

Current savings and investment interest rates				
Interest Rates Effective from Date 1st May 2009				
Account Type	Interest Tier	Gross% Annual/Monthly	AER%	NET% Annual/Monthly
Cash ISA	£1+	1.55	1.55	N/A
Future Builder Children's Account	£1+	1.10	1.10	0.88
Fixed Rate Bond Issue 7	£1+	2.10/2.08	2.10	1.68/1.66
Lifestyle Instant	£100,000	0.70	0.70	0.56
	£50,000	0.60	0.60	0.48
	£20,000	0.50	0.50	0.40
	£10,000	0.40	0.40	0.32
	£5,000	0.30	0.30	0.24
	£1,000	0.25	0.25	0.20
	£1+	0.10	0.10	0.08
Wessex	£75000+	1.55/1.54	1.55	1.24/1.23
	£50,000+	0.85/0.85	0.85	0.68/0.68
	£20,000+	0.65/0.65	0.65	0.52/0.52
	£10,000+	0.50/0.50	0.50	0.40/0.40
	£1,000+	0.30/0.30	0.30	0.24/0.24
	£1+	0.10/0.10	0.10	0.08/0.08
Lifestyle 30	£1+	0.60	0.60	0.48
Lifestyle 60	£1+	1.35	1.35	1.08
Lifestyle Tracker Plus	£1+	1.50 1st 6 months		1.20 1st 6 months
		1.25 2nd 6 months	1.38	1.00 2nd 6 months
		0.25 thereafter	0.25	0.20 thereafter
Direct Saver Postal Account	£1+	1.55/1.54	1.55	1.24/1.23

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.

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

Closed Retail Accounts interest rates
Interest Rates Effective from Date 1st May 2009

Account Type	Interest Tier	Gross% Annual/Monthly	AER%	NET% Annual/Monthly
Cash ISA (formally TESSA ISA)	£1 to £15,000	1.55	1.55	N/A
Regular Saver ISA	£1+	1.70	1.70	N/A
Loyalty Cash ISA	£1+	3.50	3.50	N/A
Premier Cash ISA (Issue 2)	£1+	3.00	3.00	N/A
Regular Saver	£20 to £15,000	2.40	2.40	1.92
Regular Saver 2	£20 to £15,000	1.75	1.75	1.40
One year bond (Issue 1)	£1+	6.10	6.10	4.88
Two year bond (Issue 1)	£1+	6.35	6.35	5.08
One year bond (Issue 2)	£1+	5.85/5.70	5.85	4.68/4.56
One year bond (Issue 3)	£1+	4.25/4.17	4.25	3.40/3.34
One year bond (Issue 4)	£1+	3.75/3.69	3.75	3.00/2.95
One year bond (Issue 5)	£1+	3.25/3.20	3.25	2.60/2.56
Fixed rate bond (Issue 6)	£1+	2.55/2.52	2.55	2.04/2.02
Georgian Gold Issues 1 & 2, Georgian Silver, Tessa Holding, Pirate Supersaver	£1+	0.10	0.10	0.08
	£1,000+	0.15	0.15	0.12
Young Saver, Saversaurus, Solid Saver	£1+	0.95	0.95	0.76
Instant, Cashwise, Bertie BIBS	£1+	0.10	0.10	0.08
Georgian Issue 2 Monthly	£1+	0.10/0.10	0.10	0.08/0.08
	£1,000+	0.15/0.15	0.15	0.12/0.12
Stuart Victorian	£75,000+	1.20/1.19	1.20	0.96/0.95
	£50,000+	0.50/0.50	0.50	0.40/0.40
	£20,000+	0.35/0.35	0.35	0.28/0.28
	£10,000+	0.25/0.25	0.25	0.20/0.20
	£1,000	0.20/0.20	0.20	0.16/0.16
	£1+	0.10/0.10	0.10	0.08/0.08

Account Type	Interest Tier	Gross% Annual/Monthly	AER%	NET% Annual/Monthly
Regency Edwardian Tudor	£50,000+	1.15/1.14	1.15	0.92/0.90
	£20,000+	0.35/0.35	0.35	0.28/0.28
	£10,000+	0.25/0.25	0.25	0.20/0.20
	£1,000+	0.20/0.20	0.20	0.16/0.16
	£1+	0.10/0.10	0.10	0.08/0.08
Elizabethan	£10,000+	0.65/0.65	0.65	0.52/0.52
	£1,000+	0.15/0.15	0.15	0.12/0.12
	£1+	0.10/0.10	0.10	0.08/0.08
Direct 60 1st 6 months 2nd 6 months Thereafter	£1+	2.10/2.08	1.90	1.68/1.66
		1.70/1.69		1.36/1.35
		1.70/1.69	1.70	1.36/1.35
Direct 60 (Issue 2) 1st 6 months 2nd 6 months Thereafter	£1+	2.10/2.10	1.90	1.68/1.66
		1.70/1.69		1.36/1.35
		1.70/1.69	1.70	1.36/1.35

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