DowgateWealth

Client Interest Rates

December 2025

Client interest rates schedule

(as at 18 December 2025)

The below table sets out interest paid currently on uninvested cash for the accounts held with us. Dowgate is not a bank and is paid interest on cash balances based on the rates of interest provided to us by our Custodians hence why rates differ to savings rates offered by Banks. Client cash remains instantly available should you require the cash to either invest into the market or alternatively return to your own Bank Account.

The below rates apply to Sterling Deposits only and are tiered rates:

Cash balance	Interest rate
£0 to £25,000	0%
£25,001 to £275,000	0%
£275,001 to £1,025,000	0%
£1,025,001 and above	0.25%

The below rates apply to US Dollar Deposits only and are tiered rates:

Cash balance	Interest rate (in effect from 10 December 2025)
$0 to $25,000	0%
$25,001 to $275,000	0%
$275,001 to $1,025,000	0%
$1,025,001 and above	0.25%

Euro Deposits are rated at 0%.