

## SAVINGS RATES

Effective from 1<sup>st</sup> April 2009

### TAX FREE ACCOUNTS

#### Cash ISA

#### Gross/AER%

£1+	1.70
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### CHILDREN'S ACCOUNTS

#### Futurebuilder

#### Gross/AER%

#### Net%

£1+	1.10	0.88
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### INSTANT ACCESS ACCOUNTS

#### Lifestyle Instant Access

#### Gross/AER%

#### Net%

£100,000+	0.70	0.56
£50,000+	0.60	0.48
£20,000+	0.50	0.40
£10,000+	0.40	0.32
£5,000+	0.30	0.24
£1,000+	0.25	0.20
£1+	0.10	0.08

### PREMIER ACCOUNTS

#### Wessex

#### Gross% Annual / Monthly

#### AER%

#### Net% Annual / Monthly

£75,000+	1.70 / 1.69	1.70	1.36 / 1.35
£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

### NOTICE ACCOUNTS

#### **Lifestyle 30**

**Gross/AER%**

**Net%**

£1000 +	0.60	0.48
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#### **Lifestyle 60**

**Gross/AER%**

**Net%**

£5000+	1.35	1.08
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### POSTAL ACCOUNT

#### **Direct Saver**

**Gross%**  
Annual / Monthly

**AER%**

**Net%**  
Annual / Monthly

£2500+	1.70 / 1.69	1.70	1.36 / 1.35
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### TRACKER ACCOUNTS

#### **Lifestyle Tracker Plus**

**Gross/AER%**

**Net%**

£1+ (1st 6 months)	1.50 / 1.38	1.20
£1+ (2nd 6months)	1.25 / 1.38	1.00
(Thereafter)	0.25 / 0.25	0.20

## CLOSED RETAIL ACCOUNTS

### Premier Cash ISA - No Longer Available

Gross%

AER%

£1+	6.10	6.4.09	1.70
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### Premier Cash ISA (Issue 2) - No Longer Available

Gross/AER%

£1+	3.00
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Cash ISA (Formally TESSA ISA) No Longer Available	Gross%	AER%
- No Longer Avail		
£1	1.70	1.70

Regular Saver ISA No Longer Available	Gross%	AER%
£20	1.85	1.85

Loyalty Fixed Rate Cash ISA No Longer Available	Gross%	AER%
£500	3.50	3.50

Regular Saver - No Longer Available	Gross%	Net%	AER%
£20 to £15,000	2.55	2.04	2.55

<b>Regular Saver 2 - No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
£20 to £15,000	1.90	1.52	1.90

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Georgian Gold Issue 1 &amp; 2 Account Annual</b> <b>Georgian Silver Account Annual</b> <b>TESSA Holding Account Annual</b> <b>Pirate Supersaver Account Annual</b>			
£1+	0.10	0.08	0.10
£1,000+	0.15	0.12	0.15
<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Georgian Issue 2 Monthly</b>			
£1+	0.10	0.08	0.10
£1,000+	0.15	0.12	0.15

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Stuart Account</b> <b>(Annual &amp; Monthly)</b> <b>Victorian Range Account</b> <b>(Annual &amp; Monthly)</b>			
£75,000+	1.20 / 1.19	0.96 / 0.95	1.20
£50,000+	0.50 / 0.50	0.40 / 0.40	0.50
£20,000+	0.35 / 0.35	0.28 / 0.28	0.35
£10,000+	0.25 / 0.25	0.20 / 0.20	0.25
£1,000+	0.20 / 0.20	0.16 / 0.16	0.20
£1+	0.10 / 0.10	0.08 / 0.08	0.10

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Regency Account</b> <b>(Annual &amp; Monthly)</b> <b>Edwardian Account</b> <b>(Annual &amp; Monthly)</b> <b>Tudor Account</b> <b>(Annual &amp; Monthly)</b>			
£50,000+	1.15 / 1.14	0.92 / 0.92	1.15
£20,000+	0.35 / 0.35	0.28 / 0.28	0.35
£10,000+	0.25 / 0.25	0.20 / 0.20	0.25
£1,000+	0.20 / 0.20	0.16 / 0.16	0.20
£1+	0.10 / 0.10	0.08 / 0.08	0.10

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Instant Account Annual Cashwise Account Annual Bertie BIBS Account</b>			
£1+	0.10	0.08	0.10
£15,000.00			

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Elizabethan Account (Annual &amp; Monthly)</b>			
£10,000+	0.65 / 0.65	0.52 / 0.52	0.65
£1,000+	0.15 / 0.15	0.12 / 0.12	0.15
£1+	0.10 / 0.10	0.08 / 0.08	0.10

#### FIXED RATE BONDS

<b>One Year Bond Issue 1 - No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
£500 +	6.10	4.88

<b>Two Year Bond - No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
£500 +	6.35	5.08

#### FIXED RATE BOND

<b>One Year Bond Issue 2 - No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>	<b>Net%</b>
	<b>Annual / Monthly</b>		<b>Annual / Monthly</b>
£1+	5.85 / 5.70	5.85	4.68 / 4.56

#### FIXED RATE BOND

<b>One Year Bond Issue 3 - No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>	<b>Net%</b>
	<b>Annual / Monthly</b>		<b>Annual / Monthly</b>
£1+	4.25 / 4.17	4.25	3.40 / 3.34

**FIXED RATE BOND**

<b>One Year Bond Issue 4 - No Longer Available</b>	<b>Gross%</b> <b>Annual / Monthly</b>	<b>AER%</b>	<b>Net%</b> <b>Annual / Monthly</b>
£1 +	3.75 / 3.69	3.75	3.00 / 2.95

**FIXED RATE BOND**

<b>One Year Bond Issue 5 - No Longer Available</b>	<b>Gross%</b> <b>Annual / Monthly</b>	<b>AER%</b>	<b>Net%</b> <b>Annual / Monthly</b>
£500	3.25 / 3.20	3.25	2.60 / 2.56

**FIXED RATE BOND**

<b>One Year Bond Issue 6 - No Longer Available</b>	<b>Gross%</b> <b>Annual / Monthly</b>	<b>AER%</b>	<b>Net%</b> <b>Annual / Monthly</b>
£500	2.55 / 2.52	2.55	2.04 / 2.02

**CHILDREN'S ACCOUNTS**

<b>No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
<b>Saversaurus</b>		
£1- £15,000	0.95	0.76

<b>No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
<b>Solid Saver</b>		
£1- £15,000	0.95	0.76

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Young Saver Account Annual</b>			
£10+ £15,000.00	0.95	0.76	0.95

