interest is calculated on each day's final balance and paid or charged monthly or quarterly based on client instructions in the Account Application. For information, please contact your personal UBS Bank (Canada) Client Advisor.

<b>UBS Plus Accounts</b>		
<ul style="list-style-type: none"> <li>Daily interest according to market conditions and account balances.</li> </ul>		
<b>Currency</b>	<b>Account Balance</b>	<b>Interest Rate</b>
CAD	0 – 49,999	0.00%
CAD	50,000 – 99,999	0.00%
CAD	100,000 and over	0.00%
CAD	InvestmentPLUS	0.00%
USD	0 – 249,999	0.00%
USD	250,000 and over	0.00%
USD	InvestmentPLUS 0-499,999	0.00%
USD	InvestmentPLUS 500,000 & over	4.90%
EURO	100,000 and over	0.00% *
JPY	11,000,000 and over	-0.40% *
CHF	0 – 99,999	0.00%
CHF	100,000 and over	0.00%
CHF	InvestmentPLUS	0.00%
GBP	0 – 99,999	0.00%
GBP	100,000 and over	0.00%
GBP	InvestmentPLUS	0.00%

<b>RRSP Deposits</b>	
<b>Currency</b>	<b>Interest Rate</b>
All Currencies	0.00%

<b>Fixed Term Deposits</b>
<ul style="list-style-type: none"> <li>Available for periods of up to one year. Cancellation rights may apply to certain term deposits if canceled within 10 business days from Issuance (renewal) date with no interest payable.</li> <li>Minimum of CAD &amp; USD 50,000</li> <li>For all other major currencies CAD 100,000 equivalent</li> <li>Interest rate according to market conditions</li> </ul>

<b>Prime Rate in Canada<sup>(1)</sup></b>
7.20%

<b>Prime Rate in USA<sup>(1)</sup></b>
8.50%

<b>Default Overdraft Rate (Active Advisory Accounts only)</b>	
CAD/USD	Prime + 3%
EUR/CHF/GBP/NZD/JPY/DKK/SEK/AUD	10%
All Other Currencies	19%

\*Effective November 1, 2021, the negative interest rate will be charged to non-fee based accounts.

(1) Effective September 1, 2017, Prime Rate means the prime lending rate per annum as announced by major financial institutions, media and regulatory authorities (such as Wall Street Journal, Bloomberg or Bank of Canada), any such source as selected by UBS Bank (Canada) from time to time as reference rate for overdraft interest calculation in CAD or USD, as applicable, which may change from time to time without prior notice.

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