



# 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 diversify the holdings to reduce risk.

- HSBC Bank plc
- Lloyds Bank plc
- Royal Bank of Scotland Group plc

## Interest rate

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

4.53% gross

The interest rates are variable 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 consideration any other accounts you hold with these account providers. You should refer to your key features document for more information about the FSCS.