**POSTAL ACCOUNTS**

**Direct 60 - No Longer Available**

	<b>Gross%</b> <b>Annual / Monthly</b>	<b>AER%</b>	<b>Net%</b> <b>Annual/Monthly</b>
£1+ (first 6 months)	2.45 / 2.42	2.15	1.96 / 1.94
£1+ (2nd 6 months)	1.85 / 1.83	2.15	1.48 / 1.47
(Thereafter)	1.85 / 1.83	1.85	1.48 / 1.47

**Direct 60 - (Issue2) - No Longer Available**

	<b>Gross%</b> <b>Annual / Monthly</b>	<b>AER%</b>	<b>Net%</b> <b>Annual/Monthly</b>
£1+ (1st 6 months)	2.25 / 2.23	2.05	1.80 / 1.78
£1+ ( 2nd 6 months)	1.85 / 1.83	2.05	1.48 / 1.47
(Thereafter)	1.85 / 1.83	1.85	1.48 / 1.47

## SAVINGS RATES

Effective from 1<sup>st</sup> March 2009

### TAX FREE ACCOUNTS

#### Cash ISA

Gross/AER%

£1+

1.95

#### Premier Cash ISA (Issue 2)

Gross/AER%

£1+

3.00

### FIXED RATE BOND

#### One Year Bond Issue 6

Gross%  
Annual / Monthly

AER%

Net%  
Annual / Monthly

£500

2.55 / 2.52

2.55

2.04 / 2.02

### CHILDREN'S ACCOUNTS

#### Futurebuilder

Gross/AER%

Net%

£1+

1.40

1.12

### INSTANT ACCESS ACCOUNTS

#### Lifestyle Instant Access

Gross/AER%

Net%

£100,000+

0.80

0.64

£50,000+

0.70

0.56

£20,000+

0.60

0.48

£10,000+

0.50

0.40

£5,000+

0.40

0.32

£1,000+

0.30

0.24

£1+

0.10

0.08

## PREMIER ACCOUNTS

<b>Wessex</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£75,000+	1.95 / 1.93	1.95	1.56 / 1.55
£50,000+	1.10 / 1.09	1.10	0.88/ 0.88
£20,000+	0.75 / 0.75	0.75	0.60 / 0.60
£10,000+	0.60 / 0.60	0.60	0.48/ 0.48
£1,000+	0.40 / 0.40	0.40	0.32 / 0.32
£1+	0.10 / 0.10	0.10	0.08 / 0.08

## NOTICE ACCOUNTS

<b>Lifestyle 30</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1000 +	0.85	0.68

<b>Lifestyle 60</b>	<b>Gross/AER%</b>	<b>Net%</b>
£5000+	1.60	1.28

## POSTAL ACCOUNT

<b>Direct Saver</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£2500+	2.00 / 1.98	2.00	1.60 / 1.59

<b>Direct 60 - (Issue2)</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual/Monthly
£1+ (1st 6 months)	2.40 / 2.37	2.20	1.92 / 1.90
£1+ ( 2nd 6 months)	2.00 / 1.98	2.20	1.60 / 1.59
(Thereafter)	2.00 / 1.98	2.00	1.60 / 1.59

## TRACKER ACCOUNTS

<b>Lifestyle Tracker Plus</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1+ (1st 6 months)	2.00 / 1.88	1.60
£1+ (2nd 6months)	1.75 / 1.88	1.40
(Thereafter)	0.75 / 0.75	0.60

## CLOSED RETAIL ACCOUNTS

### Premier Cash ISA - No Longer Available

Gross%

AER%

£1+	6.10	6.2.09	2.85
		6.3.09	2.30
		6.4.09	1.95

Cash ISA (Formally TESSA ISA) No Longer Available	Gross%	AER%
- No Longer Avail		
£1	1.95	1.95

Regular Saver ISA No Longer Available	Gross%	AER%
£20	2.10	2.10

Loyalty Fixed Rate Cash ISA No Longer Available	Gross%	AER%
£500	3.50	3.50

Regular Saver - No Longer Available	Gross%	Net%	AER%
£20 to £15,000	2.85	2.28	2.85

Regular Saver 2 - No Longer Available	Gross%	Net%	AER%
£20 to £15,000	2.20	1.76	2.20

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Georgian Gold Issue 1 &amp; 2 Account Annual</b> <b>Georgian Silver Account Annual</b> <b>TESSA Holding Account Annual</b> <b>Pirate Supersaver Account Annual</b>			
£1+	0.10	0.08	0.10
£1,000+	0.20	0.16	0.20

  

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Georgian Issue 2 Monthly</b>			
£1+	0.10	0.08	0.10
£1,000+	0.20	0.16	0.20

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Stuart Account</b> (Annual & Monthly) <b>Victorian Range Account</b> (Annual & Monthly)			
£75,000+	1.45 / 1.44	1.16 / 1.15	1.45
£50,000+	0.75 / 0.75	0.60 / 0.60	0.75
£20,000+	0.40 / 0.40	0.32 / 0.32	0.40
£10,000+	0.30 / 0.30	0.24 / 0.24	0.30
£1,000+	0.20 / 0.20	0.16 / 0.16	0.20
£1+	0.10 / 0.10	0.08 / 0.08	0.10

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Regency Account</b> (Annual & Monthly) <b>Edwardian Account</b> (Annual & Monthly) <b>Tudor Account</b> (Annual & Monthly)			
£50,000+	1.45 / 1.44	1.16 / 1.15	1.45
£20,000+	0.40 / 0.40	0.32 / 0.32	0.40
£10,000+	0.30 / 0.30	0.24 / 0.24	0.30
£1,000+	0.20 / 0.20	0.16 / 0.16	0.20
£1+	0.10 / 0.10	0.08 / 0.08	0.10

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Instant Account Annual</b> <b>Cashwise Account Annual</b> <b>Bertie BIBS Account</b>			
£1+	0.10	0.08	0.10
£15,000.00			

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Elizabethan Account</b> <b>(Annual &amp; Monthly)</b>	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
£10,000+	0.90 / 0.90	0.72 / 0.72	0.90
£1,000+	0.20 / 0.20	0.16 / 0.16	0.20
£1+	0.10 / 0.10	0.08 / 0.08	0.10

### FIXED RATE BONDS

<b>One Year Bond Issue 1 - No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
£500 +	6.10	4.88

<b>Two Year Bond - No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
£500 +	6.35	5.08

