



# SAVINGS INTEREST RATE HISTORY

October 2005 - December 2006

Savings interest  
rate history



Alliance  
Leicester  

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INTERNATIONAL

# Sterling variable accounts

## CURRENTLY AVAILABLE

Account type	Interest rate tier	August 05		March 06		April 06		August 06		September 06	
		19.08.2005 GROSS %	19.08.2005 AER %	15.03.2006 GROSS %	15.03.2006 AER %	21.04.2006 GROSS %	21.04.2006 AER %	10.08.2006 GROSS %	10.08.2006 AER %	06.09.2006 GROSS %	06.09.2006 AER %
Offshore 120 Plus <sup>1</sup> (Annual interest) <i>(Launched 15 March 2006)</i>	£10,000+	Prior to product launch	Prior to product launch	4.95	4.95	No change	No change	5.20	5.20	No change	No change
Offshore 60 Plus <sup>2</sup> (Annual interest)	£10,000 - 49,999 £50,000 - 99,999 £100,000+	4.60 4.70 4.75	4.60 4.70 4.75	No change	No change	4.45 4.55 4.60	4.45 4.55 4.60	No change	No change	4.55 4.65 4.70	4.55 4.65 4.70
Offshore 60 Plus (Monthly interest)	£10,000 - 49,999 £50,000 - 99,999 £100,000+	4.45 4.55 4.60	4.54 4.65 4.70	No change	No change	4.30 4.40 4.45	4.39 4.49 4.54	No change	No change	4.40 4.50 4.54	4.49 4.59 4.64
Offshore 90 Plus (Annual interest)	£10,000+	4.35	4.35	No change	No change	4.25	4.25	No change	No change	4.35	4.35
Island Easy Access <sup>3</sup> (Annual interest) <i>(Maximum balance £500,000)</i>	£10,000+	4.55	4.55	No change	No change	No change	No change	No change	No change	4.80	4.80
Offshore Monthly Income (Monthly interest)	£10,000+	3.25	3.30	No change	No change	3.00	3.04	No change	No change	3.24	3.29
Offshore Call (Annual interest)	£10+	2.50	2.50	No change	No change	2.00	2.00	No change	No change	No change	No change
International Deferred Interest <sup>4</sup>	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 99,999 £100,000+	4.10 4.15 4.45 4.75	See note 4	No change	No change	No change	No change	No change	No change	4.35 4.40 4.70 5.00	See note 4

Continued opposite

If you have any questions on understanding this booklet or finding the interest rate for your account, please telephone our International Customer Service Centre on +44 (0) 1624 663566.

### Notes applying to all pages of this booklet

**Currency:** All accounts are denominated in Sterling except for the US Dollar and Euro Savings Accounts.

**AER:** The Annual Equivalent Rate (AER) is a notional rate which illustrates the contractual rate as if paid and compounded on an annual basis.

**Minimum balance:** If the balance on any account falls below the minimum balance shown in the interest rate tier column, the bank reserves the right to pay any rate of interest including 0%.

**Maximum balance:** The maximum permitted balance on all Sterling accounts is £1,000,000 unless otherwise stated.

**Residence indicator:** On your account statement you may find that your account has an indication of whether your account has been set up with a residency indicator for the Isle of Man (IOM), the UK (UK) or elsewhere (EXPAT or EXP). The interest rate for the account type in the period covered by this booklet has been the same regardless of whether your account is marked IOM, UK or EXP. For example, an Offshore Call account has attracted the same rate of interest whether it is an Offshore Call IOM, an Offshore Call UK or an Offshore Call EXP account.

### Notes applying to pages 1 and 2

<sup>1</sup> The Offshore 120 Plus rate was guaranteed to be at least 0.45% above the Bank of England Base Rate until 1 September 2006.

<sup>2</sup> The Offshore 60 Plus account provided customers with a guaranteed premium of 0.30% to 1 June 2005. Thereafter, the premium became discretionary. The premium rate of 0.30% was paid until 20 April 2006 and is included in the rates shown above. From 21 April 2006 to 5 September 2006, a premium rate of 0.15% was paid and is included in the rates shown above. From 6 September 2006, the rate of premium was reduced to 0%.

