

# HISTORIC SAVINGS ACCOUNT INTEREST RATES

## Current Issues



Types of Account	Rates Effective from 01/05/2008				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>								
CASH ISA TRANSFER (TRISHA) £9,000+	5.45			5.45	5.45			5.45
CASH ISA – INSTANT £100+	5.35			5.35	5.35			5.35
REGULAR SAVER CASH ISA £100+ £10 - £300 per month	5.60			5.60	5.60			5.60
<b>REGULAR SAVINGS</b>								
REGULAR SAVINGS BONUS £10 - £2,000 per month	4.75	3.80		0.10 (without bonus) 4.75 (with bonus)	4.75	3.80		0.10 (without bonus) 4.75 (with bonus)
HOLIDAY SAVER £10 - £2,000 per month	4.75	3.80		0.10 (without bonus) 4.75 (with bonus)	4.75	3.80		0.10 (without bonus) 4.75 (with bonus)
FESTIVE SAVER £10 - £2,000 per month	4.75	3.80		0.10 (with bonus) 4.75 (without bonus)	4.75	3.80		0.10 (with bonus) 4.75 (without bonus)
<b>ACCESS ACCOUNTS</b>								
<b>EASY ACCESS 2</b>								
£50,000+	4.90	3.92		4.90	4.90	3.92		4.90
£25,000+	4.70	3.76		4.70	4.70	3.76		4.70
£10,000+	4.45	3.56		4.45	4.45	3.56		4.45
<b>INSTANT ACCESS</b>								
<b>SUPER 60</b>								
£100,000+	4.30	3.44		4.30	4.30	3.44		4.30
£50,000+	3.80	3.04		3.80	3.80	3.04		3.80
£25,000+	3.55	2.84		3.55	3.55	2.84		3.55
£10,000+	3.30	2.64		3.30	3.30	2.64		3.30
£5,000+	2.80	2.24		2.80	2.80	2.24		2.80
£500+	1.80	1.44		1.80	1.80	1.44		1.80
<b>FIRST ACCOUNT</b>								
0 – 16 Years of age £1+	5.25	4.20		5.25	5.25	4.20		5.25
<b>EXTRA SPECIAL</b>								
£10,000+	3.05	2.44		3.05	3.05	2.44		3.05
£7,500+	1.75	1.40		1.75	1.75	1.40		1.75
£5,000+	1.50	1.20		1.50	1.50	1.20		1.50
£500+	1.30	1.04		1.30	1.30	1.04		1.30
£10+	0.10	0.08		0.10	0.10	0.08		0.10
<b>DEPOSIT 98</b>								
£25,000+	3.30	2.64		3.30	3.30	2.64		3.30
£10,000+	3.05	2.44		3.05	3.05	2.44		3.05
£5,000+	1.55	1.24		1.55	1.55	1.24		1.55
£500+	1.15	0.92		1.15	1.15	0.92		1.15
£10+	0.10	0.08		0.10	0.10	0.08		0.10
<b>BONDS</b>								
<b>GOLD FIXED RATE BOND</b>								
£10,000+	5.75	4.60		5.75	5.75	4.60		5.75
£50,000+			5.50/ 4.40	5.64			5.50/ 4.40	5.64
<b>SILVER FIXED RATE BOND</b>								
£10,000+	6.00	4.80		6.00	6.00	4.80		6.00
<b>DUDLEY TRACKER BOND</b>								
£50,000+	5.25	4.20		5.25	5.50	4.40		5.50
£10,000+	5.10	4.08		5.10	5.35	4.28		5.35
£5,000+	5.00	4.00		5.00	5.25	4.20		5.25
<b>NOTICE ACCOUNTS</b>								
<b>SAVE &amp; SPONSOR</b>								
£100,000+	4.80	3.84		4.80	4.80	3.84		4.80
£50,000+	4.35	3.48		4.35	4.35	3.48		4.35
£25,000+	4.10	3.28		4.10	4.10	3.28		4.10
£10,000+	3.85	3.08		3.85	3.85	3.08		3.85
£500+	2.60	2.08		2.60	2.60	2.08		2.60
<b>28 DAY SPECIAL</b>								
£100,000+	5.10	4.08	4.85 / 3.88	5.10 / 4.96	5.10	4.08	4.85 / 3.88	5.10 / 4.96
£50,000+	4.65	3.72	4.40 / 3.52	4.65 / 4.49	4.65	3.72	4.40 / 3.52	4.65 / 4.49
£25,000+	4.40	3.52	4.15 / 3.32	4.40 / 4.23	4.40	3.52	4.15 / 3.32	4.40 / 4.23
£10,000+	4.15	3.32	3.90 / 3.12	4.15 / 3.97	4.15	3.32	3.90 / 3.12	4.15 / 3.97
£500+	2.90	2.32		2.90 / N/A	2.90	2.32		2.90 / N/A