### FIXED RATE BOND

<b>One Year Bond Issue 2 - No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>	<b>Net%</b>
	<b>Annual / Monthly</b>		<b>Annual / Monthly</b>
£1+	5.85 / 5.70	5.85	4.68 / 4.56

### FIXED RATE BOND

<b>One Year Bond Issue 3 - No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>	<b>Net%</b>
	<b>Annual / Monthly</b>		<b>Annual / Monthly</b>
£1+	4.25 / 4.17	4.25	3.40 / 3.34

### FIXED RATE BOND

<b>One Year Bond Issue 4 - No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>	<b>Net%</b>
	<b>Annual / Monthly</b>		<b>Annual / Monthly</b>
£1 +	3.75 / 3.69	3.75	3.00 / 2.95

## FIXED RATE BOND

<b>One Year Bond Issue 5 - No Longer Available</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£500	3.25 / 3.20	3.25	2.60 / 2.56

## CHILDREN'S ACCOUNTS

<b>No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
<b>Saversaurus</b>		
£1- £15,000	1.40	1.12

<b>No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
<b>Solid Saver</b>		
£1- £15,000	1.40	1.12

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Young Saver Account Annual</b>			
£10+ £15,000.00	1.25	1.00	1.25

## POSTAL ACCOUNTS

<b>Direct 60 - No Longer Available</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual/Monthly
£1+ (first 6 months)	2.95 / 2.91	2.65	2.36 / 2.33
£1+ (2nd 6 months)	2.35 / 2.33	2.65	1.88 / 1.86
(Thereafter)	2.35 / 2.33	2.35	1.88 / 1.86

## SAVINGS RATES

Effective from 1<sup>st</sup> February 2009

### TAX FREE ACCOUNTS

#### Cash ISA

Gross/AER%

£1+

2.20

#### Premier Cash ISA (Issue 2)

Gross/AER%

£1+

3.00

### CHILDREN'S ACCOUNTS

#### Futurebuilder

Gross/AER%

Net%

£1+

1.70

1.36

### INSTANT ACCESS ACCOUNTS

#### Lifestyle Instant Access

Gross/AER%

Net%

£100,000+

1.10

0.88

£50,000+

1.00

0.80

£20,000+

0.70

0.56

£10,000+

0.50

0.40

£5,000+

0.45

0.36

£1,000+

0.30

0.24

£1+

0.10

0.08

## PREMIER ACCOUNTS

<b>Wessex</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£75,000+	2.20 / 2.18	2.20	1.76 / 1.74
£50,000+	1.20 / 1.19	1.20	0.96 / 0.95
£20,000+	1.00 / 1.00	1.00	0.80 / 0.80
£10,000+	0.65 / 0.65	0.65	0.52 / 0.52
£1,000+	0.40 / 0.40	0.40	0.32 / 0.32
£1+	0.10 / 0.10	0.10	0.08 / 0.08

## NOTICE ACCOUNTS

<b>Lifestyle 30</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1000 +	1.10	0.88

<b>Lifestyle 60</b>	<b>Gross/AER%</b>	<b>Net%</b>
£5000+	1.85	1.48

## POSTAL ACCOUNT

<b>Direct Saver</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£2500+	2.30 / 2.28	2.30	1.84 / 1.82

## TRACKER ACCOUNTS

<b>Lifestyle Tracker Plus</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1+ (1st 6 months)	2.50 / 2.38	2.00
£1+ (2nd 6months)	2.25 / 2.38	1.80
(Thereafter)	1.00 / 1.00	0.80

## CLOSED RETAIL ACCOUNTS

### Premier Cash ISA - No Longer Available

Gross%

AER%

£1+	6.10	6.1.09	3.48
		6.2.09	2.85
		6.3.09	2.53
		6.4.09	2.20

Cash ISA (Formally TESSA ISA) No Longer Available	Gross%	AER%
- No Longer Avail		
£1	2.20	2.20

Regular Saver ISA No Longer Available	Gross%	AER%
£20	2.35	2.35

Regular Saver - No Longer Available	Gross%	Net%	AER%
£20 to £15,000	3.15	2.52	3.15

Regular Saver 2 - No Longer Available	Gross%	Net%	AER%
£20 to £15,000	2.50	2.00	2.50

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Georgian Gold Issue 1 &amp; 2 Account Annual</b> <b>Georgian Silver Account Annual</b> <b>TESSA Holding Account Annual</b> <b>Pirate Supersaver Account Annual</b>			
£1+	0.10	0.08	0.10
£1,000+	0.20	0.16	0.20

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Georgian Issue 2 Monthly</b>			
£1+	0.10	0.08	0.10
£1,000+	0.20	0.16	0.20

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Stuart Account</b> (Annual & Monthly) <b>Victorian Range Account</b> (Annual & Monthly)			
£75,000+	1.70 / 1.69	1.36 / 1.35	1.70
£50,000+	1.00 / 1.00	0.80 / 0.80	1.00
£20,000+	0.50 / 0.50	0.40 / 0.40	0.50
£10,000+	0.30 / 0.30	0.24 / 0.24	0.30
£1,000+	0.20 / 0.20	0.16 / 0.16	0.20
£1+	0.10 / 0.10	0.08 / 0.08	0.10

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Regency Account</b> (Annual & Monthly) <b>Edwardian Account</b> (Annual & Monthly) <b>Tudor Account</b> (Annual & Monthly)			
£50,000+	1.70 / 1.69	1.36 / 1.35	1.70
£20,000+	0.50 / 0.50	0.40 / 0.40	0.50
£10,000+	0.30 / 0.30	0.24 / 0.24	0.30
£1,000+	0.20 / 0.20	0.16 / 0.16	0.20
£1+	0.10 / 0.10	0.08 / 0.08	0.10

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Instant Account Annual</b> <b>Cashwise Account Annual</b> <b>Bertie BIBS Account</b>			
£1+	0.10	0.08	0.10
£15,000.00			

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Elizabethan Account</b> <b>(Annual &amp; Monthly)</b>	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
£10,000+	1.15 / 1.14	0.92 / 0.92	1.15
£1,000+	0.20 / 0.20	0.16 / 0.16	0.20
£1+	0.10 / 0.10	0.08 / 0.08	0.10

### FIXED RATE BONDS

<b>One Year Bond Issue 1 - No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
£500 +	6.10	4.88

<b>Two Year Bond - No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
£500 +	6.35	5.08

### FIXED RATE BOND

<b>One Year Bond Issue 2 - No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>	<b>Net%</b>
	<b>Annual / Monthly</b>		<b>Annual / Monthly</b>
£1+	5.85 / 5.70	5.85	4.68 / 4.56

