

Offshore Savings Rates

Savings interest rates to September 2002

Offshore Savings

Important Information

Savings Interest Rates Booklet

Dear Customer

Welcome to our annual Savings Interest Rates Booklet which is designed to provide you with a summary of how the interest rate has moved on your account since the last booklet was issued in June 2001.

Most importantly, please note the new interest rates applying on most accounts with effect from 3rd September 2002. This booklet is your notification of this recent change.

If at any time during the year you wish to find out the interest rate being paid on your account, you have the following options:

- Telephone our International Customer Service Centre on +44 (0) 1624 665366. The centre is open from 9.00am to 5.00pm Monday to Friday (except Tuesday when the hours are 9.30am to 5.00pm).
- If you have access to the internet, visit our website at www.alil.co.im.

You will also find our latest interest rates on the reverse of your account statement – and we periodically write to all customers, updating you on interest rate changes.

Revised and enhanced website

The internet is of increasing importance as a channel of communication with our customers. We recently updated and enhanced our website which can be found at www.alil.co.im. On the website you will find not only our latest interest

rates - updated within two working days of any change - but also details of our current range of products. The website contains a helpdesk facility which gives customers answers to a range of frequently asked questions. You can also download documents including application forms and other forms to assist you in giving us instructions on your account. Next time you are on the internet – assuming you have access – take a few minutes to visit the site and update yourself on the products we currently have on offer, and to check that the savings account you hold is the right one for you.

Current savings account product range

In order to ensure that we provide competitive products which meet customers' needs, we continually review our product range. We take into account customer feedback and we aim to provide a range of savings accounts which satisfy customer demand. Within our product range of offshore accounts we offer easy access accounts (in Sterling, Euros and US Dollars), notice accounts, a base rate tracker account, and a monthly income account. In addition there is a premium 180 day notice account for customers with larger sums to invest and who do not expect to require short term access to their funds. From time to time we also offer fixed rate bonds and other bond products. We seek to ensure that all our products are easy to understand and simple to operate – with the minimum of administration for you, the customer.

If you would like to have full details of our current product range, please call us on +44 (0) 1624 665366 and ask for an Account Information Pack – or alternatively visit our website where you will be able to use the Account Finder function to guide you to the product most suited to your needs.

If you find that the product you hold is a Closed Issue account and you would like to transfer to one of our currently available products, you can make the transfer without notice or penalty. You simply need to complete and submit an application form for the new account and post it to us. Please note that we will need to check that we hold the current standard of identification documents in respect of all account holders before the new account is made fully active – but your new interest rate will apply from the date the new account is opened.

At Alliance & Leicester International, we seek to communicate simply and clearly with our customers. If you have any comments on this booklet, on our product literature, on our website or on any services you have received from us, please let me know, and I will ensure that we take your feedback into account in future developments.

