

# 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 |
| <b>TAX FREE</b>                   |                                 |                      |                     |                  |                        |                      |                     |                  |
| <b>CASH ISA TRANSFER (TRISHA)</b> |                                 |                      |                     |                  |                        |                      |                     |                  |
| £25,000+                          | 2.10                            |                      |                     | 2.10             | 2.20                   |                      |                     | 2.20             |
| £9,000+                           | 1.50                            |                      |                     | 1.50             |                        |                      |                     |                  |
| <b>CASH ISA – INSTANT</b>         |                                 |                      |                     |                  |                        |                      |                     |                  |
| £25,000+                          | 2.00                            |                      |                     | 2.00             | 2.10                   |                      |                     | 2.10             |
| £100+                             | 1.40                            |                      |                     | 1.40             |                        |                      |                     |                  |
| <b>REGULAR SAVER CASH ISA</b>     |                                 |                      |                     |                  |                        |                      |                     |                  |
| £25,000+                          | 2.10                            |                      |                     | 2.10             | 2.20                   |                      |                     | 2.20             |
| £100+                             | 1.50                            |                      |                     | 1.50             |                        |                      |                     |                  |
| £10 - £300 per month              |                                 |                      |                     |                  |                        |                      |                     |                  |
| <b>REGULAR SAVINGS</b>            |                                 |                      |                     |                  |                        |                      |                     |                  |
| <b>REGULAR SAVER</b>              |                                 |                      |                     |                  |                        |                      |                     |                  |
| £10 - £500 per month              | 3.00                            | 2.40                 |                     | 3.00             | N/A                    |                      |                     | N/A              |
| <b>ACCESS ACCOUNTS</b>            |                                 |                      |                     |                  |                        |                      |                     |                  |
| <b>INSTANT SIX</b>                |                                 |                      |                     |                  |                        |                      |                     |                  |
| £50,000+                          | 0.75                            | 0.60                 |                     | 0.75             | 1.25                   | 1.00                 |                     | 1.25             |
| £25,000+                          | 0.55                            | 0.44                 |                     | 0.55             | 1.05                   | 0.84                 |                     | 1.05             |
| £10,000+                          | 0.35                            | 0.28                 |                     | 0.35             | 0.85                   | 0.68                 |                     | 0.85             |
| £5,000+                           | 0.10                            | 0.08                 |                     | 0.10             | 0.50                   | 0.40                 |                     | 0.50             |
| <b>INSTANT ACCESS</b>             |                                 |                      |                     |                  |                        |                      |                     |                  |
| <b>FIRST ACCOUNT</b>              |                                 |                      |                     |                  |                        |                      |                     |                  |
| 0 – 16 Years of age               |                                 |                      |                     |                  |                        |                      |                     |                  |
| £1+                               | 1.25                            | 1.00                 |                     | 1.25             | 1.75                   | 1.40                 |                     | 1.75             |
| <b>INSTANT TRACKER</b>            |                                 |                      |                     |                  |                        |                      |                     |                  |
| £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              |
| <b>DEPOSIT TRACKER</b>            |                                 |                      |                     |                  |                        |                      |                     |                  |
| £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              |
| <b>BONDS</b>                      |                                 |                      |                     |                  |                        |                      |                     |                  |
| <b>DUDLEY TRACKER BOND</b>        |                                 |                      |                     |                  |                        |                      |                     |                  |
| £50,000+                          | 1.35                            | 1.08                 |                     | 1.35             | 1.85                   | 1.48                 |                     | 1.85             |
| £10,000+                          | 1.20                            | 0.96                 |                     | 1.20             | 1.70                   | 1.36                 |                     | 1.70             |
| £5,000+                           | 1.00                            | 0.80                 |                     | 1.00             | 1.50                   | 1.20                 |                     | 1.50             |
| <b>NOTICE ACCOUNTS</b>            |                                 |                      |                     |                  |                        |                      |                     |                  |
| <b>SAVE &amp; SPONSOR</b>         |                                 |                      |                     |                  |                        |                      |                     |                  |
| £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             |
| <b>28 DAY SPECIAL</b>             |                                 |                      |                     |                  |                        |                      |                     |                  |
| £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       |
| <b>SELECT 90</b>                  |                                 |                      |                     |                  |                        |                      |                     |                  |
| £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              |

