

BUSINESS AND PROFESSIONAL ACCOUNTS

SAVINGS RATES

Effective from 1st April 2009

Business Direct	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	1.30 / 1.29	1.30	1.04 / 1.03

Business Direct 30	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	1.55 / 1.54	1.55	1.24 / 1.23

Company Deposit	Gross/AER%	Net%
£1+	0.20	0.16

Introducer Bond 2	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	1.20 / 1.19	1.20	0.96 / 0.95

Trust and Trust 60	Gross/AER%	Net%
£1+	1.00	0.80

Professional Client (Undesignated)	Gross/AER%	Net%
1+	0.65	0.52

Bath Internet Client Account**Gross/AER%****Net%**

£4m+	0.80	0.64
£2m+	0.75	0.60
£1m+	0.70	0.56
£250,000+	0.35	0.28
£100,000+	0.30	0.24
£25,000+	0.25	0.20
£1+	0.10	0.08
Flat Rate option	0.70	0.56

Pension Deposit**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£250,000+	1.25/1.24	1.25	1.00/0.99
£50,000+	1.10/1.09	1.10	0.88/0.88
£1+	1.00/1.00	1.00	0.80/0.80

Pension 90 Plus**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£1+	1.60 / 1.59	1.60	1.28/ 1.27
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CLOSED BUSINESS AND PROFESSIONAL ACCOUNTS

Company Deposit 90	Gross/AER%	Net%
No Longer Available		
£50,000+	0.20	0.16

Pension 90	Gross/AER%	Net%
No Longer Available		
£250,000+	1.25	1.00
£50,000+	1.10	0.88
£1+	1.00	0.80

Introducer Bond Annual	Gross/AER%	Net%
No Longer Available		
£1+	1.20	0.96

Professional Tiered Designated Client Account	Gross/AER%	Net%
No Longer Available		
£1m+	0.70	0.56
£250,000+	0.35	0.28
£100,000+	0.30	0.24
£25,000+	0.25	0.20
£1+	0.10	0.08

BUSINESS AND PROFESSIONAL ACCOUNTS SAVINGS RATES

Effective from 1st March 2009

Business Direct	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	1.80 / 1.79	1.80	1.44 / 1.43

Business Direct 30	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	2.05 / 2.03	2.05	1.64 / 1.62

Company Deposit	Gross/AER%	Net%
£1+	0.30	0.24

Introducer Bond 2	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	1.80 / 1.79	1.80	1.44 / 1.43

Trust and Trust 60	Gross/AER%	Net%
£1+	1.30	1.04

Professional Client (Undesignated)	Gross/AER%	Net%
1+	0.95	0.76

Bath Internet Client Account**Gross/AER%****Net%**

£4m+	1.55	1.24
£2m+	1.30	1.04
£1m+	1.00	0.80
£250,000+	0.65	0.52
£100,000+	0.50	0.40
£25,000+	0.30	0.24
£1+	0.10	0.08
Flat Rate option	1.00	0.80

Pension Deposit**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£250,000+	1.55/1.54	1.55	1.24/1.23
£50,000+	1.30/1.29	1.30	1.04/1.03
£1+	1.20/1.19	1.20	0.96/0.95

Pension 90 Plus**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£1+	1.85 / 1.83	1.85	1.48/ 1.47
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CLOSED BUSINESS AND PROFESSIONAL ACCOUNTS

Company Deposit 90	Gross/AER%	Net%
No Longer Available		
£50,000+	0.30	0.24

Pension 90	Gross/AER%	Net%
No Longer Available		
£250,000+	1.55	1.24
£50,000+	1.30	1.04
£1+	1.20	0.96

Introducer Bond Annual	Gross/AER%	Net%
No Longer Available		
£1+	1.80	1.44

Professional Tiered Designated Client Account	Gross/AER%	Net%
No Longer Available		
£1m+	1.00	0.80
£250,000+	0.65	0.52
£100,000+	0.50	0.40
£25,000+	0.30	0.24
£1+	0.10	0.08

BUSINESS AND PROFESSIONAL ACCOUNTS

SAVINGS RATES

Effective from 1st February 2009

Business Direct	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	2.20 / 2.18	2.20	1.76 / 1.74

