

INTEREST RATES

This document applies to all self-invested personal pensions (SIPP) administered by London & Colonial Services Limited.

Interest rates applicable to your designated Sterling SIPP bank account

London & Colonial Services Limited holds all client money in accounts with HSBC and interest is earned on the money held in these accounts. Interest is payable depending on how much cash is held in your designated Sterling SIPP bank account and in accordance with the details shown below.

All Interest is paid gross and when applicable, will be credited monthly to your designated Sterling SIPP bank account.

The rates are cumulative and apply only to cash held in your designated Sterling SIPP bank account:

- The first £10,000 earns base rate minus 2.00%
- £10,000 up to £25,000 earns base rate minus 1.50%
- £25,000 up to £50,000 earns base rate minus 0.90%
- £50,000 up to £75,000 earns base rate minus 0.70%
- £75,000 up to £100,000 earns base rate minus 0.65%
- £100,000 up to £200,000 earns base rate minus 0.60%
- £200,000 up to Infinity earns base rate minus 0.50%

Interest is not paid to non-Sterling HSBC SIPP currency accounts.

FROM	TO	BBR %	0.5%	1.0%	3.0%	5.0%
£0	£10,000	2.00%	0.00%	0.00%	1.00%	3.00%
£10,000	£25,000	1.50%	0.00%	0.00%	1.50%	3.50%
£25,000	£50,000	0.90%	0.00%	0.10%	2.10%	4.10%
£50,000	£75,000	0.70%	0.00%	0.30%	2.30%	4.30%
£75,000	£100,000	0.65%	0.00%	0.35%	2.35%	4.35%
£100,000	£200,000	0.60%	0.00%	0.40%	2.40%	4.40%
£200,000	Infinity	0.50%	0.00%	0.50%	2.50%	4.50%