<sup>3</sup> The Island Easy Access account interest rate includes premium interest of 0.30% (variable). From 1 June 2005 there is no guaranteed minimum level of premium interest.

<sup>4</sup> International Deferred Interest Account interest is not paid until closure of the account. The AER interest rate will depend on the length of time for which you choose to hold the account. If your account is open for one year, the AER is the same as the gross rate.

# Sterling variable accounts

## CURRENTLY AVAILABLE

Account type	Interest rate tier	Changes arising in →		October 06		November 06		December 06	
		20.10.2006 GROSS %	20.10.2006 AER %	30.11.2006 GROSS %	30.11.2006 AER %	08.12.2006 GROSS %	08.12.2006 AER %		
<b>Offshore 120 Plus</b> <sup>1</sup> (Annual interest) <i>(Launched 15 March 2006)</i>	£10,000+	No change	No change	5.45	5.45	No change	No change		
<b>Offshore 60 Plus</b> <sup>2</sup> (Annual interest)	£10,000 - 49,999 £50,000 - 99,999 £100,000+	No change	No change	No change	No change	4.70 4.80 4.85	4.70 4.80 4.85		
<b>Offshore 60 Plus</b> (Monthly interest)	£10,000 - 49,999 £50,000 - 99,999 £100,000+	No change	No change	No change	No change	4.54 4.64 4.69	4.64 4.74 4.79		
<b>Offshore 90 Plus</b> (Annual interest)	£10,000+	No change	No change	No change	No change	4.50	4.50		
<b>Island Easy Access</b> <sup>3</sup> (Annual interest)	£10,000+	5.05	5.05	No change	No change	5.30	5.30		
<b>Offshore Monthly Income</b> (Monthly interest)	£10,000+	No change	No change	No change	No change	3.44	3.49		
<b>Offshore Call</b> (Annual interest)	£10+	No change	No change	No change	No change	2.10	2.10		
<b>International Deferred Interest</b> <sup>4</sup>	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 99,999 £100,000+	No change	No change	No change	No change	4.60 4.65 4.95 5.25	See note 4		

Latest rates as at 31 December 2006

# Offshore Base Rate Tracker & Currency accounts

## CURRENTLY AVAILABLE

Changes arising in →		August 05		August 06		November 06	
Account type	Interest rate tier	09.08.2005 GROSS %	09.08.2005 AER %	10.08.2006 GROSS %	10.08.2006 AER %	16.11.2006 GROSS %	16.11.2006 AER %
Offshore Base Rate Tracker Issue II <sup>1</sup> (Annual Interest)	£5,000+	4.25	4.25	4.50	4.50	4.75	4.75

Latest rates as at 31 December 2006

Changes arising in →		August 05		October 05		February 06				April 06			
Currency Account type	Interest rate tier	12.08.2005 GROSS %	12.08.2005 AER %	25.10.2005 GROSS %	25.10.2005 AER %	02.02.2006 GROSS %	02.02.2006 AER %	21.02.2006 GROSS %	21.02.2006 AER %	06.04.2006 GROSS %	06.04.2006 AER %	19.04.2006 GROSS %	19.04.2006 AER %
Euro Savings Account (Annual Interest)	€0 - 4,999	0.50	0.50	0.50	0.50	0.50	0.50	No change	No change	0.50	0.50	No change	No change
	€5,000 - 9,999	1.80	1.80	2.05	2.05	2.40	2.40			2.65	2.65		
	€10,000 - 49,999	1.90	1.90	2.05	2.05	2.40	2.40			2.65	2.65		
	€50,000+	2.00	2.00	2.05	2.05	2.40	2.40			2.65	2.65		
US Dollar Savings Account (Annual Interest)	\$5,000 - 49,999	2.85	2.85	3.45	3.45	4.25	4.25	4.50	4.50	No change	No change	No change	No change
	\$50,000 - 99,999	2.90	2.90	3.50	3.50	4.25	4.25	4.50	4.50				
	\$100,000+	3.20	3.20	3.80	3.50	4.45	4.45	4.70	4.70				
US Dollar 30 Account (Annual Interest) (Launched 19 April 2006)	\$5,000 - 99,999 \$100,000+	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	4.80 5.00	4.80 5.00

