

Current interest rates as at 1 April 2008

Variable interest rate accounts currently available to Isle of Man, UK and International customers



BEST BUYS

STERLING ACCOUNTS	INTEREST RATE TIER	GROSS % PA Variable	AER % Variable	ACCOUNT FEATURES
eSaver Offshore Flexible Income (Issue I) (Annual Interest)	£25,000 - 1,000,000	6.35	6.35	For online savers who are able to apply for and manage their savings online. Account must be opened with money that is not already deposited with the bank. Withdrawals available by free BACS or paid - for funds transfer. No cash or cheques in or out. Interest paid monthly or quarterly.
eSaver Offshore Notice 50 (Issue I) (Annual Interest)	£50,000 - 1,000,000	6.35	6.35	For online savers who are able to apply for and manage their savings online. Account must be opened with money that is not already deposited with the bank. Withdrawals available by free BACS or paid - for funds transfer. No cash or cheques in or out. Interest paid monthly or quarterly. Minimum withdrawal £10,000 on 50 days notice. Interest paid annually.
eSaver Offshore (Issue 2) (Annual Interest)	£15,000 - 1,000,000	6.30	6.30	For online savers who are able to apply for and manage their savings online. Account must be opened with money that is not already deposited with the bank. Withdrawals available by free BACS or paid - for funds transfer, 1 free BACS withdrawal per quarter. No cash or cheques in or out. Minimum withdrawal £5,000, easy access.
eSaver Offshore (Issue I) (Annual Interest)	£1,000 - 1,000,000	6.30	6.30	For online savers who are able to apply for and manage their savings online. Account must be opened with money that is not already deposited with the bank. Withdrawals available by free BACS or paid - for funds transfer. No cash or cheques in or out.
International Deferred Interest Account	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 99,999 £100,000 - 1,000,000 £100,000 - 1,000,000	5.35 5.40 5.70 5.95 6.30*	5.35 5.40 5.70 5.95 6.30*	Designed to help you manage your tax affairs. Interest is not paid until closure of the account. The AER interest rates shown assume closure after one year. The AER interest rate will depend on the length of time for which you choose to hold the account. Withdrawals on 180 days notice. Manage your account by phone, post, fax or online. If the balance drops below £10,000, rate payable will be 1.25%. *Rate of 6.30% includes bonus of 0.35% payable from 5 March 2008 to 30 June 2008 on new-to-bank deposits of £100,000 or more received after 5 March 2008.
Offshore 120 Plus (Annual Interest)	£10,000 - 99,999 £100,000+	5.30 5.40	5.30 5.40	Manage your account by phone, post, fax or online. 120 days notice required for withdrawals, or interest charge applies
Offshore Base Rate Tracker (Issue III) (Annual Interest)	£15,000 - 1,000,000	5.00	5.00	Access to funds in the event of an emergency. One free Sterling withdrawal available per quarter, thereafter 60 day interest charge applies. Existing customers can transfer their funds to this account without providing new money to open the account. Interest rate guaranteed to be no lower than 0.25% below the Bank of England Base Rate. Bank of England Base Rate is 5.25% from 7 February 2008.
Island Easy Access (Annual Interest)	£10,000 - 49,999 £50,000+	5.15 5.35	5.15 5.35	Manage your account by phone, post, fax or online. Easy access.
CURRENCY ACCOUNTS	INTEREST RATE TIER	GROSS % PA Variable	AER % Variable	ACCOUNT FEATURES
US Dollar 30 (Annual Interest)	\$5,000 - 99,999 \$100,000 - 1,500,000	4.20 4.40	4.20 4.40	Manage your account by phone, post, fax or online. 30 days notice required for withdrawals or interest charge applies.
US Dollar Savings (Annual Interest)	\$5,000 - 99,999 \$100,000 - 1,500,000	4.00 4.10	4.00 4.10	Manage your account by phone, post, fax or online. Two days call required for withdrawals.
Euro Savings (Annual Interest)	€5,000 - 1,500,000	3.68	3.68	Manage your account by phone, post, fax or online. Two days call required for withdrawals. If the balance drops below €5,000, rate payable will be 0.50%.