Business Direct 30	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	2.45 / 2.42	2.45	1.96 / 1.94

Company Deposit	Gross/AER%	Net%
£1+	0.30	0.24

Introducer Bond 2	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	2.10 / 2.08	2.10	1.68 / 1.66

Trust and Trust 60	Gross/AER%	Net%
£1+	1.60	1.28

Professional Client (Undesignated)	Gross/AER%	Net%
1+	1.25	1.00

Bath Internet Client Account**Gross/AER%****Net%**

£4m+	1.85	1.48
£2m+	1.60	1.28
£1m+	1.30	1.04
£250,000+	0.95	0.76
£100,000+	0.70	0.56
£25,000+	0.40	0.32
£1+	0.20	0.16
Flat Rate option	1.30	1.04

Pension Deposit**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£250,000+	1.85/1.83	1.85	1.48/1.47
£50,000+	1.60/1.59	1.60	1.28/1.27
£1+	1.50/1.49	1.50	1.20/1.19

Pension 90 Plus**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£1+	2.15 / 2.13	2.15	1.72 / 1.70
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CLOSED BUSINESS AND PROFESSIONAL ACCOUNTS

Company Deposit 90	Gross/AER%	Net%
No Longer Available		
£50,000+	0.30	0.24

Pension 90	Gross/AER%	Net%
No Longer Available		
£250,000+	1.85	1.48
£50,000+	1.60	1.28
£1+	1.50	1.20

Introducer Bond Annual	Gross/AER%	Net%
No Longer Available		
£1+	2.10	1.68

Professional Tiered Designated Client Account	Gross/AER%	Net%
No Longer Available		
£1m+	1.00	0.80
£250,000+	0.75	0.60
£100,000+	0.60	0.48
£25,000+	0.45	0.36
£1+	0.30	0.26

BUSINESS AND PROFESSIONAL ACCOUNTS

SAVINGS RATES

Effective from 1st January 2009

Business Direct	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	2.60 / 2.57	2.60	2.08 / 2.06

Business Direct 30	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	2.85 / 2.81	2.85	2.28 / 2.25

Company Deposit	Gross/AER%	Net%
£1+	0.70	0.56

Introducer Bond 2	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	2.50 / 2.47	2.50	2.00 / 1.98

Trust and Trust 60	Gross/AER%	Net%
£1+	2.00	1.60

Professional Client (Undesignated)	Gross/AER%	Net%
1+	1.65	1.32

Bath Internet Client Account**Gross/AER%****Net%**

£4m+	2.25	1.80
£2m+	2.00	1.60
£1m+	1.70	1.36
£250,000+	1.35	1.08
£100,000+	1.10	0.88
£25,000+	0.80	0.64
£1+	0.30	0.24
Flat Rate option	1.70	1.36

Pension Deposit**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£250,000+	2.25/2.23	2.25	1.80/1.78
£50,000+	2.00/1.98	2.00	1.60/1.59
£1+	1.90/1.88	1.90	1.52/1.51

Pension 90 Plus**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£1+	2.55 / 2.52	2.55	2.04 / 2.02
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CLOSED BUSINESS AND PROFESSIONAL ACCOUNTS

Company Deposit 90	Gross/AER%	Net%
No Longer Available		
£50,000+	0.70	0.56

Pension 90	Gross/AER%	Net%
No Longer Available		
£250,000+	2.25	1.80
£50,000+	2.00	1.60
£1+	1.90	1.52

Introducer Bond Annual	Gross/AER%	Net%
No Longer Available		
£1+	2.50	2.00

Professional Tiered Designated Client Account	Gross/AER%	Net%
No Longer Available		
£1m+	1.40	1.12
£250,000+	1.15	0.92
£100,000+	1.00	0.80
£25,000+	0.85	0.68
£1+	0.70	0.56

BUSINESS AND PROFESSIONAL ACCOUNTS SAVINGS RATES

Effective from 1st December 2008

Business Direct	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	3.35 / 3.30	3.35	2.68 / 2.64