### FIXED RATE BOND

<b>One Year Bond Issue 3 - No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>	<b>Net%</b>
	<b>Annual / Monthly</b>		<b>Annual / Monthly</b>
£1+	4.25 / 4.17	4.25	3.40 / 3.34

### FIXED RATE BOND

<b>One Year Bond Issue 4 - No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>	<b>Net%</b>
	<b>Annual / Monthly</b>		<b>Annual / Monthly</b>
£1 +	3.75 / 3.69	3.75	3.00 / 2.95

### FIXED RATE BOND

<b>One Year Bond Issue 5 - No Longer Available</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£500	3.25 / 3.20	3.25	2.60 / 2.56

### CHILDREN'S ACCOUNTS

<b>No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
<b>Saversaurus</b>		

£1- £15,000	1.70	1.36
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<b>No Longer Available</b>	<b>Gross/AER%</b>	<b>Net%</b>
<b>Solid Saver</b>		

£1- £15,000	1.70	1.36
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<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Young Saver Account Annual</b>			
£10+ £15,000.00	1.25	1.00	1.25

### POSTAL ACCOUNTS

<b>Direct 60 - No Longer Available</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual/Monthly
£1+ (first 6 months)	3.45 / 3.40	3.15	2.76 / 2.72
(Thereafter)	2.85 / 2.81	2.85	2.28 / 2.25

## SAVINGS RATES

Effective from 1<sup>st</sup> January 2009

### TAX FREE ACCOUNTS

#### Cash ISA

#### Gross/AER%

£1+	2.60
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### FIXED RATE BOND

#### One Year Bond Issue 4

#### Gross% Annual / Monthly

#### AER%

#### Net% Annual / Monthly

£1+	3.75 / 3.69	3.75	3.00 / 2.95
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### CHILDREN'S ACCOUNTS

#### Saversaurus

#### Gross/AER%

#### Net%

£1- £15,000	2.10	1.68
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#### Solid Saver

#### Gross/AER%

#### Net%

£1- £15,000	2.10	1.68
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### INSTANT ACCESS ACCOUNTS

#### Lifestyle Instant Access

#### Gross/AER%

#### Net%

£100,000+	1.50	1.20
£50,000+	1.40	1.12
£20,000+	0.90	0.72
£10,000+	0.70	0.56
£5,000+	0.65	0.52
£1,000+	0.50	0.40
£1+	0.20	0.16

### PREMIER ACCOUNTS

#### Wessex

#### Gross% Annual / Monthly

#### AER%

#### Net% Annual / Monthly

£75,000+	2.60 / 2.57	2.60	2.08 / 2.06
£50,000+	1.60 / 1.59	1.60	1.28 / 1.27
£20,000+	1.20 / 1.19	1.20	0.96 / 0.95
£10,000+	0.85 / 0.85	0.85	0.68 / 0.68
£1,000+	0.60 / 0.60	0.60	0.48 / 0.48
£1+	0.30 / 0.24	0.30	0.24 / 0.24

### NOTICE ACCOUNTS

#### **Lifestyle 30**

**Gross/AER%**

**Net%**

£1000 +	1.50	1.20
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#### **Lifestyle 60**

**Gross/AER%**

**Net%**

£5000+	2.25	1.80
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### POSTAL ACCOUNTS

#### **Direct Saver**

**Gross%**  
Annual / Monthly

**AER%**

**Net%**  
Annual / Monthly

£2500+	2.70 / 2.67	2.70	2.16 / 2.13
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#### **Direct 60**

**Gross%**  
Annual / Monthly

**AER%**

**Net%**  
Annual/Monthly

£1+ (first 6 months)	3.85 / 3.78	3.55	3.08 / 3.03
(Thereafter)	3.25 / 3.20	3.25	2.60 / 2.56

### TRACKER ACCOUNTS

#### **Lifestyle Tracker Plus**

**Gross/AER%**

**Net%**

£1+ (1st 6 months)	3.00 / 2.88	2.40
£1+ (2nd 6months)	2.75 / 2.88	2.20
(Thereafter)	1.50 / 1.50	1.20

## CLOSED RETAIL ACCOUNTS

<b>Premier Cash ISA - No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>	
£1+	6.10	6.7.08	5.85
		6.8.08	5.77
		6.9.08	5.68
		6.10.08	5.60
		6.11.08	5.23
		6.12.08	4.27
		6.1.09	3.48
		6.2.09	3.18
		6.3.09	2.89
		6.4.09	2.60

<b>Cash ISA (Formally TESSA ISA) No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>
£1	2.60	2.60

<b>Regular Saver ISA No Longer Available</b>	<b>Gross%</b>	<b>AER%</b>
£20	2.75	2.75

<b>Regular Saver - No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£20 to £15,000	3.55	2.84	3.55

<b>Regular Saver 2 - No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£20 to £15,000	2.90	2.32	2.90

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Georgian Gold Issue 1&amp; 2 Account Annual Georgian Silver Account Annual TESSA Holding Account Annual Pirate Supersaver Account Annual</b>			
£1+	0.20	0.16	0.20
£1,000+	0.40	0.32	0.40

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Young Saver Account Annual</b>			
£10+	1.65	1.32	1.65
£15,000.00			

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Georgian Issue 2 Monthly</b>			
£1+	0.20	0.16	0.20
£1,000+	0.40	0.32	0.40

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Stuart Account</b> (Annual & Monthly)	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Victorian Range Account</b> (Annual & Monthly)			
£75,000+	2.10 / 2.08	1.68 / 1.66	2.10
£50,000+	1.40 / 1.39	1.12 / 1.11	1.40
£20,000+	0.70 / 0.70	0.56 / 0.56	0.70
£10,000+	0.50 / 0.50	0.40 / 0.40	0.50
£1,000+	0.40 / 0.40	0.32 / 0.32	0.40
£1+	0.20 / 0.20	0.16 / 0.16	0.20

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Regency Account</b> (Annual & Monthly)	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Edwardian Account</b> (Annual & Monthly)			
<b>Tudor Account</b> (Annual & Monthly)			
£50,000+	2.10 / 2.08	1.68 / 1.66	2.10
£20,000+	0.70 / 0.70	0.56 / 0.56	0.70
£10,000+	0.50 / 0.50	0.40 / 0.40	0.50
£1,000+	0.40 / 0.40	0.32 / 0.32	0.40
£1+	0.20 / 0.20	0.16 / 0.16	0.20

<b>No Longer Available</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
<b>Instant Account Annual Cashwise Account Annual Bertie BIBS Account</b>			
£1+ £15,000.00	0.20	0.16	0.20

