

Interest Rates Payable

13 January 2009

	Interest paid on £ (GBP) Accounts			Interest paid on \$ (USD) Accounts			Interest paid on € (EUR) Accounts		
	Amount		% Rate	Amount		% Rate	Amount		% Rate
	Minimum	Maximum		Minimum	Maximum		Minimum	Maximum	
Current Account*	1	+	0.25	1	+	0.00	1	+	0.00
Instant Access Savings Account	1	199	0.00	1	399	0.00	1	249	0.00
	200	1,999	0.40	400	19,999	0.00	250	19,999	1.00
	2,000	9,999	0.50	20,000	99,999	0.00	20,000	99,999	1.10
	10,000	49,999	0.60	100,000	+	0.00	100,000	+	1.20
	50,000	99,999	0.70						
	100,000	+	0.80						
30 Days Notice Deposit Account	5,000	9,999	1.20	10,000	19,999	0.50	10,000	19,999	1.50
	10,000	49,999	1.30	20,000	99,999	0.60	20,000	99,999	1.60
	50,000	99,999	1.40	100,000	+	0.70	100,000	+	1.70
	100,000	+	1.50						
60 Days Notice Deposit Account	5,000	9,999	1.60	10,000	19,999	0.90	10,000	19,999	1.80
	10,000	49,999	1.70	20,000	99,999	1.00	20,000	99,999	1.90
	50,000	99,999	1.80	100,000	+	1.10	100,000	+	2.00
	100,000	+	1.90						
90 Days Notice Deposit Account	5,000	9,999	1.90	10,000	19,999	1.50	10,000	19,999	2.10
	10,000	49,999	2.00	20,000	99,999	1.60	20,000	99,999	2.20
	50,000	99,999	2.10	100,000	+	1.70	100,000	+	2.30
	100,000	+	2.20						

*Interest paid on Personal/Joint Accounts only