Business Direct 30	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	3.60 / 3.54	3.60	2.88 / 2.83

Company Deposit	Gross/AER%	Net%
£1+	1.45	1.16

Introducer Bond 2	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	3.25 / 3.20	3.25	2.60 / 2.56

Trust and Trust 60	Gross/AER%	Net%
£1+	2.75	2.20

Professional Client (Undesignated)	Gross/AER%	Net%
1+	2.40	1.92

Bath Internet Client Account**Gross/AER%****Net%**

£4m+	3.00	2.40
£2m+	2.75	2.20
£1m+	2.45	1.96
£250,000+	2.10	1.68
£100,000+	1.85	1.48
£25,000+	1.55	1.24
£1+	1.05	0.84
Flat Rate option	2.45	1.96

Pension Deposit**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£250,000+	3.00/2.96	3.00	2.40/2.37
£50,000+	2.75/2.72	2.75	2.20/2.17
£1+	2.65/2.62	2.65	2.12/2.09

Pension 90 Plus**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£1+	3.30 / 3.25	3.30	2.64 / 2.60
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CLOSED BUSINESS AND PROFESSIONAL ACCOUNTS

Company Deposit 90	Gross/AER%	Net%
No Longer Available		
£50,000+	1.45	1.16

Pension 90	Gross/AER%	Net%
No Longer Available		
£250,000+	3.00	2.40
£50,000+	2.75	2.20
£1+	2.65	2.12

Introducer Bond Annual	Gross/AER%	Net%
No Longer Available		
£1+	3.25	2.60

Professional Tiered Designated Client Account	Gross/AER%	Net%
No Longer Available		
£1m+	2.15	1.72
£250,000+	1.90	1.52
£100,000+	1.60	1.28
£25,000+	1.30	1.04
£1+	0.90	0.72

BUSINESS AND PROFESSIONAL ACCOUNTS SAVINGS RATES

Effective from 1st November 2008

Current Bank of England Base Rate: 4.50%

Business Direct	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	4.75 / 4.65	4.75	3.80 / 3.72

Business Direct 30	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	5.00 / 4.89	5.00	4.00 / 3.91

Company Deposit	Gross/AER%	Net%
£1+	2.70	2.16

Introducer Bond 2	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	4.50 / 4.41	4.50	3.60 / 3.53

Trust and Trust 60	Gross/AER%	Net%
£1+	4.00	3.20

Professional Client (Undesignated)	Gross/AER%	Net%
1+	3.65	2.92

Bath Internet Client Account**Gross/AER%****Net%**

£4m+	4.25	3.40
£2m+	4.00	3.20
£1m+	3.70	2.96
£250,000+	3.35	2.68
£100,000+	3.10	2.48
£25,000+	2.80	2.24
£1+	2.30	1.84
Flat Rate option	3.70	2.96

Pension Deposit**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£250,000+	4.15/4.07	4.15	3.32/3.26
£50,000+	4.00/3.93	4.00	3.20/3.14
£1+	3.50/3.45	3.50	2.80/2.76

Pension 90 Plus**Gross%**
Annual / Monthly**AER%****Net%**
Annual / Monthly

£1+	4.45 / 4.36	4.45	3.56 / 3.49
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CLOSED BUSINESS AND PROFESSIONAL ACCOUNTS

Company Deposit 90	Gross/AER%	Net%
£50,000+	3.20	2.56

Pension 90	Gross/AER%	Net%
£250,000+	4.15	3.32
£50,000+	4.00	3.20
£1+	3.50	2.80

Introducer Bond Annual	Gross/AER%	Net%
£1+	4.50	3.60

Professional Tiered Designated Client Account	Gross/AER%	Net%
£1m+	3.40	2.72
£250,000+	3.17	2.54
£100,000+	2.85	2.28
£25,000+	2.55	2.04
£1+	2.15	1.72

BUSINESS AND PROFESSIONAL ACCOUNTS SAVINGS RATES

Effective from 1st May 2008

Current Bank of England Base Rate: 5.00%

Business Direct	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£20,000+	5.25 / 5.13	5.25	4.20 / 4.10
£2500+	5.00 / 4.89	5.00	4.00 / 3.91
£1+	4.00 / 3.93	4.00	3.20 / 3.14