1 YEAR FIXED RATE BOND - LIMITED ISSUE	INTEREST RATE TIER	GROSS % PA Variable	AER % Variable	ACCOUNT FEATURES
1 YEAR FIXED RATE BOND (Issue 48) (Annual Interest)	£5,000 - 1,000,000	5.10	5.10	Interest rates fixed until 31 March 2009. Full return of your capital on maturity. Choice of flexible savings options on maturity.
1 YEAR FIXED RATE BOND (Issue 48) (Monthly Interest)	£5,000 - 1,000,000	4.98	5.10	
OTHER STERLING ACCOUNTS	INTEREST RATE TIER	GROSS % PA Variable	AER % Variable	ACCOUNT FEATURES
Offshore Pension Reserve	£5,000 - 5,000,000	5.53	5.53	Available to recognised pension schemes including self administered pension funds. Manage your account by phone, post, fax or online
OTHER STERLING ACCOUNTS	INTEREST RATE TIER	GROSS % PA Variable	AER % Variable	ACCOUNT FEATURES
Offshore 60 Plus (Annual Interest)	£10,000 - 49,999	4.35	4.35	Manage your account by phone, post, fax or online. Withdrawals on 60 days notice or interest charge applies.
	£50,000 - 99,999	4.45	4.45	
	£100,000 - 1,000,000	4.55	4.55	
Offshore 60 Plus (Monthly Interest)	£10,000 - 49,999	4.23	4.31	Manage your account by phone, post, fax or online. Withdrawals on 60 days notice or interest charge applies.
	£50,000 - 99,999	4.32	4.41	
	£100,000 - 1,000,000	4.42	4.51	
Offshore Base Rate Tracker (Issue II) (Annual Interest)	£5,000 - 1,000,000	5.00	5.00	Interest rate guaranteed to be no lower than 0.25% below the Bank of England Base Rate. Bank of England Base Rate is 5.25% from 7 February 2008. 5 penalty free withdrawals available in any 12 month period. Subsequent withdrawals are permitted subject to the loss of 30 days interest on amount withdrawn.
Offshore 90 Plus (Annual Interest)	£10,000 - 1,000,000	4.20	4.20	Manage your account by phone, post, fax or online. One penalty free withdrawal of up to 25% of the capital balance in any 12 month period. Further withdrawals on 90 days notice or interest charge applies.
Offshore Monthly Income (Monthly Interest)	£10,000 - 1,000,000	3.63	3.69	Manage your account by phone, post, fax or online. Withdrawals on 180 days notice or interest charge applies.
Offshore Call (Annual Interest)	£10 - 1,000,000	1.50	1.50	Easy access. Manage your account by phone, post, fax or online.
NON-PERSONAL AND THIRD PARTY ACCOUNTS	INTEREST RATE TIER	GROSS % PA Variable	AER % Variable	ACCOUNT FEATURES
Instant Access (Annual Interest)	£10,000 - 5,000,000	4.65	4.65	Minimum opening balance for all new Instant Access accounts is £10,000. If the balance drops below £10,000, rate payable will be 4.65%.
Instant Access (Monthly Interest)	£10,000 - 5,000,000	4.48	4.57	Minimum opening balance for all new Instant Access accounts is £10,000. If the balance drops below £10,000, rate payable will be 4.48%.
30 Day Notice (Annual Interest)	£50,000 - 499,999	4.90	4.90	If the balance drops below £50,000 rate payable will be 0.95%. Notice period can be waived subject to an interest charge of 30 days interest on amount withdrawn.
	£500,000 - 5,000,000	4.95	4.95	
30 Day Notice (Monthly Interest)	£50,000 - 499,999	4.72	4.82	If the balance drops below £50,000 rate payable will be 0.90%. Notice period can be waived subject to an interest charge of 30 days interest on amount withdrawn.
	£500,000 - 5,000,000	4.77	4.88	
90 Day Notice (Annual Interest)	£50,000 - 499,999	4.95	4.95	If the balance drops below £50,000, rate payable will be 0.90%. Notice period can be waived subject to an interest charge of 90 days interest on amount withdrawn.
	£500,000 - 5,000,000	5.00	5.00	

Our Terms & Conditions apply. All rates are variable unless otherwise stated. AER means the Annual Equivalent Rate which is a notional rate illustrating the contractual rate as if paid and compounded on an annual basis. **Minimum balances:** The lowest figure advertised for each type of account is the minimum opening balance for the type of account. Should the capital balance of your account fall below the minimum opening balance, a zero interest rate will be applied until the minimum opening balance is restored, unless otherwise stated.