# HISTORIC SAVINGS ACCOUNT INTEREST RATES

## Closed Issues



Types of Account	Rates Effective from 01/05/2008				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>								
CASH ISA – 30 DAY NOTICE £100+	5.45			5.45	5.45			5.45
CASH ISA (TESSA ONLY ISA TRANSFER) £9,000+	5.45			5.45	5.45			5.45
CASH ISA (TESSA ONLY ISA – 30 DAY) £100+	5.45			5.45	5.45			5.45
CASH ISA (TESSA ONLY ISA – INSTANT) £100+	5.35			5.35	5.35			5.35
<b>REGULAR SAVINGS</b>								
REGULAR SAVINGS BONUS (2) £10 - £2,000 per month	4.75	3.80		0.10 (without bonus) 4.75 (with bonus)	4.75	3.80		0.10 (without bonus) 4.75 (with bonus)
<b>BOND ACCOUNTS</b>								
CRYSTAL FIXED RATE BOND £10,000+ £50,000+	5.50	4.40		5.50 5.38	5.50	4.40		5.50 5.38
CLASSIC FIXED RATE BOND £10,000+ £50,000+	6.00	4.80		6.00 5.90	6.00	4.80		6.00 5.90
CLASSIC FIXED RATE BOND 2 £10,000+ £50,000+	6.40	5.12		6.40 6.33	6.40	5.12		6.40 6.33
<b>ACCESS ACCOUNTS</b>								
EASY ACCESS £50,000+ £25,000+ £10,000+	5.00 4.70 4.50	4.00 3.76 3.60		5.00 4.70 4.50	5.00 4.70 4.50	4.00 3.76 3.60		5.00 4.70 4.50
<b>NOTICE ACCOUNTS</b>								
TRACKER 90 (11) £100,000+ £50,000+ £10,000+	5.20 5.05 5.00	4.16 4.04 4.00		5.20 5.05 5.00	5.45 5.30 5.15	4.36 4.24 4.12		5.45 5.30 5.15
<b>INSTANT ACCESS</b>								
CASTLE PREMIUM £50,000+ £25,000+ £10,000+	4.10 3.60 3.10	3.28 2.88 2.48		4.10 3.60 3.10	4.10 3.60 3.10	3.28 2.88 2.48		4.10 3.60 3.10
CASTLE MONTHLY £50,000+ £25,000+ £10,000+ £5,000+				3.55 / 2.84 3.15 / 2.52 2.60 / 2.08 1.80 / 1.44				3.55 / 2.84 3.15 / 2.52 2.60 / 2.08 1.80 / 1.44
CASTLE DIAMOND £10,000+ £5,000+ £100+	3.10 2.60 1.50	2.48 2.08 1.20		3.10 2.60 1.50	3.10 2.60 1.50	2.48 2.08 1.20		3.10 2.60 1.50
50+ TRACKER £100,000+ £50,000+ £25,000+ £10,000+ £2,500+	4.95 4.75 4.45 4.15 3.95	3.96 3.80 3.56 3.32 3.16		4.75 / 3.80 4.45 / 3.56 4.15 / 3.32 4.15 / 4.02 3.95 / N/A	4.95 / 4.85 4.75 / 4.54 4.45 / 4.23 4.15 / 4.02 3.95 / N/A	5.20 5.00 4.70 4.40 4.20	4.16 4.00 3.76 3.52 3.36	5.00 / 4.00 4.70 / 3.76 4.40 / 3.52 4.20 / 3.36 4.20 / N/A
MATURED BONUS BUILDER £1+	2.80	2.24		2.80	2.80	2.24		2.80
EXCESSA £1+	2.80	2.24		2.80	2.80	2.24		2.80
FULLY PAID £1+	0.10	0.08		0.10	0.10	0.08		0.10
YOUNG SAVER £500+ £250+ £100+ £1+	4.60 4.35 4.10 3.60	3.68 3.48 3.28 2.88		4.60 4.35 4.10 3.60	4.60 4.35 4.10 3.60	3.68 3.48 3.28 2.88		4.60 4.35 4.10 3.60

**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 May 2008

Last amended 15<sup>th</sup> April 2008