Company Deposit	Gross/AER%	Net%
£1+	3.20	2.56

Introducer Bond 2	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	5.00 / 4.89	5.00	4.00 / 3.91

Trust and Trust 60	Gross/AER%	Net%
£1+	4.50	3.60

Professional Client (Undesignated)	Gross/AER%	Net%
1+	4.15	3.32

Bath Internet Client Account	Gross/AER%	Net%
£4m+	4.75	3.80
£2m+	4.50	3.60
£1m+	4.20	3.36
£250,000+	3.85	3.08
£100,000+	3.60	2.88
£25,000+	3.30	2.64
£1+	2.80	2.24
Flat Rate option	4.20	3.36

Pension Deposit

	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1m+	4.75	4.75	3.80
£250,000+	4.25	4.25	3.40
£1+	4.00	4.00	3.20

Pension 90 Plus

	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£500,000+	5.00 / 4.89	5.00	4.00 / 3.91
£250,000+	4.75 / 4.65	4.75	3.80 / 3.72
£1+	4.50 / 4.41	4.50	3.60 / 3.53

CLOSED BUSINESS AND PROFESSIONAL ACCOUNTS

Company Deposit 90	Gross/AER%	Net%
£50,000+	3.70	2.95

Pension 90	Gross/AER%	Net%
£1m+	4.75	3.80
£250,000+	4.25	3.40
£1+	4.00	3.20

Introducer Bond Annual	Gross/AER%	Net%
£1+	5.00	4.00

Professional Tiered Designated Client Account	Gross/AER%	Net%
£1m+	4.00	3.20
£250,000+	3.75	3.00
£100,000+	3.45	2.76
£25,000+	3.15	2.52
£1+	2.75	2.20

BUSINESS AND PROFESSIONAL ACCOUNTS SAVINGS RATES

Effective from 15th February 2008

Current Bank of England Base Rate: 5.25%

Company Deposit	Gross/AER%	Net%
£1+	3.45	2.76

Introducer Bond 2	Gross% Annual / Monthly	AER%	Net% Annual / Monthly
£1+	5.25 / 5.13	5.25	4.20 / 4.10

Trust and Trust 60	Gross/AER%	Net%
£1+	4.75	3.80

Professional Client (Undesignated)	Gross/AER%	Net%
1+	4.40	3.52

Bath Internet Client Account	Gross/AER%	Net%
£4m+	5.00	4.00
£2m+	4.75	3.80
£1m+	4.45	3.56
£250,000+	4.10	3.28
£100,000+	3.85	3.08
£25,000+	3.55	2.84
£1+	3.05	2.44
Flat Rate option	4.40	3.52

Pension Deposit**Gross/AER%****Net%**

£1m+	5.00	4.00
£250,000+	4.50	3.60
£1+	4.25	3.40

CLOSED BUSINESS AND PROFESSIONAL ACCOUNTS

Company Deposit 90	Gross/AER%	Net%
£50,000+	3.95	3.16

Pension 90	Gross/AER%	Net%
£1m+	5.00	4.00
£250,000+	4.50	3.60
£1+	4.25	3.40

Introducer Bond Annual	Gross/AER%	Net%
£1+	5.25	4.20

Professional Tiered Designated Client Account	Gross/AER%	Net%
£1m+	4.25	3.40
£250,000+	4.00	3.20
£100,000+	3.70	2.96
£25,000+	3.40	2.72
£1+	3.00	2.40

Explanation of terms

AER means Annual Equivalent Rate. AER illustrates what your interest rate would be if interest was paid and compounded each year and allows you to easily compare different offers.

Net rate is the rate payable after the deduction of lower rate tax (which may be reclaimed by non-taxpayers on completion of an Inland Revenue R85 form). As the rate of tax may vary, the net rate is given for illustration only and is rounded to two decimal places.

Gross rate means that credit interest is paid without income tax being deducted. You can receive your interest paid gross if you are a non-tax payer and have completed an Inland Revenue R85 form.