



# External account providers and interest rate

This is the current list of external client money account providers and interest rate for the cash account within the following products:

| Advised Aviva Platform    | Aviva Online Investment Service |
|---------------------------|---------------------------------|
| Pension Portfolio.....    | Aviva Pension                   |
| ISA Portfolio.....        | Aviva Stocks & Shares ISA       |
| Investment Portfolio..... | Aviva Investment Account        |

### External account providers

Within the cash account, cash may be held in one or more interest-bearing client money bank account(s) with external account providers of our choice. The current providers holding client money are shown below.

We need to hold money with HSBC to meet daily client requirements. Outside of HSBC, the remaining client money is spread between the other providers. This is to maximise returns to customers while spreading the risk of a bank failure.

HSBC Bank plc  
Lloyds Bank plc  
Royal Bank of Scotland Group plc  
Santander UK plc

### Interest rate

The current interest rate on the cash account for any of these products is:

0.58% gross/Annual Equivalent Rate (AER)

The figures are based on a weighted average of the interest rates provided by these account providers. They are variable interest rates and may change. Interest is paid monthly and interest rates can be zero or negative.

‘Gross’ means the rate of interest before the deduction of tax. ‘AER’ stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and compounded once each year.

Please remember that we may change the external account providers and interest rate at any time.

## Protecting client money

The Financial Services Compensation Scheme (FSCS) has been set up to provide protection to consumers if authorised financial services firms are unable to meet claims against them. For the cash account (a UK deposit account), Aviva is normally entitled to claim up to £85,000 on behalf of each

customer for each of these account providers. This limit will also take into account any other accounts you hold with these account providers. You should refer to your key features document for more information about the FSCS.

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