

# Reference Interest Rates

## Global Markets Call and Current Accounts



The following Reference Interest Rates provide the base for interest rates applied to Global Markets call/demand and current accounts. If you require a Reference Interest Rate for a currency not listed below, please contact your relationship manager.

Currency	Reference Source	Reference Interest Rate	Web link	Current Reference Rate	Date Changed on GM Accounts	Denominator
<b>AUD</b>	Reserve Bank of Australia	Cash Rate	<a href="http://www.rba.gov.au/">http://www.rba.gov.au/</a>	1.50%	03/01/17	36000
<b>CAD</b>	Bank of Canada	Overnight Rate (Target)	<a href="http://www.bankofcanada.ca/en/monetary/target.html">http://www.bankofcanada.ca/en/monetary/target.html</a>	1.00%	06/11/17	36000
<b>CZK</b>	Czech National Bank	Repo Rate	<a href="http://www.cnb.cz/en/index.html">http://www.cnb.cz/en/index.html</a>	0.05%	30/03/12	36000
<b>DKK</b>	Denmarks National Bank	Lending Rate	<a href="http://www.nationalbanken.dk/en/Pages/default.aspx">http://www.nationalbanken.dk/en/Pages/default.aspx</a>	0.05%	02/08/12	36000
<b>EUR</b>	European Central Bank (ECB)	Refinancing Rate	<a href="http://www.ecb.int/home/html/index.en.html">http://www.ecb.int/home/html/index.en.html</a>	0.00%	04/09/14	36000
<b>GBP</b>	Bank Of England (BOE)	Base Rate	<a href="http://www.bankofengland.co.uk/">http://www.bankofengland.co.uk/</a>	0.50%	02/11/17	36500
<b>HUF</b>	Magyar Nemzeti Bank	Base Rate	<a href="http://english.mnb.hu/Engine.aspx">http://english.mnb.hu/Engine.aspx</a>	0.90%	05/08/15	36000
<b>NOK</b>	Norges Bank	Key policy Rate	<a href="http://www.norges-bank.no/en/">http://www.norges-bank.no/en/</a>	0.50%	02/08/16	36000
<b>PLN</b>	National Bank of Poland	Reference Rate	<a href="http://www.nbp.pl/Homen.aspx?f=/srodeken.htm">http://www.nbp.pl/Homen.aspx?f=/srodeken.htm</a>	1.50%	01/04/15	36000
<b>SEK</b>	Sveriges Riksbank	Repo Rate	<a href="http://www.riksbank.com/">http://www.riksbank.com/</a>	-0.50%	05/11/14	36000
<b>USD</b>	Federal Reserve	Fed Funds Target	<a href="http://www.frbdiscountwindow.org/index.cfm">http://www.frbdiscountwindow.org/index.cfm</a>	1.00%-1.25%	03/07/17	36000
<b>ZAR</b>	South African Reserve Bank	Repo Rate	<a href="http://www.resbank.co.za/Pages/default.aspx">http://www.resbank.co.za/Pages/default.aspx</a>	6.75%	28/07/16	36000