

Schedule of interest and charges

Canaccord Genuity Wealth (International) Limited - effective 20 September 2023

Interest on your balance

The money we hold for you as part of our wealth management service is pooled with all other client money and held in client money bank accounts at a carefully selected panel of institutions.

You will receive or pay interest on your balances at the rates shown on this schedule, which may change from time to time. Interest accrues daily and will be applied to your account once a quarter in arrears, unless the sum accrued during the quarter is less than £2.50 (or the foreign currency equivalent).

Other rates may be available depending on circumstances (for example, if your money is in a currency other than sterling, dollars or euros) and such rates may be negative.

For details of other conditions that might affect your interest payments or diversification, please check our Terms of Business.

If you have any questions, your Canaccord Genuity investment manager will be happy to help.

Interest rates payable on credit balances

Cash balance thresholds (GBP)	Rate
5m	3.90%
2.5m	3.50%
1m	3.25%
500k	3.05%
250k	2.95%
100k	2.85%
50k	2.75%
0	2.65%

Cash balance thresholds (USD)	Rate
8m	4.05%
4m	3.65%
2m	3.40%
1m	3.15%
500k	2.95%
100k	2.80%
50k	2.70%
0	2.60%

Cash balance thresholds (EUR)	Rate
1m	2.80%
500k	2.20%
125k	1.80%
0	1.55%

As the balance on your account reaches the above threshold values, credit interest accrues at the relevant rate on the total balance for that day.

Interest rates chargeable on debit balances

We reserve the right to charge interest on overdue amounts and debit balances at the rate of 4% above our primary banker's base rate equivalent for sterling and 4% over the cost of funds for foreign currencies.

Foreign exchange rates

First £100,000 (or currency equivalent)	1.00%
Thereafter	0.25%

The above rates are applied to the relevant market exchange rates. Other rates may apply to non major currencies, forward settlement dates or other bespoke arrangements.

Payment charges

Same day and international payments

GBP	£25
USD	\$40
EUR	€30
CAD	C\$50

All other currencies £25 equivalent.

Sterling payments by BACS¹ are free of charge.

Charges may be levied by third party banks on non-sterling payments. In particular, all euro payments outside of the Single Euro Payment Area are subject to a correspondent charge of EUR31.50.

¹ A electronic payment, of up to £24,999, between two UK banks that usually takes three business days for the money to be received.

This document should be read in conjunction with the Terms of Business of which it forms a part.