

Frequently Asked Questions

ABOUT RUNNING YOUR ALLIANCE & LEICESTER INTERNATIONAL SAVINGS ACCOUNT

How do I...

1. Find out the interest rate on my Account?

- Visit our website at <http://www.alil.co.im>, or
- Use 'MyBankOffshore' our secure internet banking service, or
- Telephone us on +44 (0) 1624 641888.

When our interest rates change, we will notify you in accordance with our General Terms and Conditions. Our latest interest rates are updated on our website within two working days of any changes.

2. Deposit further funds into my Account by cheque?

- Complete a Further Deposit Slip and post it to us with your cheque; or
- Write to us, enclosing your cheque.

Cheques should be made payable to the account holder. Please ensure that you quote your Account number and the Account holder name(s). You should be aware of the clearance times for cheques as set out in our General Terms & Conditions. Sterling cheques drawn on banks in the UK, Channel Islands or Isle of Man will be available for withdrawal after seven banking days.

3. Deposit further funds into my Account by Direct Transfer?

- Use a Direct Transfer form included in this pack to instruct your bankers to transfer your funds to us; or
- Write to your bankers with your request.

Please ensure that you send your funds to us denominated in the appropriate currency. Our Account details are shown on the Direct Transfer form for each relevant currency - Sterling, Euros and US Dollars. Please ensure that you quote your Alliance & Leicester International Account number followed by the Account holder surname(s) and initials. In normal circumstances, funds deposited by Direct Transfer are available as cleared funds for immediate withdrawal, subject to any notice required on the Account and provided the account is fully active.

We advise you always to check that you send the funds into our Account denominated in the same currency as the funds you are sending to us e.g. Sterling to our Sterling Account, US Dollars to our US Dollar Account and Euros to our Euro Account. Further details are given at Question 7 below.

4. Set up a regular standing order payment into my Account?

- Complete a Standing Order Instruction form and send it to your bankers.

Please ensure that your Alliance & Leicester International Limited Account number, followed by your surname and initials, are clearly shown on the instruction so that we can apply funds to your Account with us.

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5. Withdraw funds in Sterling from my Account to a bank in the UK, Channel Islands or Isle of Man?

- Complete a Domestic Withdrawal form and post it to us; or
- Write to us with your instruction.

When you send us your instructions you must provide us with the full banking details if you are requesting a payment by Direct Transfer (eg CHAPS).

Please note that the method by which transfers may be made may be limited by our General Terms and Conditions. If you have a Telephone and Fax Banking Service in place (see Question 9) you may telephone or fax your instruction. If you have registered for MyBankOffshore, our internet banking service (see Question 10), you may send your instruction online.

If your Account requires notice of withdrawals, please indicate on your instruction whether you wish to make the withdrawal at the end of the notice period, or whether you require an immediate withdrawal at the cost of the appropriate interest penalty. It may be that you wish to set notice on your Account but do not yet have the payment details for the withdrawal to be made on expiry of notice. If this is the case, please write to us asking notice to be set and stating whether notice is for a specific sum or the whole balance of the Account. When the Notice period expires, we will require payment details from you in accordance with our General Terms and Conditions.

6. Withdraw funds from my Account and pay money in foreign currency, or to an overseas bank in any currency?

- Complete an International Withdrawal form and post it to us; or
- Write to us with your instruction.

When you send us your instructions for a Direct Transfer, you must provide to us the full and correct banking details including the destination account name, account number, sort code, SWIFT, IBAN, routing or other banking code(s).

Please note that the method by which transfers may be made may be limited by our General Terms and Conditions. If you have a Telephone and Fax Banking Service in place (see Question 9) you may telephone or fax your instruction. If you have registered for MyBankOffshore, our internet banking service (see Question 10), please refer to the MyBankOffshore User Guide for further information. Please indicate any foreign currency conversion you may wish to undertake before we send the funds to you. Charges will apply in accordance with our schedule of banking charges. Intermediate banks may apply charges for which we cannot be responsible. Note: The provisions for Notice accounts set out in Section 5 above also apply to this section.

7. Send money to you in foreign currencies, or for exchange into another currency?

It is essential that, when sending funds to us, that you quote the correct Alliance & Leicester International Limited account number at our bankers HSBC. Details of our Sterling, US Dollar and Euro accounts at HSBC are shown on our website www.alil.co.im and in our Guidance Note on Non-Sterling and International Transactions. We always advise that you send Sterling remittances to our Sterling account, US Dollars to our US Dollar account and Euros to our Euro account at HSBC. If you send one currency to an account denominated in a different currency, the receiving bank (in this case HSBC) will automatically convert the currency into the currency of the account quoted. This will enable us to control any required exchange of currency to your advantage and most importantly, will avoid any unwanted exchange of currency and charges made by the receiving bank for which you would be responsible.

