



# 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. Here are the current providers where client money will be held. Outside of the operational balances required at HSBC, we will aim to hold money broadly equally across the others:

HSBC Bank Plc

## Interest rate

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

0.50% gross/Annual Equivalent Rate (AER)

The figures are based on an 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.

## Financial Services Compensation Scheme

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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