

HISTORIC SAVINGS ACCOUNT INTEREST RATES

Current Issues



Types of Account	Rates Effective from 01/04/2009		Previous Rates					
	Gross Rate % per annum	Net Rate % per annum	Monthly % Gross/Net	A.E.R. Rate % PA	Gross Rate % per annum	Net Rate % per annum	Monthly % Gross/Net	A.E.R. Rate % PA
TAX FREE								
CASH ISA TRANSFER (TRISHA)								
£50,000+	2.60			2.60				
£25,000+	2.10			2.10	2.20			2.20
£9,000+	1.50			1.50				
CASH ISA – INSTANT								
50,000+	2.50			2.50				
£25,000+	2.00			2.00	2.10			2.10
£100+	1.40			1.40				
REGULAR SAVER CASH ISA								
£25,000+	2.10			2.10	2.20			2.20
£100+	1.50			1.50				
£10 - £445 per month								
CASH JUNIOR ISA								
£2,500+	2.50			2.50	N/A			N/A
£100+	1.40			1.40				
REGULAR SAVINGS								
REGULAR SAVER								
£10 - £500 per month	3.00	2.40		3.00	N/A			N/A
INSTANT ACCESS								
FIRST ACCOUNT								
0 – 16 Years of age								
£1+	1.25	1.00		1.25	1.75	1.40		1.75
INSTANT TRACKER								
£500+	0.10	0.08		0.10	N/A	N/A		N/A
£50+	0.00	0.00		0.00	N/A	N/A		N/A
DEPOSIT TRACKER								
£500+	0.10	0.08		0.10	N/A	N/A		N/A
£50+	0.00	0.00		0.00	N/A	N/A		N/A
BONDS								
AQUILA VARIABLE BOND								
£10,000+ Annual Interest	3.00	2.40		3.00	N/A			N/A
NOTICE ACCOUNTS								
SAVE & SPONSOR								
£100,000+	0.80	0.64		0.80	1.40	1.12		1.40
£50,000+	0.35	0.28		0.35	0.95	0.76		0.95
£25,000+	0.20	0.16		0.20	0.70	0.56		0.70
£10,000+	0.10	0.08		0.10	0.50	0.40		0.50
£500+	0.05	0.04		0.05	0.10	0.08		0.10
ACCESS 50								
50,000+	2.30	1.84		2.30	N/A			N/A
25,000+	2.00	1.60		1.60				
£10,000+	1.50	1.20		1.20				
£1,000+	1.00	0.80		0.80				
SPEEDWAY SAVER								
25,000+	0.20	0.16		0.20				
10,000+	0.10	0.08		0.10				
100+	0.05	0.04		0.05				