Yours sincerely,

Simon J Hull BSc (Hons) AMIM FISM
Managing Director

September 2002

Savings Interest Rate History

Accounts available to Isle of Man, United Kingdom and International Customers

Account Type	Threshold Band (£)	19.5.01 Gross %	19.5.01 A.E.R. %	26.7.01 Gross %	26.7.01 A.E.R. %	27.7.01 Gross %	27.7.01 A.E.R. %	07.8.01 Gross %	07.8.01 A.E.R. %
	10 - 2,499	0.10	0.10	1.20	1.20	No change	No change	Closed	Closed
	2,500 - 4,999	0.10	0.10	1.20	1.20	change	change	-	-
	5,000 - 9,999	0.40	0.40	1.50	1.50	-	-	-	-
	10,000 - 24,999	0.60	0.60	1.70	1.70	-	-	-	-
	25,000 - 49,999	1.00	1.00	2.10	2.10	-	-	-	-
	50,000 +	1.30	1.30	2.40	2.40	-	-	-	-
	1,000 - 9,999	0.10	0.10	0.05	0.05	No change	No change	Closed	Closed
	10,000 - 24,999	3.59	3.65	3.35	3.40	change	change	-	-
	25,000 - 49,999	3.78	3.95	3.64	3.70	-	-	-	-
	50,000+	4.02	4.10	3.74	3.80	-	-	-	-
	1,000 - 4,999	0.10	0.10	0.05	0.05	No change	No change	Closed	Closed
	5,000 - 9,999	0.40	0.40	0.10	0.10	change	change	-	-
	10,000 - 24,999	3.65	3.65	3.60	3.60	-	-	-	-
	25,000 - 49,999	3.85	3.85	3.90	3.90	-	-	-	-
	50,000 +	4.10	4.10	4.00	4.00	-	-	-	-
	0 - 4,999	0.10	0.10	2.96	3.00	No change	No change	Closed	Closed
	5,000 - 49,999	3.54	3.60	3.25	3.30	change	change	-	-
	50,000 - 99,999	3.78	3.85	3.54	3.60	-	-	-	-
	100,000 - 249,999	3.78	3.85	3.54	3.60	-	-	-	-
	250,000 +	3.88	3.95	3.54	3.60	-	-	-	-
	0 - 4,999	0.10	0.10	3.00	3.00	No change	No change	No change	No change
	5,000 - 49,999	3.60	3.60	3.50	3.50	change	change	-	-
	50,000 - 99,999	3.85	3.85	3.80	3.80	-	-	-	-
	100,000 - 249,999	3.85	3.85	3.80	3.80	-	-	-	-
	250,000 +	3.95	3.95	3.80	3.80	-	-	-	-
	0 - 4,999	0.10	0.10	0.05	0.05	No change	No change	0.05	0.05
	5,000 - 9,999	0.40	0.40	0.10	0.10	change	change	0.05	0.05
	10,000 - 24,999	3.93	4.00	3.64	3.70	-	-	3.40	3.45
	25,000 - 49,999	4.41	4.50	4.02	4.09	-	-	3.77	3.84
	50,000 - 99,999	4.60	4.70	4.22	4.30	-	-	3.98	4.05
	100,000 - 249,999	4.70	4.80	4.31	4.40	-	-	4.07	4.15
	250,000 - 499,999	4.70	4.80	4.41	4.50	-	-	4.17	4.25
	500,000+	4.89	5.00	4.41	4.50	-	-	4.17	4.25
	0 - 4,999	0.10	0.10	0.05	0.05	No change	No change	0.05	0.05
	5,000 - 9,999	0.40	0.40	0.10	0.10	change	change	0.05	0.05
	10,000 - 24,999	4.00	4.00	3.90	3.90	-	-	3.65	3.65
	25,000 - 49,999	4.50	4.50	4.30	4.30	-	-	4.05	4.05
	50,000 - 99,999	4.70	4.70	4.50	4.50	-	-	4.25	4.25
	100,000 - 249,999	4.80	4.80	4.60	4.60	-	-	4.35	4.35
	250,000 - 499,999	4.80	4.80	4.70	4.70	-	-	4.45	4.45
	500,000+	5.00	5.00	4.70	4.70	-	-	4.45	4.45
	0 - 9,999	0.40	0.40	0.10	0.10	No change	No change	0.05	0.05
	10,000 - 24,999	5.08	5.20	4.75	4.85	change	change	4.50	4.59
	25,000 - 49,999	5.13	5.25	4.89	5.00	-	-	4.65	4.75
	50,000 - 99,999	5.22	5.35	4.94	5.05	-	-	4.70	4.80
	100,000 - 249,999	5.32	5.45	4.98	5.10	-	-	4.74	4.84
	250,000 - 499,999	5.32	5.45	5.08	5.20	-	-	4.84	4.95
	500,000 - 999,999	5.41	5.55	5.13	5.25	-	-	4.84	4.95
	1,000,000+	5.60	5.75	5.27	5.40	-	-	4.98	5.10
	0 - 9,999	0.40	0.40	0.10	0.10	No change	No change	0.05	0.05
	10,000 - 24,999	5.20	5.20	5.05	5.05	change	change	4.80	4.80
	25,000 - 49,999	5.25	5.25	5.20	5.20	-	-	4.95	4.95
	50,000 - 99,999	5.35	5.35	5.25	5.25	-	-	5.00	5.00
	100,000 - 249,999	5.45	5.45	5.30	5.30	-	-	5.05	5.05
	250,000 - 499,999	5.45	5.45	5.40	5.40	-	-	5.15	5.15
	500,000 - 999,999	5.55	5.55	5.45	5.45	-	-	5.15	5.15
	1,000,000+	5.75	5.75	5.60	5.60	-	-	5.30	5.30
	0 - 9,999	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	5.13	5.25	No change	No change
	10,000+					5.13	5.25		

Rates for Closed Issue Accounts are shown on pages 6 & 7.

The Annual Equivalent Rate (A.E.R.) is a notional rate which illustrates the contractual rate as if paid and compounded on an annual basis. Issued date: 3 September 2002. This booklet includes all rates applying between 19 May 2001 and the issued date. Notes are on page 5.

