

SAVINGS INTEREST RATE HISTORY

December 2006 - December 2007

Alliance & Leicester
International Limited



Alliance
Leicester

INTERNATIONAL

Sterling variable accounts

CURRENTLY AVAILABLE

Account type	Interest rate tier	December 06		February 07		March 07		May 07			
		08.12.2006 GROSS %	08.12.2006 AER %	02.02.2007 GROSS %	02.02.2007 AER %	14.03.2007 GROSS %	14.03.2007 AER %	15.05.2007 GROSS %	15.05.2007 AER %	17.05.2007 GROSS %	17.05.2007 AER %
Offshore 120 Plus (Annual interest)	£10,000+	5.45	5.45	5.70	5.70	No change	No change	5.90	5.90	No change	No change
Offshore 60 Plus (Annual interest)	£10,000 - 49,999	4.70	4.70	4.90	4.90	No change	No change	No change	No change	No change	No change
	£50,000 - 99,999	4.80	4.80	5.00	5.00						
	£100,000+	4.85	4.85	5.10	5.10						
Offshore 60 Plus (Monthly interest)	£10,000 - 49,999	4.54	4.64	4.74	4.84	No change	No change	No change	No change	No change	No change
	£50,000 - 99,999	4.64	4.74	4.83	4.94						
	£100,000+	4.69	4.79	4.93	5.04						
Offshore 90 Plus (Annual interest)	£10,000+	4.50	4.50	4.75	4.75	No change	No change	No change	No change	No change	No change
Island Easy Access ¹ (Annual interest) (Maximum balance £500,000)	£10,000+	5.30	5.30	5.55	5.55	5.50	5.50	5.75	5.75	No change	No change
Offshore Monthly Income (Monthly interest)	£10,000+	3.44	3.49	3.68	3.74	No change	No change	No change	No change	No change	No change
Offshore Call (Annual interest)	£10+	2.10	2.10	2.30	2.30	No change	No change	No change	No change	No change	No change
International Deferred Interest ²	£10,000 - 24,999	4.60	See note 2	4.85	See note 2	No change	No change	No change	No change	5.10	See note 2
	£25,000 - 49,999	4.65		4.90						5.15	
	£50,000 - 99,999	4.95		5.20						5.45	
	£100,000+	5.25		5.45						5.70	

Continued opposite

Internet-based account

CURRENTLY AVAILABLE

Account type	Interest rate tier	May 07		July 07		October 07	
		29.05.2007 GROSS %	29.05.2007 AER %	19.07.2007 GROSS %	19.07.2007 AER %	09.10.2007 GROSS %	09.10.2007 AER %
eSaver Offshore Issue 1 (Annual Interest) (Account Launched 29 May 2007)	£1,000+	6.15	6.15	6.40	6.40	6.51	6.51

eSaver Offshore Issue 1 accounts must be opened with money that is not already deposited with the bank. Account must be applied for and operated online.

Latest rates as at 5 December 2007

Notes applying to pages 1 and 2

- ¹ The Island Easy Access account interest rate included premium interest of 0.30% (variable) up to 13 March 2007. From 14 March 2007 the rate of premium was reduced to 0.25% (variable).
- ² 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 →		June 07		July 07		August 07	
		06.06.2007 GROSS %	06.06.2007 AER %	19.07.2007 GROSS %	19.07.2007 AER %	03.08.2007 GROSS %	03.08.2007 AER %		
Offshore 120 Plus (Annual interest)	£10,000+	No change	No change	6.15	6.15	No change	No change		
Offshore 60 Plus (Annual interest)	£10,000 - 49,999 £50,000 - 99,999 £100,000+	4.85 4.95 5.05	4.85 4.95 5.05	No change	No change	5.10 5.20 5.30	5.10 5.20 5.30		
Offshore 60 Plus (Monthly interest)	£10,000 - 49,999 £50,000 - 99,999 £100,000+	No change	No change	No change	No change	4.98 5.07 5.17	5.10 5.19 5.29		
Offshore 90 Plus (Annual interest)	£10,000+	4.70	4.70	No change	No change	4.95	4.95		
Island Easy Access ¹ (Annual interest) <i>(Maximum balance £500,000)</i>	£10,000+	No change	No change	6.00	6.00	No change	No change		
Offshore Monthly Income (Monthly interest)	£10,000+	3.63	3.69	No change	No change	3.87	3.94		
Offshore Call (Annual interest)	£10+	2.25	2.25	No change	No change	No change	No change		
International Deferred Interest ²	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 99,999 £100,000+	No change	No change	5.35 5.40 5.70 5.95	See note 2	No change	No change		

Latest rates as at 5 December 2007

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.

If you have any questions on understanding this booklet or finding the interest rate for your account, please telephone our International Customer Services Centre on +44 (0) 1624 641888.