# HISTORIC SAVINGS ACCOUNT INTEREST RATES

## Closed Issues



| Types of Account                       | Rates Effective from 01/4/2009 |                         |                        |   | Previous Rates            |                         |                        |   |
|--|--------------------------------|-------------------------|------------------------|---|---------------------------|-------------------------|------------------------|---|
|  | Gross Rate %<br>per annum      | Net Rate %<br>per annum | Monthly %<br>Gross/Net | A.E.R. Rate % PA                                | Gross Rate %<br>per annum | Net Rate %<br>per annum | Monthly %<br>Gross/Net | A.E.R. Rate % PA                                |
| <b>TAXFREE</b>                         |                                |                         |                        |   |                           |                         |                        |   |
| <b>CASH ISA – 30 DAY NOTICE</b>        |                                |                         |                        |   |                           |                         |                        |   |
| £25,000+                               | 2.10                           |                         |                        | 2.10  | 2.20                      |                         |                        | 2.20  |
| £100+                                  | 1.50                           |                         |                        | 1.50  |                           |                         |                        |   |
| <b>ACCESS ACCOUNTS</b>                 |                                |                         |                        |   |                           |                         |                        |   |
| <b>EASY ACCESS &amp; EASY ACCESS 2</b> |                                |                         |                        |   |                           |                         |                        |   |
| £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  |
| <b>NOTICE ACCOUNTS</b>                 |                                |                         |                        |   |                           |                         |                        |   |
| <b>TRACKER 90 (II)</b>                 |                                |                         |                        |   |                           |                         |                        |   |
| £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  |
| <b>INSTANT ACCESS</b>                  |                                |                         |                        |   |                           |                         |                        |   |
| <b>CASTLE PREMIUM</b>                  |                                |                         |                        |   |                           |                         |                        |   |
| £50,000+                               | 0.10                           | 0.08                    |                        | 0.10  | 0.70                      | 0.56                    |                        | 0.70  |
| £25,000+                               | 0.10                           | 0.08                    |                        | 0.10  | 0.25                      | 0.20                    |                        | 0.25  |
| £10,000+                               | 0.05                           | 0.04                    |                        | 0.05  | 0.15                      | 0.12                    |                        | 0.15  |
| <b>CASTLE MONTHLY</b>                  |                                |                         |                        |   |                           |                         |                        |   |
| £50,000+                               |                                |                         | 0.10 / 0.08            | 0.10  |                           |                         | 0.25 / 0.20            | 0.20  |
| £25,000+                               |                                |                         | 0.10 / 0.08            | 0.10  |                           |                         | 0.20 / 0.16            | 0.20  |
| £10,000+                               |                                |                         | 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  |
| <b>CASTLE DIAMOND</b>                  |                                |                         |                        |   |                           |                         |                        |   |
| £10,000+                               | 0.05                           | 0.04                    |                        | 0.05  | 0.15                      | 0.12                    |                        | 0.15  |
| £5,000+                                | 0.05                           | 0.04                    |                        | 0.05  | 0.10                      | 0.08                    |                        | 0.10  |
| £100+                                  | 0.00                           | 0.00                    |                        | 0.00  | 0.00                      | 0.00                    |                        | 0.00  |
| <b>50+ TRACKER</b>                     |                                |                         |                        |   |                           |                         |                        |   |
| £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                                      |
| <b>SUPER 60</b>                        |                                |                         |                        |   |                           |                         |                        |   |
| £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  |
| <b>FLEXI SAVER</b>                     |                                |                         |                        |   |                           |                         |                        |   |
| £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   |
| <b>EXTRA SPECIAL</b>                   |                                |                         |                        |   |                           |                         |                        |   |
| £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  |
| <b>FULLY PAID</b>                      |                                |                         |                        |   |                           |                         |                        |   |
| £1+                                    | 0.00                           | 0.00                    |                        | 0.00  | 0.00                      | 0.00                    |                        | 0.00  |
| <b>YOUNG SAVER</b>                     |                                |                         |                        |   |                           |                         |                        |   |
| £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  |
| <b>REGULAR SAVERS</b>                  |                                |                         |                        |   |                           |                         |                        |   |
| <b>REGULAR SAVINGS BONUS</b>           |                                |                         |                        |   |                           |                         |                        |   |
| £10 - £2,000 per month                 | 1.00                           | 0.80                    |                        | 0.10<br>(without bonus)<br>1.00<br>(with bonus) | 1.50                      | 1.20                    |                        | 0.10<br>(without bonus)<br>1.50<br>(with bonus) |
| <b>HOLIDAY SAVER</b>                   |                                |                         |                        |   |                           |                         |                        |   |
| £10 - £2,000 per month                 | 1.00                           | 0.80                    |                        | 0.10<br>(without bonus)<br>1.00<br>(with bonus) | 1.50                      | 1.20                    |                        | 0.10<br>(without bonus)<br>1.50<br>(with bonus) |
| <b>FESTIVE SAVER</b>                   |                                |                         |                        |   |                           |                         |                        |   |
| £10 - £2,000 per month                 | 1.00                           | 0.80                    |                        | 0.10<br>(without bonus)<br>1.00<br>(with bonus) | 1.50                      | 1.20                    |                        | 0.10<br>(without bonus)<br>1.50<br>(with bonus) |

**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 11 January 2010