Savings Interest Rates History

Accounts available to Isle of Man, United Kingdom and International Customers

Account Type	Threshold Band (£)	18.9.01 Gross %	18.9.01 A.E.R. %	22.9.01 Gross %	22.9.01 A.E.R. %	10.10.01 Gross %	10.10.01 A.E.R.	13.11.01 Gross %	13.11.01 A.E.R. %
Offshore Call (Annual Interest) Including former 7 Day Notice Account	0 - 4,999	3.00	3.00	No change	No change	No change	No change	3.00	3.00
	5,000 - 49,999	3.50	3.50	-	-	-	-	3.00	3.00
	50,000+	3.80	3.80	-	-	-	-	3.00	3.00
180 Day Notice (Monthly Interest) Became Offshore 60 Account 01.12.01 Continued on page 7	0 - 9,999	0.05	0.05	0.05	0.05	0.05	0.05	0.00	0.00
	10,000 - 24,999	3.40	3.45	2.96	3.00	2.52	2.55	1.59	1.60
	25,000 - 49,999	3.74	3.80	3.35	3.40	2.91	2.95	2.18	2.20
	50,000 - 99,999	3.88	3.95	3.49	3.55	3.01	3.05	2.28	2.30
	100,000 - 249,999	3.93	4.00	3.59	3.65	3.11	3.15	2.37	2.40
250,000+	3.98	4.05	3.64	3.70	3.20	3.25	2.37	2.40	
180 Day Notice (Annual Interest) Became Offshore 60 Account 01.12.01 Continued on page 7	0 - 9,999	0.05	0.05	0.05	0.05	0.05	0.05	0.00	0.00
	10,000 - 24,999	3.65	3.65	3.20	3.20	2.85	2.85	2.00	2.00
	25,000 - 49,999	4.00	4.00	3.60	3.60	3.25	3.25	2.60	2.60
	50,000 - 99,999	4.15	4.15	3.75	3.75	3.35	3.35	2.70	2.70
	100,000 - 249,999	4.20	4.20	3.85	3.85	3.45	3.45	2.80	2.80
250,000+	4.25	4.25	3.90	3.90	3.55	3.55	2.80	2.80	
Anniversary Variable Deposit (Monthly Interest) (Note 3) Became Offshore 30 Account 01.12.01	0 - 9,999	0.05	0.05	0.05	0.05	0.05	0.05	0.00	0.00
	10,000 - 24,999	4.41	4.50	4.12	4.20	3.64	3.70	2.76	2.80
	25,000 - 49,999	4.46	4.55	4.17	4.25	3.78	3.85	3.06	3.10
	50,000 - 99,999	4.51	4.60	4.22	4.30	3.83	3.90	3.11	3.15
	100,000 - 249,999	4.55	4.65	4.27	4.35	3.88	3.95	3.15	3.20
250,000+	4.70	4.80	4.41	4.50	4.07	4.15	3.30	3.35	
Anniversary Variable Deposit (Annual Interest) (Note 3) Became Offshore 30 Account 01.12.01	0 - 9,999	0.05	0.05	0.05	0.05	0.05	0.05	0.00	0.00
	10,000 - 24,999	4.70	4.70	4.40	4.40	4.00	4.00	3.20	3.20
	25,000 - 49,999	4.75	4.75	4.45	4.45	4.15	4.15	3.50	3.50
	50,000 - 99,999	4.80	4.80	4.50	4.50	4.20	4.20	3.55	3.55
	100,000 - 249,999	4.85	4.85	4.55	4.55	4.25	4.25	3.60	3.60
250,000 +	5.00	5.00	4.70	4.70	4.45	4.45	3.75	3.75	
Offshore Monthly Income (Monthly Interest)	0 - 9,999	5.13	5.25	No change	No change	No change	No change	0.00	0.00
	10,000+	5.13	5.25	-	-	-	-	4.38	4.47