<b>No Longer Available</b>	<b>Gross % Annual/Monthly</b>	<b>Net % Annual/Monthly</b>	<b>AER %</b>
<b>Elizabethan Account (Annual &amp; Monthly)</b>			
£10,000+	1.55 / 1.54	1.24 / 1.23	1.55
£1,000+	0.40 / 0.40	0.32 / 0.32	0.40
£1+	0.20 / 0.20	0.16 / 0.16	0.20

### FIXED RATE BONDS

<b>One Year Bond Issue 1 - No Longer Available</b>	<b>Gross/AER %</b>	<b>Net %</b>
£500 +	6.10	4.88

<b>Two Year Bond - No Longer Available</b>	<b>Gross/AER %</b>	<b>Net %</b>
£500 +	6.35	5.08

### FIXED RATE BOND

<b>One Year Bond Issue 2 - No Longer Available</b>	<b>Gross % Annual / Monthly</b>	<b>AER %</b>	<b>Net % Annual / Monthly</b>
£1+	5.85 / 5.70	5.85	4.68 / 4.56

### FIXED RATE BOND

<b>One Year Bond Issue 3 - No Longer Available</b>	<b>Gross % Annual / Monthly</b>	<b>AER %</b>	<b>Net % Annual / Monthly</b>
£1+	4.25 / 4.17	4.25	3.40 / 3.34

## SAVINGS RATES

Effective from 1<sup>st</sup> December 2008

### TAX FREE ACCOUNTS

#### Cash ISA

#### Gross/AER%

£1+	3.35
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### FIXED RATE BOND

#### One Year Bond Issue 3

#### Gross% Annual / Monthly

#### AER%

#### Net% Annual / Monthly

£1+	4.25 / 4.17	4.25	3.40 / 3.34
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### CHILDREN'S ACCOUNTS

#### Saversaurus

#### Gross/AER%

#### Net%

£1- £15,000	2.85	2.28
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#### Solid Saver

#### Gross/AER%

#### Net%

£1- £15,000	2.85	2.28
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### INSTANT ACCESS ACCOUNTS

#### Lifestyle Instant Access

#### Gross/AER%

#### Net%

£100,000+	2.25	1.80
£50,000+	2.15	1.72
£20,000+	1.65	1.32
£10,000+	1.35	1.08
£5,000+	0.85	0.68
£1,000+	0.65	0.52
£1+	0.20	0.16

## PREMIER ACCOUNTS

<b>Wessex</b>	<b>Gross%</b> <b>Annual / Monthly</b>	<b>AER%</b>	<b>Net%</b> <b>Annual / Monthly</b>
£75,000+	3.35 / 3.30	3.35	2.68 / 2.64
£50,000+	2.35 / 2.33	2.35	1.88 / 1.86
£20,000+	1.65 / 1.64	1.65	1.32 / 1.31
£10,000+	1.40 / 1.39	1.40	1.12 / 1.11
£1,000+	0.90 / 0.90	0.90	0.72 / 0.72
£1+	0.20 / 0.20	0.20	0.16 / 0.16

## NOTICE ACCOUNTS

<b>Lifestyle 30</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1000 +	2.25	1.80

<b>Lifestyle 60</b>	<b>Gross/AER%</b>	<b>Net%</b>
£5000+	3.00	2.40

## POSTAL ACCOUNTS

<b>Direct Saver</b>	<b>Gross%</b> <b>Annual / Monthly</b>	<b>AER%</b>	<b>Net%</b> <b>Annual / Monthly</b>
£2500+	3.45 / 3.40	3.45	2.76 / 2.72

<b>Direct 60</b>	<b>Gross%</b> <b>Annual / Monthly</b>	<b>AER%</b>	<b>Net%</b> <b>Annual/Monthly</b>
£1+ (first 6 months)	4.60 / 4.51	4.30	3.68 / 3.60
(Thereafter)	4.00 / 3.93	4.00	3.20 / 3.14

## TRACKER ACCOUNTS

<b>Lifestyle Tracker Plus</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1+ (1st 6 months)	4.00 / 3.88	3.20
£1+ (2nd 6months)	3.75 / 3.88	3.00
(Thereafter)	2.50 / 2.50	2.00

## CLOSED RETAIL ACCOUNTS

### Premier Cash ISA - No Longer Available

	Gross%		AER%
£1+	6.10	6.7.08	5.85
		6.8.08	5.77
		6.9.08	5.68
		6.10.08	5.60
		6.11.08	5.23
		6.12.08	4.27
		6.1.09	4.04
		6.2.09	3.81
		6.3.09	3.58
		6.4.09	3.35

### Cash ISA (Formally TESSA ISA)

Gross%

AER%

#### No Longer Available

£1	3.35	3.35
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### Regular Saver ISA

Gross%

AER%

#### No Longer Available

£20	3.50	3.50
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### Regular Saver - No Longer Available

Gross%

Net%

AER%

£20 to £15,000	4.30	3.44	4.30
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### Regular Saver 2 - No Longer Available

Gross%

Net%

AER%

£20 to £15,000	3.65	2.92	3.65
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<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Georgian Gold Issue 1 &amp; 2 Account Annual</b> <b>Georgian Silver Account Annual</b> <b>TESSA Holding Account Annual</b> <b>Pirate Supersaver Account Annual</b>			
£1+	0.20	0.16	0.20
£1,000+	0.70	0.56	0.70

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Young Saver Account Annual</b>			
£10+	2.40	1.92	2.40
£15,000.00			

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
<b>Georgian Issue 2 Monthly</b>			
£1+	0.20	0.16	0.20
£1,000+	0.70	0.56	0.70

<b>No Longer Available</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
	<b>Annual/Monthly</b>	<b>Annual/Monthly</b>	
<b>Stuart Account</b> (Annual & Monthly)			
<b>Victorian Range Account</b> (Annual & Monthly)			
£75,000+	2.85 / 2.81	2.28 / 2.25	2.85
£50,000+	2.15 / 2.13	1.72 / 1.70	2.15
£20,000+	1.45 / 1.44	1.16 / 1.15	1.45
£10,000+	1.20 / 1.19	0.96 / 0.95	1.20
£1,000+	0.70 / 0.70	0.56 / 0.56	0.70
£1+	0.20 / 0.20	0.16 / 0.16	0.20

