

Liquidity Solutions

Global Wealth Management

What is most important to you when it comes to your cash?
At UBS, we have a number of solutions available to help you optimise the management of your cash.

With this in mind, we have put together a brief summary of our cash solutions

UBS Fixed Term Deposits

Fixed term deposits are deposits with a fixed amount of capital, term and rate of interest. The rate of interest is determined by money market conditions and the period of investment.

Facts in brief

- Ease to market and quick deposit placement
- Live pricing on a daily basis
- Fixed term Deposits cannot be terminated before maturity
- **Maturity tenors:** Various terms; overnight to one year
- **Currency:** All major currencies
- **Minimum deposit size:** £10,000 or currency equivalent
- **Interest:** Paid gross before tax on maturity
- **Suitability:** Clients who are Resident, Domiciled (RD), Resident non Domiciled (RND) and Non Resident, non Domiciled (NRND)

Risk considerations

- **Credit risk:** You are subject to the credit worthiness of UBS and therefore, you are fully exposed to UBS's default risk.

Indicative returns for UBS Fixed Term Deposits

	GBP (%)	USD (%)	EUR (%)	CHF (%)
1 week	4.70	4.93	3.12	1.16
1 month	4.81	4.94	3.13	1.16
3 months	4.97	4.99	3.18	1.21
6 months	5.20	5.06	3.26	1.28
12 months	5.40	5.00	3.27	1.35

APR net

For illustrative purposes only
Source: UBS Treasury Services

Overnight cash

For cash accounts within UBS Advisory and Execution Only portfolios, interest is payable on credit balances in selected currencies. Our standard rates for applicable credit balances are set out below, subject to a minimum rate of 0.00%.

Interest rates on UBS Advisory and Execution Only portfolios

Account balance	Reference rate minus 1.25%	Reference rate minus 0.95%	Reference rate minus 0.75%
GBP	0–249,999	250,000–999,999	1,000,000 and above

Account balance	Reference rate minus 1.25%	Reference rate minus 0.95%	Reference rate minus 0.75%
USD	0–399,999	400,000–1,599,999	1,600,000 and above

Account balance	Reference rate minus 1.25%	Reference rate minus 0.95%	Reference rate minus 0.75%
EUR	0–299,999	300,000–1,199,999	1,200,000 and above

Account balance	Reference rate minus 1.25%	Reference rate minus 0.95%	Reference rate minus 0.75%
CHF	0–449,999	450,000–1,699,999	1,700,000 and above

GBP Overnight SONIA¹ at 4.93% as at 31.07.23

USD Overnight SOFR² at 5.31% as at 31.07.23

EUR Overnight ESTR³ at 3.40% as at 31.07.23

CHF Overnight SARON⁴ at 1.70% as at 31.07.23

Source: UBS. As at 31.07.23

¹ Sterling Overnight Index Average (SONIA)

² Secured Overnight Financing Rate (SOFR)

³ Euro Short Term Rate (ESTR)

⁴ Swiss Average Overnight Rate (SARON)

- **Please note overnight cash margins are going to change on the 01/09/2023 please check with your CA for any questions.**

Money Market funds

A money market fund typically invests its assets in money market instruments, short dated bonds and floating rate notes. Through a single fund subscription, the fund provides access to diversified portfolios of short term money market instruments.

Facts in brief

- Improves diversification
- High levels of liquidity
- Aims to improve yield through active management
- **Currency:** All major currencies
- **Indicative Lending Value (LV):** 95%
- **Minimum deposit size:** n/a
- **Minimum liquidity fee:** 0.10%
- **Suitability:** Clients who are Resident, Domiciled (RD), Resident non Domiciled (RND) and Non Resident, non Domiciled (NRND)

Gross of fees indicative yield for Money Market funds

	GBP (%)	USD (%)
Blackrock ICS Liquidity Funds	4.86	5.37
Goldman Sachs Liquidity Funds	N/A	5.27
JP Morgan Liquidity Funds	4.92	5.38
UBS Money Market Funds	4.93	5.42

Fund Provider	GBP ISIN
JP Morgan (inc)	LU1747646468
Blackrock (inc)	IE00B3L10356
UBS (inc)	IE00BWWCQ766

Fund Provider	USD ISIN
JP Morgan (inc)	LU1747647433
Blackrock (inc)	IE00B44BQ083
Goldman Sachs (inc)	IE00B92BZ422
UBS (inc)	IE00BWWCPJ19

UBS MMF funds are ESG compliant.

For illustrative purposes only

Source: Transfer Agency based on day annualized yield. As at 31.07.23

Risk considerations

- No capital protection: the value of investments and the income from them may go down as well as up (as a result of market and currency fluctuations) and you may not get back the original amount invested.
- The prices of debt securities that pay a fixed rate of interest may rise or fall in response to changes in the interest paid by similar securities. Generally, when interest rates rise, price of debt securities fall.
- The Fund invests in bonds and may therefore be subject to fluctuations in value.
- Changes in interest rates have an effect on the return of the Fund.
- **Credit risk:** of the underlying issuers

Third Party Cash Deposit service

The Third Party Cash Deposit service is a non-advised administrative service which allows you to place cash deposits with the third party providers of your choice from those listed under this service. It is a trust based arrangement under which we accept money from you, as trustee, and place it into a deposit account held with the provider in our name (but identified as a trust account).

Facts in brief

- Access to a range of external cash deposits with attractive rates including easy access to notice account and fixed term deposits
- Opportunity to diversify cash holdings among third party providers thereby diversifying credit risk
- A choice of third party providers with a minimum credit rating of investment grade or equivalent
- A consolidated view of holdings in the service via one single portal
- Reduced administrative burden in opening multiple accounts
- **Currency:** All major currencies
- **Minimum deposit size:** £500, 000 or currency equivalent
- **Intermediary deposit fee:** 0.25%
- **Suitability:** Clients who are Resident, Domiciled (RD), Resident non Domiciled (RND) and Non Resident, non Domiciled (NRND)

Risk considerations

- **Credit risk:** Third Party Cash Deposits are subject to the credit worthiness of the provider and therefore you are fully exposed to deposit third party provider's default risk.
- It is your responsibility to choose the third party provider and to determine how much of your money you wish to place with them.

Gross Indicative returns for Third Party Deposits

	GBP	USD	EUR
Instant Access	1.90	2.50	
32 Day Notice Account	4.85	4.90	3.40
95 Day Notice Account	5.00	4.95	3.50
3 Month Fixed Term Deposit	5.43	5.50	3.68
6 Month Fixed Term Deposit	5.80	5.73	3.87
12 Month Fixed Term Deposit	6.23	5.87	4.08

For illustrative purposes only
Source: UBS. As at 31.07.23

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