Titan Private Wealth Limited (TPW)

Client Interest Rate Policy

This policy outlines how interest is paid on any cleared cash balances held within your TPW portfolio(s).

The cash in your portfolio(s) is held in one or more client bank accounts selected by Pershing Securities Limited (PSL), which provides you with settlement and custody services in relation to your TPW portfolio(s).

As explained in our Terms of Business, a proportion of the interest earned by cash in your portfolio(s) is paid to you and the remainder is retained by us.

The current rate of interest payable to you is a fixed rate of 0.90% per annum on cleared cash balances held within your TPW portfolio(s).

The interest earned by cash in your portfolio(s) is variable and cannot be known in advance. However, the table below illustrates the effect of how interest is shared between you and us, using an assumed interest rate based on recent experience.

	Illustrative interest rate earned in bank accounts selected by PSL	Interest rate paid to you	Interest rate retained by TPW
From December 1, 2025, to present	4%	0.90%	3.35%

Please remember that the above rates are provided for illustrative purposes only.

Interest is calculated on a daily basis and paid to your account by PSL every six month.

Important notes about interest

1. The interest we share with you is variable and may be different in the future. For example, the rate might well change when major banks change their interest rates in response to changes in the Bank of England's Bank Rate (also known as the Base Rate).
2. The basis on which we share interest with you could change in the future, for example if we review our charging structure.
3. The interest rate earned by cash in your portfolios may be higher or lower than the Bank of England Bank Rate (or Base Rate).
4. If the interest rate paid to you is negative, this denotes that a charge in the form of debit interest will be applied to your account.
5. We do not charge custody or investment management fees on the value of the cash you hold.

Should you have any queries relating to this policy please contact your Investment Manager in the first instance.