Offshore Base Rate Tracker & Currency accounts

CURRENTLY AVAILABLE

Changes arising in →		November 06		January 07		March 07		May 07						July 07	
Account type	Interest rate tier	16.11.2006 GROSS %	16.11.2006 AER %	18.01.2007 GROSS %	18.01.2007 AER %	14.03.2007 GROSS %	14.03.2007 AER %	04.05.2007 GROSS %	04.05.2007 AER %	15.05.2007 GROSS %	15.05.2007 AER %	17.05.2007 GROSS %	17.05.2007 AER %	12.07.2007 GROSS %	12.07.2007 AER %
Offshore Base Rate Tracker Issue II ¹ (Annual Interest)	£5,000+	4.75	4.75	5.00	5.00	No change	No change	No change	No change	No change	No change	5.25	5.25	5.50	5.50
Offshore Base Rate Tracker Issue III ² (Annual Interest) (Launched 14 March 2007)	£15,000+	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	5.60	5.60	5.70	5.70	5.85	5.85	No change	No change	6.10	6.10

Latest rates as at 5 December 2007

Changes arising in →		October 06		March 07		June 07	
Currency Account type	Interest rate tier	18.10.2006 GROSS %	18.10.2006 AER %	14.03.2007 GROSS %	14.03.2007 AER %	15.06.2007 GROSS %	15.06.2007 AER %
Euro Savings Account (Annual Interest)	€0 - 4,999	0.50	0.50	0.50	0.50	0.50	0.50
	€5,000+	3.15	3.15	3.61	3.61	3.86	3.86
US Dollar Savings Account (Annual Interest)	\$5,000 - 99,999	5.00	5.00	No change	No change	No change	No change
	\$100,000+	5.20	5.20	No change	No change	No change	No change
US Dollar 30 Account (Annual Interest)	\$5,000 - 99,999	5.30	5.30	No change	No change	No change	No change
	\$100,000+	5.50	5.50	No change	No change	No change	No change

Latest rates as at 5 December 2007

Notes applying to this page

¹ The Offshore Base Rate Tracker (Issue II) account guarantees to pay a rate no lower than 0.25% below Bank of England Base Rate on balances of £5,000 and above. Issue II available since 1 August 2002.

² The Offshore Base Rate Tracker (Issue III) account guarantees to pay a rate no less than 0.35% above Bank of England Base Rate until 31 January 2008. After 31 January 2008, the rate is guaranteed to be no lower than 0.25% below the Bank of England Base Rate. Account must be opened with money that is not already deposited with the bank.

Bank of England Base Rate is currently 5.75% (last changed 5 July 2007).

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

Offshore Pension Reserve

CURRENTLY AVAILABLE

Account type	Changes arising in → Interest rate tier	November 06		January 2007		May 2007		July 2007	
		16.11.2006 GROSS %	16.11.2006 AER %	18.01.2007 GROSS %	18.01.2007 AER %	17.05.2007 GROSS %	17.05.2007 AER %	12.07.2007 GROSS %	12.07.2007 AER %
Offshore Pension Reserve	£5,000+	5.30	5.30	5.55	5.55	5.78	5.78	6.03	6.03

Latest rates as at 5 December 2007

The Offshore Pension Reserve rate was 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. The maximum balance for each Offshore Pension Reserve is £5,000,000.

Sterling variable accounts

CLOSED ISSUES

Account type	Changes arising in → Interest rate tier	December 06	
		08.12.2006 GROSS %	08.12.2006 AER %
Offshore 28 (Annual interest) <i>Formerly Premier Plus & Premier 60 accounts</i>	£0 - 9,999 £10,000+	0.05 0.55	0.05 0.55
Offshore 28 (Monthly interest) <i>Formerly Premier Plus</i>	£0 - 9,999 £10,000+	0.05 0.55	0.05 0.55
Offshore 60 (Annual interest) <i>Formerly 180 Day Notice</i>	£10,000+	0.55	0.55
Offshore 60 (Monthly interest) <i>Formerly 180 Day Notice</i>	£10,000+	0.55	0.55
Offshore 30 (Monthly interest) <i>Formerly Anniversary Variable Deposit</i>	£10,000+	0.55	0.55

Latest rates as at 5 December 2007

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 interest charge.