<b>No Longer Available</b>	<b>Gross %</b>		<b>Net %</b>	<b>AER %</b>
	<b>Annual/Monthly</b>		<b>Annual/Monthly</b>	
<b>Regency Account</b> (Annual & Monthly)				
<b>Edwardian Account</b> (Annual & Monthly)				
<b>Tudor Account</b> (Annual & Monthly)				
£50,000+	2.85 / 2.81	2.28 / 2.25		2.85
£20,000+	1.45 / 1.44	1.16 / 1.15		1.45
£10,000+	1.20 / 1.19	0.96 / 0.95		1.20
£1,000+	0.70 / 0.70	0.56 / 0.56		0.70
£1+	0.20 / 0.20	0.16 / 0.16		0.20

<b>No Longer Available</b>	<b>Gross %</b>		<b>Net %</b>	<b>AER %</b>
	<b>Annual/Monthly</b>		<b>Annual/Monthly</b>	
<b>Instant Account Annual</b>				
<b>Cashwise Account Annual</b>				
<b>Bertie BBS Account</b>				
£1+	0.20	0.16		0.20
£15,000.00				

<b>No Longer Available</b>	<b>Gross %</b>		<b>Net %</b>	<b>AER %</b>
	<b>Annual/Monthly</b>		<b>Annual/Monthly</b>	
<b>Elizabethan Account</b> (Annual & Monthly)				
£10,000+	2.30 / 2.28	1.84 / 1.82		2.30
£1,000+	0.70 / 0.70	0.56 / 0.56		0.70
£1+	0.20 / 0.20	0.16 / 0.16		0.20

### FIXED RATE BONDS

<b>One Year Bond Issue 1 - No Longer Available</b>	<b>Gross/AER %</b>	<b>Net %</b>
£500 +	6.10	4.88

<b>Two Year Bond - No Longer Available</b>	<b>Gross/AER %</b>	<b>Net %</b>
£500 +	6.35	5.08

### FIXED RATE BOND

<b>One Year Bond Issue 2 - No Longer Available</b>	<b>Gross %</b>	<b>AER %</b>	<b>Net %</b>
	<b>Annual / Monthly</b>		<b>Annual / Monthly</b>
£1+	5.85 / 5.70	5.85	4.68 / 4.56

## SAVINGS RATES

Effective from 1<sup>st</sup> November 2008

Current Bank of England Base Rate: 4.50%

### TAX FREE ACCOUNTS

#### Cash ISA

#### Gross/AER%

£1+	4.60
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### FIXED RATE BOND

#### One Year Bond Issue 2

#### Gross% Annual / Monthly

#### AER%

#### Net% Annual / Monthly

£1+	5.85 / 5.70	5.85	4.68 / 4.56
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### CHILDREN'S ACCOUNTS

#### Saversaurus

#### Gross/AER%

#### Net%

£1- £15,000	4.00	3.20
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#### Solid Saver

#### Gross/AER%

#### Net%

£1- £15,000	4.00	3.20
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### INSTANT ACCESS ACCOUNTS

#### Lifestyle Instant Access

#### Gross/AER%

#### Net%

£100,000+	3.50	2.80
£50,000+	3.40	2.72
£20,000+	2.90	2.32
£10,000+	2.60	2.08
£5,000+	2.10	1.68
£1,000+	1.90	1.52
£1+	0.35	0.28

## PREMIER ACCOUNTS

<b>Wessex</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£75,000+	4.60 / 4.51	4.60	3.68 / 3.60
£50,000+	3.60 / 3.54	3.60	2.88 / 2.83
£20,000+	2.90 / 2.86	2.90	2.32 / 2.29
£10,000+	2.65 / 2.62	2.65	2.12 / 2.09
£1,000+	2.15 / 2.13	2.15	1.72 / 1.70
£1+	0.45 / 0.45	0.45	0.36 / 0.36

## NOTICE ACCOUNTS

<b>Lifestyle 30</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1000 +	3.50	2.80

<b>Lifestyle 60</b>	<b>Gross/AER%</b>	<b>Net%</b>
£5000+	4.25	3.40

## POSTAL ACCOUNTS

<b>Direct Saver</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£2500+	4.60 / 4.51	4.60	3.68 / 3.60

<b>Direct 60</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual/Monthly
£1+ (first 6 months)	5.85 / 5.70	5.55	4.68 / 4.56
(Thereafter)	5.25 / 5.13	5.25	4.20 / 4.10

## TRACKER ACCOUNTS

<b>Lifestyle Tracker Plus</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1+	5.50 / 5.38	4.40

## CLOSED RETAIL ACCOUNTS

<b>Premier Cash ISA</b>	<b>Gross%</b>		<b>AER%</b>
£1+	6.10	6.7.08	5.85
		6.8.08	5.77
		6.9.08	5.68
		6.10.08	5.60
		6.11.08	5.23
		6.12.08	5.10
		6.1.09	4.98
		6.2.09	4.85
		6.3.09	4.73
		6.4.09	4.60

<b>Cash ISA (Formally TESSA ISA)</b>	<b>Gross%</b>	<b>AER%</b>
£1	4.60	4.60

<b>Regular Saver ISA</b>	<b>Gross%</b>	<b>AER%</b>
£20	4.75	4.75

<b>Regular Saver</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£20 to £15,000	5.55	4.44	5.55

<b>Regular Saver 2</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£20 to £15,000	4.90	3.92	4.90

<b>Georgian Gold Issue 1 &amp; 2 Account Annual Georgian Silver Account Annual TESSA Holding Account Annual Pirate Supersaver Account Annual</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£1+	0.20	0.16	0.20
£1,000+	1.95	1.56	1.95

<b>Young Saver Account Annual</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£10+	3.65	2.92	3.65
£15,000.00			

<b>Georgian Issue 2 Monthly</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£1+	0.20	0.16	0.20
£1,000+	1.93	1.55	1.95

<b>Bonus Builder Issue 2 Account Annual</b> (Interest credited on the anniversary of opening account)	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£10+ (no bonus)	0.00	0.00	0.00
£10+ (with bonus)	0.00	0.00	0.00

<b>Stuart Account</b> (Annual & Monthly)	<b>Gross%</b> Annual/Monthly	<b>Net%</b> Annual/Monthly	<b>AER%</b>
<b>Victorian Range Account</b> (Annual & Monthly)			
£75,000+	4.10 / 4.02	3.28 / 3.22	4.10
£50,000+	3.40 / 3.35	2.72 / 2.68	3.40
£20,000+	2.70 / 2.67	2.16 / 2.13	2.70
£10,000+	2.45 / 2.42	1.96 / 1.94	2.45
£1,000+	1.95 / 1.93	1.56 / 1.55	1.95
£1+	0.20 / 0.20	0.16 / 0.16	0.20

