

Deposit rates

As of 1st February 2026. All deposit interest is paid gross*.

The below details are for reference only. For full terms and conditions, please refer to individual account product specification. These can be accessed on our website or by contacting your racing banking team.

Fixed term deposit accounts

The minimum balance on these accounts is £50,000 and the maximum balance is £2,000,000. Withdrawals and additional deposits are not permitted.

Account	Gross* (fixed)
6 months	3.30%
1 year	3.35%
1 year loyalty**	3.40%
2 year	3.25%
2 year loyalty**	3.30%
3 year	3.20%
5 year	3.15%

**Only available to clients who have held an account with Weatherbys Bank for over 4 years.

Tax payment deposit accounts

Fixed term deposit products with a fixed maturity date of 14th January or 14th July, rather than a defined period. Designed specifically with payment of HMRC Self Assessment Tax Bills in mind.

Account	Gross* (fixed)
July 2026	3.21%
January 2027	3.34%
July 2027	3.30%
January 2028	3.25%

Instant Access accounts

Private Reserve

Variable rate deposit account providing free and unrestricted access to your money. Additional deposit and withdrawals are allowed at any stage with interest applied on a quarterly basis.

Balance	Gross* (variable)
£1-£49,999	0.50%
£50,000+	1.00%

Jockey Savings Plan

Balance	Gross* (variable)
£1+	1.00%

Notice accounts

Variable rate deposit accounts which provide limited access to your money. Additional deposits can be made at any time but withdrawal of funds is subject to providing us with the required number of days advanced notice.

Account	Gross* (variable) Balances £0-£9,999	Gross* (variable) Balances £10,000+
45 Day Notice (18th September 2025 - 4th February 2026)	0.00%	2.65%
45 Day Notice (from 5th February 2026)	0.00%	2.40%
90 Day Notice (7th August 2025 - 22nd March 2026)	0.00%	3.05%
90 Day Notice (from 23rd March 2026)	0.00%	2.80%
120 Day Notice (8th September 2025 - 20th April 2026)	0.00%	3.15%
120 Day Notice (from 21st April 2026)	0.00%	2.90%
250 Day Notice†	0.00%	3.60%

†The interest rate for the 250 Day Notice Account is guaranteed to pay 0.15% below the UK Base Rate.

USD 35 Day Notice Account

A variation of our Notice Accounts for clients who wish to hold funds in US dollars. Withdrawal of funds is subject to providing 35 days advanced notice.

Balance	AER** (variable)
\$1+	2.50%

USD 35 Day Notice Account

A variation of our Notice Accounts for clients who wish to hold funds in US dollars. Withdrawal of funds is subject to providing 35 days advanced notice.

Balance	AER** (variable)
\$1+	2.50%

Bank of England Base Rate	3.75%
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*GROSS is the interest rate you will receive before applicable tax is deducted from your account. Please note, it is your responsibility to ensure that any tax due on interest payments received is paid to the appropriate tax authority.

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Weatherbys Bank Limited is registered at Sanders Road, Wellingborough, Northamptonshire NN8 4BX. Registered number: 2943300.
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