

Current savings and investment interest rates				
Interest Rates Effective from Date 1st May 2009 - Updated 1st November 2009				
Account Type	Interest Tier	Gross% Annual/Monthly	AER%	NET% Annual/Monthly
Premier Cash ISA (Issue 2)	£1+ Reintroduced 17th August 2009	3.00	3.00	N/A
Cash ISA	£1+	1.55	1.55	N/A
Futurebuilder Children's Account	£1 - £500 £500.01-£15,000.00	5.00 1.10	5.00 1.10	4.00 0.88
Lifestyle Instant	£100,000 £50,000 £20,000 £10,000 £5,000 £1,000 £1+	0.70 0.60 0.50 0.40 0.30 0.25 0.10	0.70 0.60 0.50 0.40 0.30 0.25 0.10	0.56 0.48 0.40 0.32 0.24 0.20 0.08
Wessex	£75000+ £50,000+ £20,000+ £10,000+ £1,000+ £1+	1.55/1.54 0.85/0.85 0.65/0.65 0.50/0.50 0.30/0.30 0.10/0.10	1.55 0.85 0.65 0.50 0.30 0.10	1.24/1.23 0.68/0.68 0.52/0.52 0.40/0.40 0.24/0.24 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 Issue 2	£1+	2.50 up to 30.09.2010 1.50 01.10.2010 to 30.09.2011 1.35 thereafter	2.50 1.50 1.35	2.00 up to 30.09.2010 1.20 01.10.2010 to 30.09.2011 1.08 thereafter
Direct Saver Postal Account	£1+	1.55/1.54	1.55	1.24/1.23
Direct 60 (Issue 3)	£1+	2.70/2.67 1.70/1.69 1.70/1.69	2.20 1.70	2.16/2.13 1.36/1.35 1.36/1.35

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 - Updated 1st November 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
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
Fixed Rate Bond (Issue 7)	£1+	2.10/2.08	2.10	1.68/1.66
Fixed Rate Bond Issue 8	£1+	3.15/3.11	3.15	2.52/2.48
Loyalty Bond (Issue 1)	£1+	3.20	3.25	2.56
Stepped Loyalty Bond (Issue 1)				
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

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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
Regency Edwardian Tudor	£50,000+	1.15/1.14	1.15	0.92/0.92
	£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+	2.30/2.28	2.00	1.84/1.82
		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+	2.10/2.08	1.90	1.68/1.66
		1.70/1.69		1.36/1.35
		1.70/1.69	1.70	1.36/1.35
Lifestyle Tracker Plus	£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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