<b>Regency Account</b> (Annual & Monthly)	<b>Gross%</b> Annual/Monthly	<b>Net%</b> Annual/Monthly	<b>AER%</b>
<b>Edwardian Account</b> (Annual & Monthly)			
<b>Tudor Account</b> (Annual & Monthly)			
£50,000+	3.40 / 3.35	2.72 / 2.68	3.40
£20,000+	2.70 / 2.67	2.16 / 2.13	2.70
£10,000+	2.45 / 2.42	1.96 / 1.94	2.45
£1,000+	1.95 / 1.93	1.56 / 1.55	1.95
£1+	0.20 / 0.20	0.16 / 0.16	0.20

<b>Instant Account Annual</b> <b>Cashwise Account Annual</b> <b>Bertie BIBS Account</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£1+	0.20	0.16	0.20
£15,000.00			

<b>Elizabethan Account</b> (Annual & Monthly)	<b>Gross %</b> Annual/Monthly	<b>Net %</b> Annual/Monthly	<b>AER %</b>
£10,000+	3.55 / 3.49	2.84 / 2.79	3.55
£1,000+	1.95 / 1.93	1.56 / 1.55	1.95
£1+	0.20 / 0.20	0.16 / 0.16	0.20

<b>Bath Investor Bond Issue 1</b> (Fixed rate)	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
£10,000 to £100,000	0.00	0.00	0.00

**FIXED RATE BONDS**

<b>One Year Bond Issue 1</b>	<b>Gross/AER %</b>	<b>Net %</b>
£500 +	6.10	4.88

<b>Two Year Bond</b>	<b>Gross/AER %</b>	<b>Net %</b>
£500 +	6.35	5.08

## SAVINGS RATES

Effective from 1<sup>st</sup> May 2008

Current Bank of England Base Rate: 5.00%

### TAX FREE ACCOUNTS

#### Cash ISA

Gross/AER%

£1+	5.10
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#### Premier Cash ISA

Gross%

AER%

£1+	6.10	5.7.08	5.85
		5.8.08	5.77
		5.9.08	5.68
		5.10.08	5.60
		5.11.08	5.52
		5.12.08	5.43
		5.1.09	5.35
		5.2.09	5.27
		5.3.09	5.18
		5.4.09	5.10

### CHILDREN'S ACCOUNTS

#### Saversaurus

Gross/AER%

Net%

£1- £15,000	4.50	3.60
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#### Solid Saver

Gross/AER%

Net%

£1- £15,000	4.50	3.60
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### FIXED RATE BONDS

#### One Year Bond

Gross/AER%

Net%

£500 +	6.10	4.88
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#### Two Year Bond

Gross/AER%

Net%

£500 +	6.35	5.08
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## INSTANT ACCESS ACCOUNTS

<b>Lifestyle Instant Access</b>	<b>Gross/AER%</b>	<b>Net%</b>
£100,000+	4.00	3.20
£50,000+	3.90	3.12
£20,000+	3.40	2.72
£10,000+	3.10	2.48
£5,000+	2.60	2.08
£1,000+	2.40	1.92
£1+	0.85	0.68

## PREMIER ACCOUNTS

<b>Wessex</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£75,000+	5.00 / 4.89	5.00	4.00 / 3.91
£50,000+	4.00 / 3.93	4.00	3.20 / 3.14
£20,000+	3.30 / 3.25	3.30	2.64 / 2.60
£10,000+	3.05 / 3.01	3.05	2.44 / 2.41
£1,000+	2.55 / 2.52	2.55	2.04 / 2.02
£1+	0.85 / 0.85	0.85	0.68 / 0.68

## NOTICE ACCOUNTS

<b>Lifestyle 30</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1000 +	4.00	3.20

<b>Lifestyle 60</b>	<b>Gross/AER%</b>	<b>Net%</b>
£5000+	4.75	3.80

## POSTAL ACCOUNTS

<b>Direct Saver</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£2500+	5.00 / 4.89	5.00	4.00 / 3.91

<b>Direct 60</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual/Monthly
£1+ (first 6 months)	6.35 / 6.05	6.05	5.08 / 4.94
(Thereafter)	5.75 / 5.60	5.75	4.60 / 4.48

TRACKER ACCOUNTS

**Lifestyle Tracker Plus**

**Gross/AER%**

**Net%**

£1+	6.00 / 5.88	4.80
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## CLOSED RETAIL ACCOUNTS

<b>Cash ISA (Formally TESSA ISA)</b>	<b>Gross%</b>	<b>AER%</b>
£1	5.10	5.10

<b>Regular Saver ISA</b>	<b>Gross%</b>	<b>AER%</b>
£20	5.25	5.25

<b>Regular Saver</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£20 to £15,000	6.15	4.92	6.15

<b>Regular Saver 2</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£20 to £15,000	5.50	4.40	5.50

<b>Georgian Gold Issue 1 &amp; 2 Account Annual Georgian Silver Account Annual TESSA Holding Account Annual Pirate Supersaver Account Annual</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£1+	0.80	0.64	0.80
£1,000+	2.55	2.04	2.55

<b>Young Saver Account Annual</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£20+ £15,000.00	4.25	3.40	4.25

<b>Georgian Issue 2 Monthly</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£1+	0.80	0.64	0.80
£1,000+	2.52	2.02	2.52

<b>Bonus Builder Issue 2 Account Annual</b> (Interest credited on the anniversary of opening account)	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
£10+ (no bonus)	1.90	1.52	1.90
£10+ (with bonus)	5.40	4.32	5.40

<b>Stuart Account</b> (Annual & Monthly) <b>Victorian Range Account</b> (Annual & Monthly)	<b>Gross %</b> Annual/Monthly	<b>Net %</b> Annual/Monthly	<b>AER %</b>
£75,000+	4.70 / 4.60	3.76 / 3.68	4.70
£50,000+	4.00 / 3.93	3.20 / 3.14	4.00
£20,000+	3.30 / 3.25	2.64 / 2.60	3.30
£10,000+	3.05 / 3.01	2.44 / 2.41	3.05
£1,000+	2.55 / 2.52	2.04 / 2.02	2.55
£1+	0.80 / 0.80	0.64 / 0.64	0.80