Continued below

Account Type	Threshold Band (£)	1.12.01 Gross %	1.12.01 A.E.R.%	1.2.02 Gross %	1.2.02 A.E.R.%	13.8.02 Gross %	13.8.02 A.E.R.%	3.9.02 Gross%	3.9.02 A.E.R.%
Offshore Call (Annual Interest) Including former 7 Day Notice Account	0 - 4,999	3.00	3.00	No change	No change	No change	No change	No change	No change
	5,000 - 49,999	3.00	3.00	-	-	-	-	-	-
	50,000+	3.00	3.00	-	-	-	-	-	-
Offshore 30 (Monthly Interest) (Note 3) Formerly Anniversary Variable Deposit until 1.12.01	0 - 9,999	0.00	0.00	No change	No change	No change	No change	0.00	0.00
	10,000 - 24,999	2.76	2.80	-	-	-	-	2.62	2.65
	25,000 - 49,999	3.06	3.10	-	-	-	-	2.72	2.75
	50,000 - 99,999	3.11	3.15	-	-	-	-	2.91	2.95
	100,000 - 249,999	3.15	3.20	-	-	-	-	2.91	2.95
250,000+	3.30	3.35	-	-	-	-	2.96	3.00	
Offshore 30 (Annual Interest) (Note 3) Formerly Anniversary Variable Deposit until 1.12.01	0 - 9,999	0.00	0.00	No change	No change	No change	No change	0.00	0.00
	10,000 - 24,999	3.20	3.20	-	-	-	-	3.05	3.05
	25,000 - 49,999	3.50	3.50	-	-	-	-	3.15	3.15
	50,000 - 99,999	3.55	3.55	-	-	-	-	3.35	3.35
	100,000 - 249,999	3.60	3.60	-	-	-	-	3.35	3.35
250,000+	3.75	3.75	-	-	-	-	3.40	3.40	
Offshore Monthly Income (Monthly Interest)	10,000 - 24,999	4.38	4.47	4.13	4.21	No change	No change	3.45	3.51
	25,000 - 249,999	4.38	4.47	4.13	4.21	-	-	4.00	4.07
	250,000+	4.38	4.47	4.13	4.21	-	-	4.10	4.18
Offshore 180 Plus (Annual Interest) including bonus of 0.25%	50,000+ (IOM resident account holders 10,000+)	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	4.65	4.65	No change	No change

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Savings Interest Rates History

Accounts available to Isle of Man, United Kingdom and International Customers

Offshore Base Rate Tracker, Currency Accounts and Bonds

Account Type	Threshold band (Currency)	19.5.01 Gross/AER %	26.7.01 Gross/AER %	3.8.01 Gross/AER %	19.9.01 Gross/AER %	5.10.01 Gross/AER %	9.11.01 Gross/AER %	13.11.01 Gross/AER %	5.3.02 Gross/AER %	3.9.02 Gross/AER %
Offshore Base Rate Tracker (Annual Interest) Formerly International Base Rate Tracker (Note 4)	0 - 4,999	0.40	0.05	0.05	0.05	0.05	0.05	0.00	0.00	0.00
	5,000 - 249,999	5.50	5.50	5.25	5.00	4.75	4.25	4.25	4.00	3.75
	250,000+	5.50	5.50	5.25	5.00	4.75	4.25	4.25	4.00	4.00

Account Type	Threshold band (Currency)	9.5.01 Gross/AER %	15.6.01 Gross/AER %	10.7.01 Gross/AER %	7.8.01 Gross/AER %	14.9.01 Gross/AER %	22.9.01 Gross/AER %	10.10.01 Gross/AER %	13.11.01 Gross/AER %	18.12.01 Gross/AER %	1.2.02 Gross/AER %	13.8.02 Gross/AER %
US Dollar Savings (UK, Expat, IOM)	\$5,000 - 9,999	4.30	3.90	3.65	3.55	3.20	3.00	2.25	1.45	1.20	1.20	1.10
	\$10,000 - 49,999	4.30	3.90	3.65	3.55	3.35	3.10	2.25	1.75	1.50	1.50	1.45
	\$50,000 - 99,999	4.35	4.10	3.75	3.60	3.50	3.25	2.50	1.95	1.75	1.65	1.45
	\$100,000+	4.35	4.15	3.80	3.65	3.65	3.40	2.60	2.05	1.80	1.80	1.60
Euro Savings (UK, Expat, IOM)	€5,000 - 9,999	4.50	4.35	No change	4.35	3.80	3.00	3.00	3.00	2.80	2.55	No change
	€10,000 - 49,999	4.65	4.35	change	4.35	4.15	4.00	3.30	3.25	3.05	3.00	change
	€50,000 - 99,999	4.70	4.45	-	4.40	4.35	4.25	3.70	3.50	3.15	3.15	-
	€100,000+	4.80	4.45	-	4.45	4.45	4.35	3.75	3.50	3.15	3.15	-

Guaranteed Capital Bonus Bond

Interest rate from date of deposit to 10.1.01: 6.50%. Thereafter interest rate payable is linked to movements in the FTSE 100 Index of share prices. The maturity date of the account is 10.1.04.

