

Schedule of interest and charges

At Canaccord Genuity Wealth (International) Limited (CGWIL), we aim to provide you with clear and transparent information about the interest you receive on cash held by your Wealth Manager.

Interest on your balance								
Currency	Effective date	Cash balance	Gross rate p.a (%) ¹		Currency	Effective date	Cash balance	Gross rate p.a (%) ¹
GBP	06/02/2025	5m+	3.15%		CAD	12/03/2025	2m+	1.25%
		2.5m	2.75%				1m	0.75%
		1m	2.50%				200k	0.30%
		500K	2.30%				0-200k	0.00%
		250k	2.20%		DKK	22/04/2025	10m+	0.25%
		100k	2.10%				5m	0.00%
50k	2.00%		1m	0.00%				
USD	19/12/2024	0-50k	1.90%		NOK	15/12/2023	10m+	2.85%
		8m+	3.05%				4.5m	2.40%
		4m	2.65%				1m	2.15%
		2m	2.40%				0-1m	1.90%
		1m	2.15%		NZD	09/04/2025	3m+	1.90%
		500k	1.95%				1.5m	1.45%
100k	1.80%		275k	1.15%				
EUR	23/04/2025	50k	1.70%		SEK	05/02/2025	0-275k	0.90%
		0-50k	1.60%				12.5m+	0.80%
		1m+	1.05%				6m	0.35%
		500k	0.45%				1.25m	0.00%
		125k	0.05%		ZAR	31/01/2025	0-1.25m	0.00%
		0-125k	0.00%				22m+	3.15%
AUD	19/02/2025	2m+	2.40%				7.25m	2.65%
		1m	2.10%		1.5m	2.25%		
		225k	1.85%		0-1.5m	1.85%		
		0-225k	1.65%					

Notes

Interest rates: The interest rates illustrated are subject to change. We review the rates monthly and will publish updates here. The interest rate that applies to your balance is determined by the overall balance. When the balance increases into a higher band, the higher rate, relative to that band, will apply to the total amount.

Interest frequency: Interest is calculated on a daily basis and paid to your account quarterly, following the month end, unless the accumulated sum is less than £2.50 (or currency equivalent).

Interest rates payable on debit balances: In the event of overdue amounts or debit balances, we reserve the right to charge interest on the overdue amount at the rate of 4% above HSBC Bank plc base rate then ruling for sterling and 4% over the applicable base rate for foreign currencies. However, should the relevant base rate then ruling be negative, it shall be set to 0% for the purposes of charging interest on the overdue amount.

Foreign exchange rates: For foreign exchange transactions, we have different rates based on the transaction amount.

- Trades up to the value of GBP £100K (or its currency equivalent), are charged at 1%
- Trades beyond that value will have GBP £100K charged at 1% and the remainder at 0.25% (e.g. a trade for GBP £250K (initial GBP 100K at 1%. Remaining GBP £150K at 0.25%).

The rates described above are applied to the relevant market exchange rates. Please note that different rates may apply to non-major currencies, forward settlement dates, or other bespoke arrangements.

Payment charges: For same-day and international payments, we apply the following charges: GBP £25; EUR €30; USD \$40; CAD C\$50.

For all other currencies, the charge is equivalent to £25. Sterling payments by BACS² are free of charge.

Contact: If you wish to contact us, you can write to us at Dorey Court, Elizabeth Avenue, St. Peter Port, GY1 2HT, Guernsey.

¹ The rate shown is the annual equivalent rate and is a notional rate which illustrates what the interest would be if interest was paid and compounded on an annual basis.

² BACS - An electronic payment, of up to £249,999, between two UK banks that usually takes three business days for the money to be received.