<b>Regency Account</b> (Annual & Monthly) <b>Edwardian Account</b> (Annual & Monthly) <b>Tudor Account</b> (Annual & Monthly)	<b>Gross %</b> Annual/Monthly	<b>Net %</b> Annual/Monthly	<b>AER %</b>
£50,000+	4.00 / 3.93	3.20 / 3.14	4.00
£20,000+	3.30 / 3.25	2.64 / 2.60	3.30
£10,000+	3.05 / 3.01	2.44 / 2.41	3.05
£1,000+	2.55 / 2.52	2.04 / 2.02	2.55
£1+	0.80 / 0.80	0.64 / 0.64	0.80

<b>Instant Account Annual</b> <b>Cashwise Account Annual</b> <b>Bertie BIBS Account</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
£1+	0.80	0.64	0.80
£15,000.00			

<b>Elizabethan Account</b> (Annual & Monthly)	<b>Gross %</b> Annual/Monthly	<b>Net %</b> Annual/Monthly	<b>AER %</b>
£10,000+	4.15 / 4.07	3.32 / 3.26	4.15
£1,000+	2.55 / 2.52	2.04 / 2.02	2.55
£1+	0.80 / 0.80	0.64 / 0.64	0.80

<b>Bath Investor Bond Issue 1</b> <b>(Fixed rate)</b>	<b>Gross %</b>	<b>Net %</b>	<b>AER %</b>
£10,000 to £100,000	5.40	4.32	5.40

## SAVINGS RATES

Effective from 15<sup>th</sup> February 2008

Current Bank of England Base Rate: 5.25%

### TAX FREE ACCOUNTS

#### Cash ISA

#### Gross/AER%

£1+	5.35
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### CHILDREN'S ACCOUNTS

#### Saversaurus

#### Gross/AER%

#### Net%

£1- £15,000	4.75	3.80
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#### Solid Saver

#### Gross/AER%

#### Net%

£1- £15,000	4.75	3.80
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### INSTANT ACCESS ACCOUNTS

#### Lifestyle Instant Access

#### Gross/AER%

#### Net%

£100,000+	4.25	3.40
£50,000+	4.15	3.32
£20,000+	3.65	2.92
£10,000+	3.35	2.68
£5,000+	2.85	2.28
£1,000+	2.65	2.12
£1+	1.10	0.88

### PREMIER ACCOUNTS

#### Wessex

#### Gross% Annual / Monthly

#### AER%

#### Net% Annual / Monthly

£75,000+	5.25 / 5.13	5.25	4.20 / 4.10
£50,000+	4.25 / 4.17	4.25	3.40 / 3.34
£20,000+	3.55 / 3.49	3.55	2.84 / 2.79
£10,000+	3.30 / 3.25	3.30	2.64 / 2.60
£1,000+	2.80 / 2.76	2.80	2.24 / 2.21
£1+	1.10 / 1.09	1.10	0.88 / 0.88

### REGULAR SAVINGS ACCOUNTS

<b>Regular Saver 2</b>	<b>Gross/AER%</b>	<b>Net%</b>
£20+	5.75	4.60

### NOTICE ACCOUNTS

<b>Lifestyle 30</b>	<b>Gross/AER%</b>	<b>Net%</b>
£1000 +	4.25	3.40

<b>Lifestyle 60</b>	<b>Gross/AER%</b>	<b>Net%</b>
£5000+	5.00	4.00

### POSTAL ACCOUNTS

<b>Direct Saver</b>	<b>Gross%</b> Annual / Monthly	<b>AER%</b>	<b>Net%</b> Annual / Monthly
£2,500+	5.25 / 5.13	5.25	4.20 / 4.10

## CLOSED RETAIL ACCOUNTS

<b>Cash ISA (Formally TESSA ISA)</b>	<b>Gross%</b>	<b>AER%</b>
£1	5.30	5.30

<b>Regular Saver ISA</b>	<b>Gross%</b>	<b>AER%</b>
£20	5.50	5.50

<b>Regular Saver</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£20 to £15,000	6.40	5.12	6.40

<b>Georgian Gold Issue 1&amp; 2 Account Annual Georgian Silver Account Annual TESSA Holding Account Annual Pirate Supersaver Account Annual</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£1+	1.05	0.84	1.05
£1,000+	2.80	2.24	2.80

<b>Young Saver Account Annual</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£1	4.50	3.60	4.50

<b>Georgian Issue 2 Monthly</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£1+	1.04	0.84	1.05
£1,000+	2.76	2.21	2.80

<b>Bonus Builder Issue 2 Account Annual (Interest credited on the anniversary of opening account)</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£10+ (no bonus)	2.15	1.72	2.15
£10+ (with bonus)	5.65	4.52	5.65

<b>Stuart Account</b> (Annual & Monthly) <b>Victorian Range Account</b> (Annual & Monthly)	<b>Gross%</b> Annual/Monthly	<b>Net%</b> Annual/Monthly	<b>AER%</b>
£75,000+	4.95 / 4.84	3.96 / 3.87	4.95
£50,000+	4.25 / 4.17	3.40 / 3.34	4.25
£20,000+	3.55 / 3.49	2.84 / 2.79	3.55
£10,000+	3.30 / 3.25	2.64 / 2.60	3.30
£1,000+	2.80 / 2.76	2.24 / 2.21	2.80
£1+	1.05 / 1.04	0.84 / 0.84	1.05

<b>Regency Account</b> (Annual & Monthly) <b>Edwardian Account</b> (Annual & Monthly) <b>Tudor Account</b> (Annual & Monthly)	<b>Gross%</b> Annual/Monthly	<b>Net%</b> Annual/Monthly	<b>AER%</b>
£50,000+	4.25 / 4.17	3.40 / 3.34	4.25
£20,000+	3.55 / 3.49	2.84 / 2.79	3.55
£10,000+	3.30 / 3.25	2.64 / 2.60	3.30
£1,000+	2.80 / 2.76	2.24 / 2.21	2.80
£1+	1.05 / 1.04	0.84 / 0.84	1.05

<b>Instant Account Annual</b> <b>Cashwise Account Annual</b> <b>Bertie BIBS Account</b>	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£1+	1.05	0.84	1.05
£15,000.00			

<b>Elizabethan Account</b> (Annual & Monthly)	<b>Gross%</b> Annual/Monthly	<b>Net%</b> Annual/Monthly	<b>AER%</b>
£10,000+	4.40 / 4.31	3.52 / 3.45	4.40
£1,000+	2.80 / 2.76	2.24 / 2.21	2.80
£1+	1.05 / 1.04	0.84 / 0.84	1.05

<b>Bath Investor Bond Issue 1</b> (Fixed rate)	<b>Gross%</b>	<b>Net%</b>	<b>AER%</b>
£10,000 to £100,000	5.40	4.32	5.40

#### 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.