If you do require a currency conversion - for example you wish to send Sterling to deposit money into your Euro account with us - please send the Sterling to our Sterling account at HSBC. Instruct us to

make a currency conversion from Sterling to Euro and we will do this for you at the bank rate available on the day of the transaction. If the funds you hold are not in our main three currencies of Sterling, US Dollars or Euros, please telephone us for help on how to send your funds, before making the remittance.

8. Change the destination bank or Account to which my monthly interest is sent?

- Complete a Change of Monthly Interest Instruction form and post it to us; or
- Write to us, ensuring all necessary banking details are included to enable us to make the change.

9. Set up a Telephone & Fax Banking Service on my Account?

- Complete the enclosed Nominated Account form, ensuring that ALL account holders sign. This allows you to set up to two Nominated Bank Accounts.

PLEASE NOTE that certain restrictions apply to the use of Telephone and Fax Banking Service instructions:

- This type of instruction is not suitable for accounts which require more than one holder to sign.
- Withdrawals by cheque can only be posted to your registered correspondence address or by electronic funds transfer to one of your choice of two Nominated Bank Accounts, of which you must be a named holder (i.e. payments to third party bank accounts are not accepted by this method).
- We require an original bank statement, not more than three months old, to confirm your nominated bank account details. This will be returned to you.
- Payments are subject to security checks at our discretion.

After the Telephone and Fax Banking Service has been set up and accepted by us, you may instruct transactions by telephoning or faxing us, using your personally chosen Security Code.

10. Operate my Account using the internet?

- We offer our MyBankOffshore internet banking service which allows you to view your Account, instruct transactions and send us secure electronic messages.
- To apply for the MyBankOffshore service, visit www.mybankoffshore.com and click on 'Register'.
- Follow the easy steps online to apply.
- If you wish to set up Nominated Bank Accounts to receive transfers instructed via MyBankOffshore, you will also need to complete a Nominated Account form. Refer to Question 9 for further details.

11. Notify you of a change of address or contact details?

- Complete a Change of Account Information form and post it to us; or
- Write to us setting out clearly the details of the change.

PLEASE NOTE that when you change your permanent residential address, you should send us evidence of the new address in accordance with our 'List B' customer identification documents - for example an original utility bill, or a credit card statement or bank account statement from a bank other than ourselves, showing your name and your new address. Evidence of the change of address should be sent for all Account holders if all holders have moved.

12. Request a change in Account holder(s)?

PLEASE NOTE that all new Account holders must provide identification documents in line with our Guidance Note on Customer Identification.

PLEASE NOTE that the Change of Account Information form may be used to add an Account holder, or to remove a holder from a joint Account. However it cannot be used for a complete change of ownership, for example where a sole holder is replaced by another sole holder, or where all joint holders resign from the account in favour of another holder or holders. In such circumstances, the

Account must be closed and the funds transferred to a new Account in the new names, with a new application form, identification documents and proof of each source of income and wealth for the new holder(s).

13. Notify you of a change of name?

- Complete a Change of Account Information form and post it to us; or
- Write to us setting out clearly the details of the change.

Please provide an original or certified copy of the relevant documents such as marriage certificate, deed poll, divorce decree, etc. A sample of your old and new signature must be provided. Future instructions must be made using your new signature.

14. Add a new signatory who is not a named Account holder (A Third Party Signatory)?

- Complete a Change of Account Information form and post it to us; or
- Write to us setting out clearly the details of the change.

Please indicate why you are appointing the new signatory to the Account. The new Account signatory must provide identification documents in line with our Guidance Note on Customer Identification. A sample signature must be provided and all Account holders must consent to the Third Party Signatory's appointment.

15. Register a Power or Attorney?

First ensure that you have a valid Power of Attorney. The main types of Power of Attorney we can accept are:

- General Powers of Attorney drawn up under the laws of the Isle of Man, in the correct legal form; and
- General Powers of Attorney drawn up under the laws of England and Wales, including powers drawn up in the prescribed form under the Enduring Powers of Attorney Act 1985.

Please telephone if you are unsure if your Power of Attorney will be acceptable. You also need to:

- either complete a Change of Account Information form and post it to us, or write to us clearly setting out the details of the change; and
- provide the original or a certified copy of the Power of Attorney, together with the details of any Solicitors or Advocates who have drawn up your Power of Attorney; and
- provide identification documents as evidence of the identity of the Attorney, in line with our Guidance Note on Customer Identification (one document from List A and one from List B).

