

## Current Interest Rates

With effect from 1 September 2010

	Interest paid on £ (GBP) Accounts					Interest paid on \$ (USD) Accounts					Interest paid on € (EUR) Accounts				
	Balance		% Rate			Balance		% Rate			Balance		% Rate		
	Minimum	Maximum	Net p.a.	Gross p.a.	AER	Minimum	Maximum	Net p.a.	Gross p.a.	AER	Minimum	Maximum	Net p.a.	Gross p.a.	AER
<b>Current Account *</b>	1	+	0.08	0.10	0.10	1	+	0.00	0.00	0.00	1	+	0.00	0.00	0.00
<b>Instant Access Savings Account</b>	1	199	0.08	0.10	0.10	1	399	0.00	0.00	0.00	1	249	0.00	0.00	0.00
	200	1,999	0.08	0.10	0.10	400	19,999	0.00	0.00	0.00	250	19,999	0.08	0.10	0.10
	2,000	9,999	0.16	0.20	0.20	20,000	99,999	0.00	0.00	0.00	20,000	99,999	0.16	0.20	0.20
	10,000	49,999	0.16	0.20	0.20	100,000	+	0.00	0.00	0.00	100,000	+	0.24	0.30	0.30
	50,000	99,999	0.16	0.20	0.20										
	100,000	+	0.16	0.20	0.20										
<b>30 Days Notice Deposit Account</b>	5,000	9,999	0.28	0.35	0.35	10,000	19,999	0.08	0.10	0.10	10,000	19,999	0.32	0.40	0.40
	10,000	49,999	0.32	0.40	0.40	20,000	99,999	0.12	0.15	0.15	20,000	99,999	0.36	0.45	0.45
	50,000	99,999	0.36	0.45	0.45	100,000	+	0.16	0.20	0.20	100,000	+	0.40	0.50	0.50
	100,000	+	0.40	0.50	0.50										
<b>60 Days Notice Deposit Account</b>	5,000	9,999	0.52	0.65	0.65	10,000	19,999	0.24	0.30	0.30	10,000	19,999	0.48	0.60	0.60
	10,000	49,999	0.56	0.70	0.70	20,000	99,999	0.28	0.35	0.35	20,000	99,999	0.52	0.65	0.65
	50,000	99,999	0.60	0.75	0.75	100,000	+	0.32	0.40	0.40	100,000	+	0.56	0.70	0.70
	100,000	+	0.64	0.80	0.80										
<b>90 Days Notice Deposit Account</b>	5,000	9,999	0.76	0.95	0.95	10,000	19,999	0.48	0.60	0.60	10,000	19,999	0.66	0.80	0.80
	10,000	49,999	0.80	1.00	1.00	20,000	99,999	0.52	0.65	0.65	20,000	99,999	0.68	0.85	0.85
	50,000	99,999	0.84	1.05	1.06	100,000	+	0.56	0.70	0.70	100,000	+	0.72	0.90	0.90
	100,000	+	0.88	1.10	1.11										

\* Interest paid on Personal/Joint Accounts only

Actual interest received is calculated according to account terms and conditions covering payment of credit interest, i.e. monthly, quarterly or annually.

Net Interest: is the rate of interest which would be payable after allowing for the deduction of income tax at the specified rate.

AER (Annual Equivalent Rate): This is a notional rate, which illustrates what the credit interest rate would be if interest were paid and compounded on an annual basis.

The above rates are quoted for indicative purposes only and are subject to variation.

Persons accessing these pages are required to inform themselves about and observe any relevant restrictions.

The return or interest rate shown assumes that no withdrawals have been made during the calendar month.

The Access Bank UK Limited Base Rate is in line with the Bank of England Base Rate.