

Making your clients money work harder with interest earned on safeguarding accounts

Crown Agents Bank (CAB), regulated in the UK, supports global financial institutions*, central banks, governments, banks, NGOs and multilateral agencies to deliver fast, secure, and transparent cross-border payments to hard-to-reach markets.

Our treasury and banking solutions are built on a robust network of in country partners allowing CAB to navigate local complexities, utilising deep liquidity so our clients can manage risk and connect to new markets through SWIFT and ACH rails creating opportunities for underlying individuals, businesses, and economies globally.

In partnering with CAB, financial institutions can utilise our wholesale banking and treasury products, confident they are fully compliant with safeguarding regulations, at the same time benefitting from:

- Interest-earning opportunities
- Simplified audits
- Segregated accounts for transparent financial management.

- Gross Interest Rate % is the annual rate of interest Clients can earn. Where credit interest is payable, we calculate it on a daily basis (using a 365-day method for Account balances in GBP, and a 360-day calculation for all other in-scope currencies) on the cleared credit balance of each Account at the close of business on each day
- The interest will be credited to the Account following the end of each month. The Client is responsible for ensuring, in line with their regulatory obligations, that only relevant funds are held in their Safeguarding Accounts
- No interest will be payable, regardless of account balance, if the Relevant Base Rate of the Account (see Safeguarding Accounts Client Factsheet) is less than 1%
- Interest rates applicable to Safeguarding Accounts may become negative, in which case the Client will be required to pay such negative interest to CAB via an operational account or invoice
- Your business must be an Authorised Payment Institution or Electronic Money Institution.

Central Bank linked interest rates*

Currencies	Balance threshold per account	Gross interest rate %
EUR	€0 - €5,000,000	0.00%
	€5,000,000 - €30,000,000	European Central Bank (ECB) Deposit Facility Rate minus 1.00%
	Above €30,000,000	Please contact your Relationship Manager
GBP	£0 - £5,000,000	0.00%
	£5,000,000 - £30,000,000	Bank of England Base Rate minus 1.00%
	Above £30,000,000	Please contact your Relationship Manager
USD	\$0 - \$5,000,000	0.00%
	\$5,000,000 - \$15,000,000	Federal Funds Rate - Lower Limit minus 1.25%
	\$15,000,000 - \$30,000,000	Federal Funds Rate - Lower Limit minus 0.75%
	Above \$30,000,000	Please contact your Relationship Manager

Administered interest rates*

AUD	AUD\$0 - AUD\$5,000,000	0.00%
	Above AUD\$5,000,000	2.00%
CAD	CAD 0 - CAD 5,000,000	0.00%
	Above CAD 5,000,000	1.50%
DKK	DKK 0 - DKK 50,000,000	0.00%
	Above DKK 50,000,000	1.25%
NOK	NOK 0 - NOK 75,000,000	0.00%
	Above NOK 75,000,000	2.25%
NZD	NZD 0 - NZD 10,000,000	0.00%
	Above NZD 10,000,000	2.00%
SAR	SAR 0 - SAR 25,000,000	0.00%
	Above SAR 25,000,000	2.75%
SEK	SEK 0 - SEK 75,000,000	0.00%
	Above SEK 75,000,000	1.25%