HISTORIC SAVINGS ACCOUNT INTEREST RATES

Closed Issues



Types of Account	Rates Effective from 01/4/2009				Previous Rates			
	Gross Rate % per annum	Net Rate % per annum	Monthly % Gross/Net	A.E.R. Rate % PA	Gross Rate % per annum	Net Rate % per annum	Monthly % Gross/Net	A.E.R. Rate % PA
TAX FREE								
CASH ISA – 30 DAY NOTICE								
£50,000+	2.60			2.60				
£25,000+	2.10			2.10	2.20			2.20
£100+	1.50			1.50				
ACCESS ACCOUNTS								
EASY ACCESS 2								
£50,000+	1.00	0.80		1.00	1.55	1.24		1.55
£25,000+	0.75	0.60		0.75	1.30	1.04		1.30
£10,000+	0.40	0.32		0.40	1.05	0.84		1.05
BONDS								
WINDSOR FIXED RATE BOND								
£10,000+ Annual Interest	2.85	2.28		2.85	N/A			N/A
DUDLEY TRACKER BOND								
£50,000+	1.35	1.08		1.35				
£10,000+	1.20	0.96		1.20				
£5,000+	1.00	0.80		1.00				
NOTICE ACCOUNTS								
TRACKER 90 (II)								
£100,000+	1.30	1.04		1.30	1.80	1.44		1.80
£50,000+	1.15	0.92		1.15	1.65	1.32		1.65
£10,000+	1.10	0.88		1.10	1.60	1.28		1.60
28 DAY SPECIAL								
£100,000+	1.00	0.80	0.75 / 0.60	1.00 / 0.75	1.70	1.36	1.45 / 1.16	1.70 / 1.46
£50,000+	0.45	0.36	0.30 / 0.24	0.45 / 0.30	1.15	0.92	1.00 / 0.80	1.15 / 1.00
£25,000+	0.30	0.24	0.10 / 0.08	0.30 / 0.10	1.00	0.80	0.75 / 0.60	1.00 / 0.75
£10,000+	0.25	0.20	0.05 / 0.04	0.25 / 0.05	0.75	0.60	0.50 / 0.40	0.75 / 0.50
£500+	0.05	0.04		0.05 / N/A	0.10	0.08		0.10 / N/A
SELECT 90								
£50,000+	2.50	2.00		2.50	N/A	N/A		N/A
£25,000+	2.25	1.80		2.25	N/A	N/A		N/A
£5,000+	2.00	1.60		2.00	N/A	N/A		N/A
ACCESS 60								
£10,000+	2.40	1.92		2.40	N/A			N/A
£1,000+	1.00	0.80		1.00				
ACCESS ACCOUNTS								
INSTANT SIX								
£50,000+	0.75	0.60		0.75	N/A	N/A		N/A
£25,000+	0.55	0.44		0.55				
£10,000+	0.35	0.28		0.35				
£5,000+	0.10	0.08		0.10				
50+ TRACKER								
£100,000+	1.00	0.80	0.75 / 0.60	1.00 / 0.75	1.55	1.24	1.35 / 1.08	1.55 / 1.36
£50,000+	0.75	0.60	0.50 / 0.40	0.75 / 0.50	1.35	1.08	1.05 / 0.84	1.35 / 1.06
£25,000+	0.45	0.36	0.25 / 0.20	0.45 / 0.25	1.05	0.84	0.75 / 0.60	1.05 / 0.75
£10,000+	0.15	0.12	0.05 / 0.04	0.15 / 0.05	0.75	0.60	0.55 / 0.44	0.75 / 0.55
£2,500+	0.05	0.04		0.05 / N/A	0.55	0.44		0.55 / N/A
SUPER 60								
£100,000+	0.50	0.40		0.50	1.00	0.80		1.00
£50,000+	0.25	0.20		0.25	0.50	0.40		0.50
£25,000+	0.10	0.08		0.10	0.25	0.20		0.25
£10,000+	0.10	0.08		0.10	0.15	0.12		0.15
£5,000+	0.05	0.04		0.05	0.10	0.08		0.10
£500+	0.05	0.04		0.05	0.10	0.08		0.10
FLEXI SAVER								
£10,000+	0.10	0.08		0.10	N/A	N/A		N/A
£7,500+	0.05	0.04		0.05	N/A	N/A		N/A
£5,000+	0.05	0.04		0.05	N/A	N/A		N/A
£500+	0.05	0.04		0.05	N/A	N/A		N/A
£10+	0.00	0.00		0.00	N/A	N/A		N/A
EXTRA SPECIAL								
£10,000+	0.10	0.08		0.10	0.15	0.12		0.15
£7,500+	0.05	0.04		0.05	0.10	0.08		0.10
£5,000+	0.05	0.04		0.05	0.10	0.08		0.10
£500+	0.05	0.04		0.05	0.10	0.08		0.10
£10+	0.00	0.00		0.00	0.00	0.00		0.00
FULLY PAID								
£1+	0.00	0.00		0.00	0.00	0.00		0.00
YOUNG SAVER								
£500+	0.50	0.40		0.50	1.20	0.96		1.20
£250+	0.45	0.36		0.45	0.95	0.76		0.95
£100+	0.20	0.16		0.20	0.70	0.56		0.70
£1+	0.10	0.08		0.10	0.20	0.16		0.20

Gross is the interest paid before the deduction of income tax at the rate specified by law.

Net is the interest paid after the deduction of income tax at the rate specified by law.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year.

Interest is paid annually unless stated.

Authorised and regulated by the Financial Services Authority.

Rates applicable as at 1st April 2009

Last amended 31/10/2011