Continued below

Changes arising in →		May 06		June 06		July 06		October 06	
Currency Account type	Interest rate tier	24.05.2006 GROSS %	24.05.2006 AER %	27.06.2006 GROSS %	27.06.2006 AER %	12.07.2006 GROSS %	12.07.2006 AER %	18.10.2006 GROSS %	18.10.2006 AER %
Euro Savings Account (Annual Interest)	€0 - 4,999	No change	No change	0.50	0.50	No change	No change	0.50	0.50
	€5,000 - 9,999			2.90	2.90			3.15	3.15
	€10,000 - 49,999			2.90	2.90			3.15	3.15
	€50,000+			2.90	2.90			3.15	3.15
US Dollar Savings Account (Annual Interest)	\$5,000 - 49,999	4.75	4.75	No change	No change	5.00	5.00	No change	No change
	\$50,000 - 99,999	4.75	4.75			5.00	5.00		
	\$100,000+	4.95	4.95			5.20	5.20		
US Dollar 30 Account (Annual Interest) (Launched 19 April 2006)	\$5,000 - 99,999 \$100,000+	5.05 5.25	5.05 5.25	No change	No change	5.30 5.50	5.30 5.50	No change	No change

Latest rates as at 31 December 2006

## Notes applying to this page

<sup>1</sup> The Offshore Base Rate Tracker (Issue II) account guarantees to pay a rate not more than 0.25% below Bank of England Base Rate on balances of £5,000 and above. Bank Base Rate is currently 5.00% (last changed 9 November 2006). Interest rate is variable. Issue II available since 1 August 2002

Currency Accounts: the maximum balance permitted in any Euro account is €1,500,000 and in any US Dollar account is \$1,500,000.

# Limited Issue Bonds

## CURRENTLY AVAILABLE

Account type	Minimum Bond Amount	Annual Gross % PA/AER Fixed interest rate until 30.11.07	Monthly Gross % PA Fixed interest rate until 30.11.07
1 Year Fixed Rate Bond (Issue 30)* <i>Interest rate fixed until 30 November 2007 (Available to existing customers only)</i>	£5,000	5.50%	5.32% (5.45% AER)

\*The Bond will mature on 30 November 2007. The interest rates are fixed at the rate advertised in this booklet and on our website until the maturity date. The rates are guaranteed not to change until the maturity date of the Bond. Fixed rate bonds are limited issue and will be closed when fully subscribed. Telephone us on +44 (0) 1624 663566 for latest rates and availability.

# Offshore Pension Reserve

## CURRENTLY AVAILABLE

Account type	Interest rate tier	May 06		August 06		November 06		Latest rates as at 31 December 2006
		10.05.2006 GROSS %	10.05.2006 AER %	10.08.2006 GROSS %	10.08.2006 AER %	16.11.2006 GROSS %	16.11.2006 AER %	
Offshore Pension Reserve <i>(Launched 10 May 2006)</i>	£5,000+	4.80	4.80	5.05	5.05	5.30	5.30	

The Offshore Pension Reserve rate is guaranteed to be at least 0.30% above the Bank of England Base Rate until 28 February 2007. The Offshore Pension Reserve is available only to recognised pension schemes and their trustees or other controllers.

# Sterling variable accounts

## CLOSED ISSUES

Account type	Interest rate tier	August 05		December 06		Latest rates as at 31 December 2006
		19.08.2005 GROSS %	19.08.2005 AER %	08.12.2006 GROSS %	08.12.2006 AER %	
Offshore 28 (Annual interest) <i>Formerly Premier Plus &amp; Premier 60 accounts</i>	£0 - 9,999 £10,000+	0.05 0.50	0.05 0.50	0.05 0.55	0.05 0.55	
Offshore 28 (Monthly interest) <i>Formerly Premier Plus</i>	£0 - 9,999 £10,000+	0.05 0.50	0.05 0.50	0.05 0.55	0.05 0.55	
Offshore 60 (Annual interest) <i>Formerly 180 Day Notice</i>	£10,000+	0.50	0.50	0.55	0.55	
Offshore 60 (Monthly interest) <i>Formerly 180 Day Notice</i>	£10,000+	0.50	0.50	0.55	0.55	
Offshore 30 (Monthly interest) <i>Formerly Anniversary Variable Deposit</i>	£10,000+	0.50	0.50	0.55	0.55	

Customers holding closed issue accounts shown in the section above should consider transferring to one of the accounts currently available. Customers may move from closed issue accounts to current issue accounts without notice or penalty.