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+	21	04.01.2006	Annual	4.80	4.80	31.01.2007	Matured
1 Year Fixed Rate Bond	£5,000+	21	04.01.2006	Monthly	4.65	4.75	31.01.2007	Matured
1 Year Fixed Rate Bond	£5,000+	22	02.02.2006	Annual	4.70	4.70	28.02.2007	Matured
1 Year Fixed Rate Bond	£5,000+	22	02.02.2006	Monthly	4.60	4.70	28.02.2007	Matured
1 Year Fixed Rate Bond	£5,000+	23	01.03.2006	Annual	4.70	4.70	31.03.2007	Matured
1 Year Fixed Rate Bond	£5,000+	23	01.03.2006	Monthly	4.60	4.70	31.03.2007	Matured
1 Year Fixed Rate Bond	£5,000+	24	26.04.2006	Annual	4.90	4.90	31.05.2007	Matured
1 Year Fixed Rate Bond	£5,000+	24	26.04.2006	Monthly	4.79	4.90	31.05.2007	Matured
1 Year Fixed Rate Bond	£5,000+	25	01.06.2006	Annual	5.10	5.10	30.06.2007	Matured
1 Year Fixed Rate Bond	£5,000+	25	01.06.2006	Monthly	4.98	5.10	30.06.2007	Matured
1 Year Fixed Rate Bond	£5,000+	26	12.07.2006	Annual	5.10	5.10	31.07.2007	Matured
1 Year Fixed Rate Bond	£5,000+	26	12.07.2006	Monthly	4.98	5.10	31.07.2007	Matured
1 Year Fixed Rate Bond	£25,000+	27	11.08.2006	Annual	5.30	5.30	31.08.2007	Matured
1 Year Fixed Rate Bond	£25,000+	27	11.08.2006	Monthly	5.17	5.29	31.08.2007	Matured
1 Year Fixed Rate Bond	£5,000+	28	26.09.2006	Annual	5.45	5.45	30.09.2007	Matured
1 Year Fixed Rate Bond	£5,000+	28	26.09.2006	Monthly	5.27	5.40	30.09.2007	Matured
1 Year Fixed Rate Bond	£5,000+	29	06.10.2006	Annual	5.50	5.50	31.10.2007	Matured
1 Year Fixed Rate Bond	£5,000+	29	06.10.2006	Monthly	5.32	5.45	31.10.2007	Matured
1 Year Fixed Rate Bond	£5,000+	30	15.11.2006	Annual	5.50	5.50	30.11.2007	Matured
1 Year Fixed Rate Bond	£5,000+	30	15.11.2006	Monthly	5.32	5.45	30.11.2007	Matured
1 Year Fixed Rate Bond	£5,000+	31	10.01.2007	Annual	5.50	5.50	31.01.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	31	10.01.2007	Monthly	5.32	5.45	31.01.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	32	14.02.2007	Annual	6.00	6.00	29.02.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	32	14.02.2007	Monthly	5.84	6.00	29.02.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	33	02.03.2007	Annual	5.92	5.92	31.03.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	33	02.03.2007	Monthly	5.76	5.91	31.03.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	34	03.04.2007	Annual	6.00	6.00	30.04.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	34	03.04.2007	Monthly	5.84	6.00	30.04.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	35	11.04.2007	Annual	6.10	6.10	30.04.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	36	16.05.2007	Annual	6.20	6.20	31.05.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	36	16.05.2007	Monthly	6.03	6.20	31.05.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	37	16.05.2007	Annual	6.10	6.10	31.05.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	37	16.05.2007	Monthly	5.93	6.10	31.05.2008	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+	38	01.06.2007	Annual	6.30	6.30	30.06.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	38	01.06.2007	Monthly	6.12	6.30	30.06.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	39	01.06.2007	Annual	6.20	6.20	30.06.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	39	01.06.2007	Monthly	6.03	6.20	30.06.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000 - 149,999 £150,000+	40	16.07.2007	Annual	6.35 6.45	6.35 6.45	31.07.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000 - 149,999 £150,000+	40	16.07.2007	Monthly	6.17 6.27	6.35 6.45	31.07.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000 - 49,999 £50,000+	41	09.08.2007	Annual	6.35 6.45	6.35 6.45	31.08.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000 - 49,999 £50,000+	41	09.08.2007	Monthly	6.17 6.27	6.35 6.45	31.08.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000 - 49,999 £50,000 - 149,999 £150,000+	42	04.09.2007	Annual	6.55 6.60 6.65	6.55 6.60 6.65	30.09.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000 - 49,999 £50,000 - 149,999 £150,000+	42	04.09.2007	Monthly	6.36 6.41 6.45	6.55 6.60 6.64	30.09.2008	Fully subscribed
International Premier Bond	£150,000+	1	06.09.2007	Annual	6.65	6.65	30.09.2008	Fully subscribed
International Premier Bond	£150,000+	1	06.09.2007	Monthly	6.45	6.64	30.09.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	43	15.10.2007	Annual	6.15	6.15	31.10.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	43	15.10.2007	Monthly	5.98	6.15	31.10.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	44	25.10.2007	Annual	6.60	6.60	31.10.2008	Fully subscribed
1 Year Fixed Rate Bond	£5,000+	44	25.10.2007	Monthly	6.40	6.59	31.10.2008	Fully subscribed
1 Year Fixed Rate Bond	£15,000+	45	12.11.2007	Annual	6.85	6.85	30.11.2008	Fully subscribed
1 Year Fixed Rate Bond	£15,000+	45	12.11.2007	Monthly	6.64	6.85	30.11.2008	Fully subscribed
Offshore Premium Bond	£15,000+	1	12.11.2007	Annual	6.90	6.90	30.11.2008	Fully subscribed
Offshore Premium Bond	£15,000+	1	12.11.2007	Monthly	6.69	6.90	30.11.2008	Fully subscribed

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 5 December 2007

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 Alliance & Leicester 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 for banking business.