Fixed Account Type	Threshold band (£)	Issue Number	Issue launch date	Interest % from 27.3.00 Year 1	Interest % from 27.3.01 Year 2	Interest % from 27.3.02 Year 3	Current status
3 Year Step Up Bond (Monthly interest)	2,500+	1	26.03.00	5.84 Gross (A.E.R. 6.00)	6.55 Gross (A.E.R. 6.75)	7.25 Gross (A.E.R. 7.50)	Closed
3 Year Step Up Bond (Annual interest) Account matures 27.3.03	1,000+	1	26.03.00	6.00 (Gross & A.E.R.)	6.75 (Gross & A.E.R.)	7.50 (Gross & A.E.R.)	Closed

Fixed Account Type	Threshold band (£)	Issue Number	Issue launch date	Interest	Rate paid Gross %	Rate paid A.E.R.%	Current status
1 Year Bond	2,500+	7	11.03.00	Monthly	6.31	6.50	Closed
1 Year Bond	1,000+	7	11.03.00	Annual	6.50	6.50	Closed
1 Year Bond	2,500+	8	12.07.00	Monthly	6.08	6.25	Closed
1 Year Bond	1,000+	8	12.07.00	Annual	6.25	6.25	Closed
1 Year Bond	1,000+	9	15.06.01	Annual	5.50	5.50	Closed
2 Year Bond	2,500+	1	17.02.00	Monthly	6.69	6.90	Closed
2 Year Bond	1,000+	1	17.02.00	Annual	6.90	6.90	Closed

Note 1 - All accounts are denominated in Sterling except for the US Dollar and Euro accounts.

Note 2 - A bonus of 1.50% was payable on the Instant Plus account provided that no more than 3 withdrawals are made in any one year until 25 July 2001. From 26 July 2001 the bonus was consolidated into the rate for the account.

Note 3 - A guarantee applied on the Anniversary Variable Deposit Account such that from 5 April 2001 to 4 April 2002, the rate payable in any tier (on an A.E.R. basis) would not be less than 0.25% above the equivalent rate on the Notice 180 account.

Note 4 - The interest rate on the Offshore Base Rate Tracker Account Issue I (formerly known as the International Base Rate Tracker Account Issue I) was guaranteed to be not less than 0.25% above the Bank of England Base Rate until 31 December 2001. A further guarantee applies for the period 1 January 2002 to 31 December 2002 whereby the interest rate on this account is guaranteed to be not more than 0.25% below the Bank of England Base Rate. For the Offshore Base Rate Tracker Account Issue II, launched 1 August 2002, the interest rate is guaranteed to be not more than 0.25% below Bank Base Rate until 31st December 2003. All Offshore Base Rate Tracker Accounts opened on or after 1 August 2002 are Issue II accounts, until such time as Issue II be closed.

Note 5 - For all Alliance & Leicester International Limited accounts, our General Terms & Conditions apply together with the Special Conditions of the particular account.

Note 6 - Rates for Corporate or Special accounts are not included and are notified separately.

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Savings Interest Rates History

