

<b>Business, Charity and Professional Accounts</b>				
<b>Interest Rates Effective from Date 15th February 2010 Updated 1st June 2010</b>				
<b>Account Type</b>	<b>Interest Tier</b>	<b>Gross% Annual/Monthly</b>	<b>AER%</b>	<b>NET% Annual/Monthly</b>
Business Direct	£1+	1.05/1.04	1.05	0.84/0.84
Business Direct 30	£1+	1.30/1.29	1.30	1.04/1.03
Business Direct Tracker Bond [Six month Bond]	£25,000	2.05 (BBR + 1.55%)	2.06	1.64
Business Direct Tracker Bond [Twelve month Bond]	£25,000	2.40 (BBR + 1.90%)	2.40	1.92
Introducer Bond (Issue 2)	£1+	1.05/1.04	1.05	0.84/0.84
Trust and Trust 60	£1+	0.75	0.75	0.60
Professional Client (Undesignated)	£1+	0.40	0.40	0.32
Bath Internet Client Account	£4m+	0.80	0.80	0.64
	£2m+	0.75	0.75	0.60
	£1m+	0.70	0.70	0.56
	£250,000+	0.35	0.35	0.28
	£100,000+	0.30	0.30	0.24
	£25,000+	0.25	0.25	0.20
	£1+	0.10	0.10	0.08
	Flat Rate Option	0.70	0.70	0.56
Pension Deposit	£250,000	1.10/1.09	1.10	0.88/0.88
	£50,000	0.95/0.95	0.95	0.76/0.76
	£1	0.85/0.85	0.85	0.68/0.68
Pension 90 Plus	£1+	1.35/1.34	1.35	1.08/1.07
Company Deposit	£1+	0.20	0.20	0.16

#### **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 ones.

**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.

**BBR** means Bank of England Base Rate

**Please see the specific account terms and conditions for further information.**

<b>Closed Business and Professional Accounts</b>				
<b>Interest Rates Effective from Date 15th February 2010 - Updated 1st June 2010</b>				
Account Type	Interest Tier	Gross% Annual/Monthly	AER%	NET% Annual/Monthly
Company 90	£1+	0.20	0.20	0.16
Pension 90	£250,000+	1.10	1.10	0.88
	£50,000+	0.95	0.95	0.76
	£1+	0.85	0.85	0.68
Introducer Bond	£1+	1.05	1.05	0.84
Professional Tiered Designated Client Account	£1m+	0.70	0.70	0.56
	£250,000+	0.35	0.35	0.28
	£100,000+	0.30	0.30	0.24
	£25,000+	0.25	0.25	0.20
	£1+	0.10	0.10	0.08
Business Direct Bond (Issue 1) [Twelve month Bond]	£1+	3.10	3.10	2.48
Business Direct Bond (Issue 1) [Six month Bond]	£1+	2.70	2.70	2.16
Business Direct Bond (Issue 2) [Six month Bond]	£1+	2.05	2.05	1.64

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