# Limited Issue Bonds

## ISSUES NO LONGER AVAILABLE

Account type	Interest rate tier	Issue number	Issue launch date	Interest payment	Gross % pa	AER %	Issue maturity date	Current status
1 Year Fixed Rate Bond	£10,000+	11	20.10.2004	Annual	5.15	5.15	31.10.2005	Matured
1 Year Fixed Rate Bond	£10,000+	11	20.10.2004	Monthly	5.00	5.12	31.10.2005	Matured
1 Year Fixed Rate Bond	£10,000+	12	15.11.2004	Annual	5.25	5.25	30.11.2005	Matured
1 Year Fixed Rate Bond	£10,000+	12	15.11.2004	Monthly	5.00	5.12	30.11.2005	Matured
1 Year Fixed Rate Bond	£10,000+	13	27.11.2004	Annual	5.05	5.05	30.11.2005	Matured
1 Year Fixed Rate Bond	£10,000+	13	27.11.2004	Monthly	5.00	5.12	30.11.2005	Matured
1 Year Fixed Rate Bond	£10,000+	14	16.12.2004	Annual	5.00	5.00	31.01.2006	Matured
1 Year Fixed Rate Bond	£10,000+	14	16.12.2004	Monthly	4.90	5.01	31.01.2006	Matured
1 Year Fixed Rate Bond	£10,000+	15	08.02.2005	Annual	4.85	4.85	31.03.2006	Matured
1 Year Fixed Rate Bond	£10,000+	15	08.02.2005	Monthly	4.70	4.80	31.03.2006	Matured
1 Year Fixed Rate Bond	£10,000+	16	11.03.2005	Annual	5.00	5.00	31.03.2006	Matured
1 Year Fixed Rate Bond	£10,000+	16	11.03.2005	Monthly	4.90	5.01	31.03.2006	Matured
1 Year Fixed Rate Bond	£5,000+	17	18.05.2005	Annual	4.75	4.75	31.05.2006	Matured
1 Year Fixed Rate Bond	£5,000+	17	18.05.2005	Monthly	4.65	4.75	31.05.2006	Matured
1 Year Fixed Rate Bond	£5,000+	18	09.09.2005	Annual	4.40	4.40	30.09.2006	Matured
1 Year Fixed Rate Bond	£5,000+	18	09.09.2005	Monthly	4.30	4.39	30.09.2006	Matured
1 Year Fixed Rate Bond	£5,000+	19	25.10.2005	Annual	4.75	4.75	31.10.2006	Matured
1 Year Fixed Rate Bond	£5,000+	19	25.10.2005	Monthly	4.65	4.75	31.10.2006	Matured
1 Year Fixed Rate Bond	£5,000+	20	14.11.2005	Annual	4.65	4.65	30.11.2006	Matured
1 Year Fixed Rate Bond	£5,000+	20	14.11.2005	Monthly	4.55	4.65	30.11.2006	Matured
1 Year Fixed Rate Bond	£5,000+	21	04.01.2006	Annual	4.80	4.80	31.01.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	21	04.01.2006	Monthly	4.65	4.75	31.01.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	22	02.02.2006	Annual	4.70	4.70	28.02.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	22	02.02.2006	Monthly	4.60	4.70	28.02.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	23	01.03.2006	Annual	4.70	4.70	31.03.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	23	01.03.2006	Monthly	4.60	4.70	31.03.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	24	26.04.2006	Annual	4.90	4.90	31.05.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	24	26.04.2006	Monthly	4.79	4.90	31.05.2007	Fully subscribed

### Notes applying to this page

The maximum balance in any Limited Issue Bond account is £1,000,000 unless otherwise stated. Limited issue bonds become closed issues when they are fully subscribed and thereafter no further deposits will be accepted.