Closed Issues

Account Type	Threshold Band	19.5.01 Gross %	19.5.01 A.E.R. %	26.7.01 Gross%	26.7.01 A.E.R.%	31.7.01 Gross%	31.7.01 A.E.R.%	7.8.01 Gross%	7.8.01 A.E.R.%	18.9.01 Gross%	18.9.01 A.E.R.%
Instant Access (Annual interest)	10 - 2,499	0.10	0.10	0.05	0.05	No change	No change	0.05	0.05	No change	No change
	2,500 - 4,999	0.10	0.10	0.05	0.05	-	-	0.05	0.05	-	-
	5,000 - 9,999	0.40	0.40	0.10	0.10	-	-	0.05	0.05	-	-
	10,000 - 24,999	0.60	0.60	0.10	0.10	-	-	0.05	0.05	-	-
	25,000 - 49,999	1.00	1.00	0.10	0.10	-	-	0.05	0.05	-	-
	50,000+	1.30	1.30	0.10	0.10	-	-	0.05	0.05	-	-
Island Account (Annual interest)	10 - 2,499	0.10	0.10	0.05	0.05	No change	No change	0.05	0.05	No change	No change
	2,500 - 4,999	0.10	0.10	0.05	0.05	-	-	0.05	0.05	-	-
	5,000 - 9,999	0.40	0.40	0.10	0.10	-	-	0.05	0.05	-	-
	10,000 - 24,999	0.60	0.60	0.10	0.10	-	-	0.05	0.05	-	-
	25,000 - 49,999	1.00	1.00	0.10	0.10	-	-	0.05	0.05	-	-
	50,000+	1.50	1.50	0.10	0.10	-	-	0.05	0.05	-	-
Island Monthly Income (Monthly interest)	5,000 - 9,999	0.10	0.10	0.05	0.05	No change	No change	0.05	0.05	No change	No change
	10,000 - 24,999	0.60	0.60	0.10	0.10	-	-	0.05	0.05	-	-
	25,000+	0.70	0.70	0.10	0.10	-	-	0.05	0.05	-	-
Monthly Income (Monthly interest)	5,000 - 9,999	0.10	0.10	0.05	0.05	No change	No change	0.05	0.05	No change	No change
	10,000 - 24,999	0.60	0.60	0.10	0.10	-	-	0.05	0.05	-	-
	25,000 - 49,999	1.00	1.00	0.10	0.10	-	-	0.05	0.05	-	-
	50,000 - 249,999	1.49	1.50	0.10	0.10	-	-	0.05	0.05	-	-
	250,000+	1.98	2.00	0.10	0.10	-	-	0.05	0.05	-	-
Instant Plus (Annual interest)	10 - 4,999	-	-	-	-	1.20	1.20	0.90	0.90	No change	No change
	5,000 - 9,999	-	-	-	-	1.50	1.50	1.20	1.20	-	-
	10,000 - 24,999	-	-	-	-	1.70	1.70	1.40	1.40	-	-
	25,000 - 49,999	-	-	-	-	2.10	2.10	1.80	1.80	-	-
	50,000+	-	-	-	-	2.40	2.40	2.10	2.10	-	-
Premier Plus (Monthly interest)	10 - 9,999	-	-	-	-	-	-	0.05	0.05	0.05	0.05
	10,000 - 24,999	-	-	-	-	-	-	3.00	3.04	2.76	2.80
	25,000 - 49,999	-	-	-	-	-	-	3.30	3.35	3.01	3.05
	50,000+	-	-	-	-	-	-	3.40	3.45	3.15	3.20
Premier Plus (Annual interest)	10 - 9,999	-	-	-	-	-	-	0.05	0.05	0.05	0.05
	10,000 - 24,999	-	-	-	-	-	-	3.25	3.25	3.00	3.00
	25,000 - 49,999	-	-	-	-	-	-	3.55	3.55	3.25	3.25
	50,000+	-	-	-	-	-	-	3.65	3.65	3.40	3.40
Offshore 28 (Monthly interest) (Formerly the Premier Plus & Premier 60 Accounts)	1,000 - 9,999	-	-	-	-	-	-	-	-	-	-
	10,000 - 24,999	-	-	-	-	-	-	-	-	-	-
	25,000 - 49,999	-	-	-	-	-	-	-	-	-	-
	50,000+	-	-	-	-	-	-	-	-	-	-
Offshore 28 (Annual interest) (Formerly the Premier Plus & Premier 60 Accounts)	1,000 - 9,999	-	-	-	-	-	-	-	-	-	-
	10,000 - 24,999	-	-	-	-	-	-	-	-	-	-
	25,000 - 49,999	-	-	-	-	-	-	-	-	-	-
	50,000+	-	-	-	-	-	-	-	-	-	-
Offshore 60 (Monthly interest) (Formerly 180 Day Notice Account)	10,000 - 24,999	-	-	-	-	-	-	-	-	-	-
	25,000 - 49,999	-	-	-	-	-	-	-	-	-	-
	50,000 - 99,999	-	-	-	-	-	-	-	-	-	-
	100,000 - 249,999	-	-	-	-	-	-	-	-	-	-
Offshore 60 (Annual interest) (Formerly 180 Day Notice Account)	10,000 - 24,999	-	-	-	-	-	-	-	-	-	-
	25,000 - 49,999	-	-	-	-	-	-	-	-	-	-
	50,000 - 99,999	-	-	-	-	-	-	-	-	-	-
	100,000 - 249,999	-	-	-	-	-	-	-	-	-	-
Premier 60 (Annual interest) (Previously 90 Day Notice)	1,000 - 4,999	0.10	0.10	0.05	0.05	No change	No change	0.05	0.05	0.05	0.05
	5,000 - 9,999	0.40	0.40	0.10	0.10	-	-	0.05	0.05	0.05	0.05
	10,000 - 24,999	3.65	3.65	3.60	3.60	-	-	3.25	3.25	3.00	3.00
	25,000 - 49,999	3.85	3.85	3.90	3.90	-	-	3.55	3.55	3.25	3.25
	50,000+	4.10	4.10	4.00	4.00	-	-	3.65	3.65	3.40	3.40
Retirement Bond	All balances	2.22	2.22	2.07	2.07	No change	No change	1.00	1.00	No change	No change
7 Day Notice (Monthly interest) Became Offshore Call Monthly Interest 31.07.01	10 - 4,999	-	-	-	-	-	-	2.96	3.00	2.96	3.00
	5,000 - 249,999	-	-	-	-	-	-	3.25	3.30	2.96	3.00
	250,000+	-	-	-	-	-	-	3.54	3.60	2.96	3.00