16. Notify you of the death of an Account holder?

Firstly it is important that we are notified of the death of an Account holder as soon as possible after the death. Therefore it is advisable to telephone us with the information; then

- Complete a Change of Account Information form and post it to us; or
- Write to us setting out clearly the details of the death.

You must provide an original or certified copy of the Death Certificate. If you are using a firm of Advocates or Solicitors to assist in handling the affairs of the deceased, please advise us of their details and any contact name. As the Account is operated under the laws of the Isle of Man, it will be necessary for the Executor of the deceased's estate to obtain a Manx Grant of Representation (or Probate), of which we must have sight before we are able to act on the instructions of the Executor. If you wish to find out the process by which such a Grant can be obtained, please apply to The Isle of Man General Registry, Isle of Man Courts of Justice, Deemsters Walk, Bucks Road, Douglas, Isle of Man, IM1 3AR (tel: + 44 (0) 1624 685242).

Please note that joint accounts with Alliance & Leicester International Limited are operated on the basis of joint and several ownership and liability. If one Account holder dies, the Account automatically passes to the surviving joint holder(s) regardless of the provisions of the will of the deceased.

17. Transfer my Account to another with Alliance & Leicester International Limited?

- Obtain a new Account Application form and account information pack by telephoning us, faxing or writing to us: or
- If you have access to the internet with a printing facility you may complete an application form from our website at www.alil.co.im. Application forms must be printed, signed by all Account holders and posted to us. We must hold the original document.

On receipt of your completed application form for the new type of Account, we will close your old Account and open a new Account. We may also allocate a new Account number. The requirement for a new application form for an account transfer allows us to ensure that you are fully aware of the terms and conditions currently applying, and ensures that you take the opportunity to consider all aspects of the way in which your Account is established. We will also review supporting documents held, and if any items are not in line with current requirements or company policy, we will ask you for new documentation.

18. Close my Account?

- Write to us requesting the closure and providing the necessary payment details; or
- Complete a Withdrawal Instruction form, selecting the 'Domestic' or 'International' form depending on the currency and destination of your closing payment, and post it to us; or
- If you have a Telephone and Fax Authorisation in place, you may telephone or fax your instruction, using your chosen Security Code.

Note: The provisions for Notice accounts set out in Section 5 above also apply to this section.

19. Find out more about the security of my deposit?

Alliance & Leicester International Limited is part of the Banco Santander, S.A. group of Spain which includes Santander UK plc and Alliance & Leicester plc in the UK, which are regulated by the UK Financial Services Authority. Alliance & Leicester International Limited places funds with other parts of its group and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Alliance & Leicester International Limited and the group based on publicly available information. The latest report and accounts for Alliance & Leicester International Limited are available at www.alil.co.im and the group report and accounts at www.santander.com.

Alliance & Leicester International Limited is a member of the Depositors Compensation Scheme as set out in the Isle of Man Compensation of Depositors Regulations 2008 (as amended). Further details of the scheme are available via the Isle of Man Financial Supervision Commission website at www.fsc.gov.im under Consumers.

20. Make a complaint?

If you are dissatisfied with the service you have received, please telephone us so that we can understand the cause of your dissatisfaction and if possible provide an immediate solution to your complaint. You may prefer to write to us, in which case, please address your written complaint to the Compliance Manager at our registered office address. The Compliance Manager will endeavour to resolve your complaint within specific timescales. A Complaints leaflet is available to explain our process and timescales.

If, after our internal process for handling your complaint has been completed, you are not satisfied with the outcome, you can refer your complaint to the Financial Services Ombudsman Scheme for

the Isle of Man. Details of the Scheme can be obtained from the Isle of Man Office of Fair Trading by telephoning: +44 (0) 1624 686520.

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Alliance & Leicester International Limited. Registered Office: Alliance & Leicester House, 19/21 Prospect Hill, Douglas, Isle of Man, IM99 1RY, British Isles. Incorporated in the Isle of Man (No. 81918C). Alliance & Leicester is the registered trade mark of Santander UK plc. Telephone calls will be recorded for security, quality control and training purposes. Complaints we cannot settle can be referred to the Financial Services Ombudsman Scheme for the Isle of Man. **Licensed by the Isle of Man Financial Supervision Commission to take deposits.**

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The Santander Group has more than 150 years' experience in banking, and more branches worldwide than any other international bank.