# Limited Issue Bonds

## ISSUES NO LONGER AVAILABLE

Account type	Interest rate tier	Issue number	Issue launch date	Interest payment	Gross % pa	AER %	Issue maturity date	Current status
1 Year Fixed Rate Bond	£5,000+	25	01.06.2006	Annual	5.10	5.10	30.06.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	25	01.06.2006	Monthly	4.98	5.10	30.06.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	26	12.07.2006	Annual	5.10	5.10	31.07.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	26	12.07.2006	Monthly	4.98	5.10	31.07.2007	Fully subscribed
1 Year Fixed Rate Bond	£25,000+	27	11.08.2006	Annual	5.30	5.30	31.08.2007	Fully subscribed
1 Year Fixed Rate Bond	£25,000+	27	11.08.2006	Monthly	5.17	5.29	31.08.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	28	26.09.2006	Annual	5.45	5.45	30.09.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	28	26.09.2006	Monthly	5.27	5.40	30.09.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	29	06.10.2006	Annual	5.50	5.50	31.10.2007	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	29	06.10.2006	Monthly	5.32	5.45	31.10.2007	Fully subscribed
2 Year Fixed Rate Bond	£5,000+	2	24.10.2003	Annual	4.55	4.55	30.11.2005	Matured
2 Year Fixed Rate Bond	£5,000+	2	24.10.2003	Monthly	4.46	4.55	30.11.2005	Matured
3 Year Fixed Rate Bond	£5,000+	1	22.09.2003	Annual	4.45	4.45	02.10.2006	Matured
3 Year Fixed Rate Bond	£5,000+	1	22.09.2003	Monthly	4.36	4.45	02.10.2006	Matured
3 Year Fixed Rate Bond	£5,000+	2	24.10.2003	Annual	4.80	4.80	30.11.2006	Matured
3 Year Fixed Rate Bond	£5,000+	2	24.10.2003	Monthly	4.70	4.80	30.11.2006	Matured

Account type	Interest rate tier	Gross % Fixed minimum return over 5½ years	AER %	FTSE 100 Index Starting Index Level
Capital Guaranteed Growth Bond Issue I Start Date 23 July 2004	£5,000 +	25.00	4.14	4,326.30
Capital Guaranteed Growth Bond Issue II Start Date 8 October 2004	£5,000 +	25.00	4.14	4,698.90

Capital Guaranteed Growth Bond (Issue I) interest rate of 25% gross/4.14% AER is the guaranteed minimum return during the investment term from 23 July 2004 to 25 January 2010. Potential additional growth is linked to 70% of any growth in the UK Stock Market - see full terms & conditions for definition and calculation. No withdrawals or closures are permitted until the sixth banking day following the maturity date of 25 January 2010.

Capital Guaranteed Growth Bond (Issue II) interest rate of 25% gross/4.14% AER is the guaranteed minimum return during the investment term from 8 October 2004 to 8 April 2010. Potential additional growth is linked to 70% of any growth in the UK stock market - see full terms & conditions for definition and calculation. No withdrawals or closures are permitted until the sixth banking day following the maturity date of 8 April 2010.

Account type	Minimum Bond Amount	Gross % PA/AER Fixed interest rate during offer period 01.06.05 to 14.09.05**	Return payable after 5½ year bond term (subject to early redemption condition***)	FTSE 100 Index Starting Index Level
Capital Guaranteed Maximum Growth Bond* Start Date 15 September 2005	£5,000	6.00%	Full capital plus 150% of the total growth of FTSE 100 Index	5,383.50

\*CGMGB is a fixed term product for 5½ years commencing 15 September 2005 and ending on 15 March 2011. Your capital is guaranteed and at the end of the Bond term a return equal to 150% of the growth in the FTSE 100 over the same period (subject to averaging in the final year) will also be payable.

\*\*The Bond was open for deposits from 1 June 2005 to 8 September 2005. During the period to 14 September 2005 interest was payable at the fixed rate 6.00% gross PA/AER.

\*\*\*The Bond will mature early if the FTSE 100 Index grows by 30% or more in the first 3 years. In this event you will receive a full return of your capital plus 30% on top, at the end of 3 years.

### Notes applying to this page

The maximum balance in any Limited Issue Bond account is £1,000,000 unless otherwise stated. Limited issue bonds become closed issues when they are fully subscribed and thereafter no further deposits will be accepted.

Information correct as at 31 December 2006

**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).

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