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Savings Interest Rates History

Closed Issues

Account Type	Threshold Band	22.9.01 Gross %	22.9.01 A.E.R.%	10.10.01 Gross%	10.10.01 A.E.R.%	13.11.01 Gross%	13.11.01 A.E.R.%	1.12.01 Gross%	1.12.01 A.E.R.%	3.9.02 Gross%	3.9.02 A.E.R.%
Instant Access (Annual interest)	10 - 2,499	0.05	0.05	No change	No change	No change	No change	No change	No change	No change	No change
	2,500 - 4,999	0.05	0.05	-	-	-	-	-	-	-	-
	5,000 - 9,999	0.05	0.05	-	-	-	-	-	-	-	-
	10,000 - 24,999	0.05	0.05	-	-	-	-	-	-	-	-
	25,000 - 49,999	0.05	0.05	-	-	-	-	-	-	-	-
50,000	0.05	0.05	-	-	-	-	-	-	-	-	
Island Account (Annual interest)	10 - 2,499	0.05	0.05	No change	No change	No change	No change	No change	No change	No change	No change
	2,500 - 4,999	0.05	0.05	-	-	-	-	-	-	-	-
	5,000 - 9,999	0.05	0.05	-	-	-	-	-	-	-	-
	10,000 - 24,999	0.05	0.05	-	-	-	-	-	-	-	-
	25,000 - 49,999	0.05	0.05	-	-	-	-	-	-	-	-
50,000+	0.05	0.05	-	-	-	-	-	-	-	-	
Island Monthly Income (Monthly interest)	5,000 - 9,999	0.05	0.05	No change	No change	No change	No change	No change	No change	No change	No change
	10,000 - 24,999	0.05	0.05	-	-	-	-	-	-	-	-
	25,000 - 49,999	0.05	0.05	-	-	-	-	-	-	-	-
	50,000+	0.05	0.05	-	-	-	-	-	-	-	-
Monthly Income (Monthly interest)	5,000 - 9,999	0.05	0.05	No change	No change	No change	No change	No change	No change	No change	No change
	10,000 - 24,999	0.05	0.05	-	-	-	-	-	-	-	-
	25,000 - 49,999	0.05	0.05	-	-	-	-	-	-	-	-
	50,000 - 249,999	0.05	0.05	-	-	-	-	-	-	-	-
	250,000+	0.05	0.05	-	-	-	-	-	-	-	-
Instant Plus (Annual interest)	10 - 4,999	0.60	0.60	0.05	0.05	0.05	0.05	No change	No change	No change	No change
	5,000 - 9,999	0.90	0.90	0.05	0.05	0.05	0.05	-	-	-	-
	10,000 - 24,999	1.10	1.10	0.50	0.50	0.25	0.25	-	-	-	-
	25,000 - 49,999	1.50	1.50	1.00	1.00	0.25	0.25	-	-	-	-
	50,000+	1.80	1.80	1.00	1.00	0.25	0.25	-	-	-	-
Premier Plus (Monthly interest) Became the Offshore 28 Account 1.12.01	10 - 9,999	0.05	0.05	0.05	0.05	0.05	0.05	See Offshore	See Offshore	See Offshore	See Offshore
	10,000 - 24,999	2.47	2.50	1.93	1.95	1.19	1.20	-	-	-	-
	25,000 - 49,999	2.72	2.75	2.18	2.20	1.44	1.45	28	28	28	28
	50,000 - 99,999	2.86	2.90	2.23	2.25	1.49	1.50	-	-	-	-
	100,000+	2.86	2.90	2.33	2.36	1.49	1.50	-	-	-	-
Premier Plus (Annual interest) Became the Offshore 28 Account 1.12.01	10 - 9,999	0.05	0.05	0.05	0.05	0.05	0.05	See Offshore	See Offshore	See Offshore	See Offshore
	10,000 - 24,999	2.70	2.70	2.25	2.25	1.60	1.60	-	-	-	-
	25,000 - 49,999	2.95	2.95	2.50	2.50	1.85	1.85	28	28	28	28
	50,000 - 99,999	3.10	3.10	2.55	2.55	1.90	1.90	-	-	-	-
	100,000+	3.10	3.10	2.65	2.65	1.90	1.90	-	-	-	-
