



Ulster Bank

## Currency Borrowing Interest Rates

Rates as of 09<sup>th</sup> October 2025

### Currency borrowing

The interest rate charged on your currency borrowing will be set at a margin above the relevant currency reference rate. Details of the margin can be found in your overdraft facility letter or can be obtained from your Relationship Manager

### Unarranged Currency Overdrafts

Any currency current accounts that enter an overdrawn position which creates an unarranged overdraft, will be charged at a margin of **10%** above the relevant currency reference

Currency	Reference rate %	With effect from
Euro	2.4000	11/06/2025
US Dollars	4.5500	18/09/2025
Australian Dollars	5.6500	14/08/2025
Canadian Dollars	3.7500	18/09/2025
Japanese Yen	0.6000	14/08/2025
Swiss Franc	0.0000	14/08/2025
Swedish Krona	2.6000	01/10/2025
Norwegian Krone	6.0000	19/09/2025
Danish Krone	2.4000	14/08/2025
Hong Kong Dollars	4.3500	22/08/2025
Singapore Dollars	6.2000	27/03/2025
New Zealand Dollars	3.7500	09/10/2025
Polish Zloty	7.5000	09/10/2025
Czech Koruna	5.2500	21/05/2025
UAE Dirham	8.8000	27/03/2025
Chinese Renminbi		

Currency	Reference rate %	With effect from
Saudi Riyal	10.8400	03/07/2024
Hungary Forint	9.7500	29/11/2024
Israel Shekel	9.2800	03/07/2024
Turkey Lira	102.0000	03/07/2024
Mexican Peso	14.4000	21/05/2025
Kuwait Dinar	30.0000	03/07/2024
Oman Riyal	11.4400	03/07/2024
Qatar Riyal	11.1200	03/07/2024
Thai Bhat	30.0000	07/08/2024
South African Rand	10.5000	14/08/2025
Bulgaria Lev	5.1000	27/03/2025
Croatia Kuna	30.0000	28/06/2007
Indian Rupee	30.0000	03/07/2024
Mauritius Rupee	30.0000	10/03/2020
Morocco Dirham	16.0000	22/10/2024
Tunisia Dinar	30.0000	14/08/2025