

<b>Current savings and investment interest rates</b>				
<b>Interest Rates Effective from Date</b>		<b>15th February 2010 Updated 1st June 2010</b>		
Account Type	Interest Tier	Gross% Annual/Monthly	AER%	NET% Annual/Monthly
<b>Cash ISA</b>	£1+	1.45	1.45	N/A
<b>Futurebuilder</b>	£1 - £500	5.00	5.00	4.00
<b>Children's Account</b>	£500.01-£15,000.00	1.10	1.10	0.88
<b>Lifestyle Instant</b>	£100,000	0.65	0.65	0.52
	£50,000	0.55	0.55	0.44
	£20,000	0.45	0.45	0.36
	£10,000	0.35	0.35	0.28
	£5,000	0.25	0.25	0.20
	£1,000	0.25	0.25	0.20
	£1+	0.10	0.10	0.08
<b>Wessex</b>	£75000+	1.45/1.44	1.45	1.16/1.15
	£50,000+	0.75/0.75	0.75	0.60/0.60
	£20,000+	0.55/0.55	0.55	0.44/0.44
	£10,000+	0.40/0.40	0.40	0.32/0.32
	£1,000+	0.30/0.30	0.30	0.24/0.24
	£1+	0.10/0.10	0.10	0.08/0.08
<b>Lifestyle 30</b>	£1+	0.55	0.55	0.44
<b>Lifestyle 60</b>	£1+	1.25	1.25	1.00
<b>Lifestyle Tracker Plus Issue 2</b>	£1+	2.50 up to 30.09.2010	2.50	2.00 up to 30.09.2010
		1.50 01.10.2010 to 30.09.2011	1.50	1.20 01.10.2010 to 30.09.2011
		1.25 thereafter	1.25	1.00 thereafter
<b>Lifestyle Tracker Plus Issue 3</b>	£1+	2.50 up to 31.12.2011	2.50	2.00 up to 31.12.2011
		1.50 01.01.2012 to 31.12.2012	1.50	1.20 01.01.2012 to 31.12.2012
		01.01.2013 Account matures into a Lifestyle instant account.		
<b>Direct 60 (Issue 3)</b>	£1+	2.60/2.57	2.10	2.08/2.06
		1.60/1.59		1.28/1.27
		1.60/1.59	1.60	1.28/1.27

#### 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.**

<b>Closed Retail Accounts interest rates</b>				
<b>Interest Rates Effective from Date</b>		<b>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>
<b>Cash ISA (formally TESSA ISA)</b>	£1 to £15,000	1.45	1.45	N/A
<b>Regular Saver ISA</b>	£1+	1.60	1.60	N/A
<b>Loyalty Cash ISA</b>	£1+	3.50	3.50	N/A
<b>Loyalty Cash ISA (Issue 2)</b>	£1+	2.90	2.90	N/A
<b>Premier Cash ISA (Issue 2)</b>	£1+	3.00	3.00	N/A
<b>Premier Cash ISA (Issue 3)</b>	£1+	2.70	2.70	N/A
<b>Regular Saver</b>	£20 to £15,000	2.30	2.30	1.84
<b>Regular Saver 2</b>	£20 to £15,000	1.65	1.65	1.32
<b>Two year bond (Issue 1)</b>	£1+	6.35	6.35	5.08
<b>One year bond (Issue 5)</b>	£1+	3.25/3.20	3.25	2.60/2.56
<b>Fixed Rate Bond Issue 8</b>	£1+	3.15/3.11	3.15	2.52/2.48
<b>Loyalty Bond (Issue 1)</b>	£1+	3.20	3.25	2.56
<b>Stepped Loyalty Bond (Issue 1)</b>				
Commencement to 30/06/2010	£1+	2.96	3.00	2.37
01/07/2010 to 30/06/2011	£1+	3.69	3.75	2.95
01/07/2011 to 30/06/2012	£1+	4.17	4.25	3.34
<b>Lifestyle Tracker Bond Commencement to to 31/12/2011</b>	£1+	3.00	3.00	2.40

Account Type	Interest Tier	Gross% Annual/Monthly	AER%	NET% Annual/Monthly
<b>Georgian Gold Issues 1 &amp; 2, Georgian Silver, Tessa Holding, Pirate Supersaver</b>	£1+	0.10	0.10	0.08
	£1,000+	0.10	0.10	0.08
<b>Young Saver, Saversaurus, Solid Saver</b>	£1+	0.95	0.95	0.76
<b>Instant, Cashwise, Bertie BIBS</b>	£1+	0.10	0.10	0.08
<b>Georgian Issue 2 Monthly</b>	£1+	0.10/0.10	0.10	0.08/0.08
	£1,000+	0.10/0.10	0.10	0.08/0.08
<b>Stuart Victorian</b>	£75,000+	1.10/1.09	1.10	0.88/0.88
	£50,000+	0.40/0.40	0.40	0.32/0.32
	£20,000+	0.25/0.25	0.25	0.20/0.20
	£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
<b>Regency Edwardian Tudor</b>	£50,000+	1.10/1.09	1.10	0.88/0.88
	£20,000+	0.30/0.30	0.30	0.24/0.24
	£10,000+	0.20/0.20	0.20	0.16/0.16
	£1,000+	0.20/0.20	0.20	0.16/0.16
	£1+	0.10/0.10	0.10	0.08/0.08
<b>Elizabethan</b>	£10,000+	0.55/0.55	0.55	0.44/0.44
	£1,000+	0.15/0.15	0.15	0.12/0.12
	£1+	0.10/0.10	0.10	0.08/0.08
<b>Direct 60 1st 6 months 2nd 6 months Thereafter</b>	£1+	2.20/2.18	1.90	1.76/1.74
		1.60/1.59		1.28/1.27
		1.60/1.59	1.60	1.28/1.27
<b>Direct 60 (Issue 2) 1st 6 months 2nd 6 months Thereafter</b>	£1+	2.00/1.98	1.80	1.60/1.59
		1.60/1.59		1.28/1.27
		1.60/1.59	1.60	1.28/1.27
<b>Lifestyle Tracker Plus</b>	£1+	1.50 1st 6 months	1.38	1.20 1st 6 months
		1.25 2nd 6 months		1.00 2nd 6 months
		0.25 thereafter	0.25	0.20 thereafter

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