Offshore 28 (Monthly interest) (Formerly the Premier Plus & Premier 60 Accounts)	1,000 - 9,999	-	-	-	-	-	-	0.05	0.05	0.05	0.05
	10,000 - 24,999	-	-	-	-	-	-	1.19	1.20	1.00	1.00
	25,000 - 49,999	-	-	-	-	-	-	1.44	1.45	1.24	1.25
	50,000+	-	-	-	-	-	-	1.49	1.50	1.29	1.30
Offshore 28 (Annual interest) (Formerly the Premier Plus & Premier 60 Accounts)	1,000 - 9,999	-	-	-	-	-	-	0.05	0.05	0.05	0.05
	10,000 - 24,999	-	-	-	-	-	-	1.60	1.60	1.40	1.40
	25,000 - 49,999	-	-	-	-	-	-	1.85	1.85	1.65	1.65
	50,000+	-	-	-	-	-	-	1.90	1.90	1.70	1.70
Offshore 60 (Monthly interest) (Formerly 180 Day Notice Account)	10,000 - 24,999	-	-	-	-	-	-	1.59	1.60	0.85	0.85
	25,000 - 49,999	-	-	-	-	-	-	2.18	2.20	1.44	1.45
	50,000 - 99,999	-	-	-	-	-	-	2.28	2.30	1.53	1.54
	100,000+	-	-	-	-	-	-	2.37	2.40	1.62	1.63
Offshore 60 (Annual interest) (Formerly 180 Day Notice Account)	10,000 - 24,999	-	-	-	-	-	-	2.00	2.00	1.25	1.25
	25,000 - 49,999	-	-	-	-	-	-	2.60	2.60	1.85	1.85
	50,000 - 99,999	-	-	-	-	-	-	2.70	2.70	1.95	1.95
	100,000 +	-	-	-	-	-	-	2.80	2.80	2.05	2.05
Premier 60 (Previously 90 Day Notice) Became the Offshore 28 Account 1.12.01	1,000 - 9,999	0.05	0.05	0.05	0.05	0.05	0.05	See Offshore	See Offshore	See Offshore	See Offshore
	10,000 - 24,999	2.70	2.70	2.25	2.25	1.60	1.60	-	-	-	-
	25,000 - 49,999	2.95	2.95	2.50	2.50	1.85	1.85	28	28	28	28
	50,000 - 249,999	3.10	3.10	2.55	2.55	1.90	1.90	-	-	-	-
	250,000+	3.10	3.10	2.65	2.65	1.90	1.90	-	-	-	-
Retirement Bond	All balances	0.70	0.70	0.45	0.45	0.00	0.00	No change	No change	No change	No change
7 Day Notice (Monthly interest) Became Offshore Call Monthly Interest 31.07.01	10 - 4,999	2.96	3.00	0.05	0.05	0.00	0.00	No change	No change	No change	No change
	5,000 - 249,999	2.96	3.00	0.05	0.05	0.00	0.00	-	-	-	-
	250,000+	2.96	3.00	0.05	0.05	0.00	0.00	-	-	-	-

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Deposits made with an Isle of Man office of Alliance & Leicester International Limited are covered by the Depositors' Compensation Scheme contained in the Banking Business (Compensation of Depositors) Regulations 1991. Complaints we cannot settle may be referred to the Isle of Man Financial Services Ombudsman Scheme.

Information correct as at 3rd September 2002.

Terms & Conditions available on request or on our website at: <http://www.alil.co.im>

Alliance & Leicester International Limited, PO Box 226, 19/21 Prospect Hill, Douglas, Isle of Man, IM99 1RY, British Isles.
Incorporated in the Isle of Man (No. 81918C). Licensed by the Isle of Man Financial Supervision Commission to conduct Banking Business.
IRB/Issue3/9-2002



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