

Current interest rates as at 1 June 2009

Accounts currently available to Isle of Man, UK and International customers



	Sterling accounts	Interest rate tier	Gross % PA variable	AER % variable	Account features
Online Only Accounts	eSaver Offshore Notice 50 (Issue 1) (Annual Interest)	£25,000 - 1,000,000	3.00	3.00	For online savers able to apply for and manage their savings online > Open your account with £25,000 > Interest paid annually > Withdrawals available on 50 days notice > Withdraw funds by free BACS or a same day, paid for funds transfer > All transactions are made electronically, no cash or cheque deposits > Minimum withdrawal £5,000.
	eSaver Offshore Flexible Income (Issue 1) (Quarterly Interest)	£25,000 - 1,000,000	2.97	3.00	For online savers able to apply for and manage their savings online > Open your account with £25,000 > Choose from either monthly or quarterly interest and switch your preference online > One immediate withdrawal of £5,000 available each month > All other withdrawals available on 60 days notice > Withdraw funds either by free BACS or a same day, paid for funds transfer > All transactions are made electronically, no cash or cheque deposits.
	eSaver Offshore Flexible Income (Issue 1) (Monthly Interest)	£25,000 - 1,000,000	2.96	3.00	
	eSaver Offshore (Issue 2) (Annual Interest)	£15,000 - 1,000,000	2.76	2.76	For online savers able to apply for and manage their savings online > Open your account with £15,000 > Interest paid annually > Instant access > Unlimited, same day, paid for withdrawals plus one free BACS withdrawal per quarter > All transactions are made electronically, no cash or cheque deposits > Minimum withdrawal £5,000.
Branch, post, internet and phone accounts	Select 50 International (Issue 1) (Annual Interest)	£25,000 - 1,000,000	2.75	2.75	For savers who want to be able to apply by post rather than online and want to manage their savings by phone, post, fax or online > Open your account with £25,000 > Interest paid annually > Withdrawals available on 50 days notice > Minimum withdrawal £5,000 via Free BACS or paid for CHAPS > Minimum cheque withdrawal £10,000 > Free BACS when customers bank online with MyBankOffshore > No cash withdrawals or deposits.
	Select Income International (Issue 1) (Monthly Interest)	£25,000 - 1,000,000	2.72	2.75	For savers who want to be able to apply by post rather than online and want to manage their savings by phone, post, fax or online > Open your account with £25,000 > Interest paid monthly > Withdraw up to £5,000 once per month without notice, all other withdrawals available on 60 days notice > Minimum withdrawal £5,000 via Free BACS or paid for CHAPS > Minimum cheque withdrawal £10,000 > Free BACS when customers bank online with MyBankOffshore > No cash withdrawals or deposits.
	Select International (Issue 1) (Annual Interest)	£15,000 - 1,000,000	2.50	2.50	For savers who want to be able to apply by post rather than online and want to manage their savings by phone, post, fax or online > Open your account with £15,000 > Interest paid annually > Easy Access, no notice required > Minimum withdrawal £5,000 via Free BACS or paid for CHAPS > Minimum cheque withdrawal £10,000 > Free BACS when customers bank online with MyBankOffshore > No cash withdrawals or deposits.

	Sterling accounts	Interest rate tier	Gross % PA fixed	AER % fixed	Account features	
Fixed Rate Bonds	2 Year Step-up Bond (Issue 2) (On Maturity)	Year 1	£10,000 - 1,000,000	3.50	Term deposit until 30 June 2011 > Interest on maturity or monthly interest > Year 2 interest rate applicable with effect from 1 July 2010 > Minimum balance £10,000 > Full return of your capital on maturity > Choice of flexible savings options on maturity.	
		Year 2	£10,000 - 1,000,000	4.00		
	2 Year Step-up Bond (Issue 2) (Monthly Interest)	Year 1	£10,000 - 1,000,000	3.45		3.50
		Year 2	£10,000 - 1,000,000	3.93		4.00
	1 Year Fixed Rate Bond (Issue 65) (Annual Interest)	£10,000 - 1,000,000	3.00	3.00		Term deposit until 30 June 2010 > Annual or monthly interest > Minimum balance £10,000 > Full return of your capital on maturity > Choice of flexible savings options on maturity.
1 Year Fixed Rate Bond (Issue 65) (Monthly Interest)	£10,000 - 1,000,000	2.96	3.00			

	Sterling accounts	Interest rate tier	Gross % PA (Fixed Guarantee)	AER % (Fixed Guarantee)	% Guarantee	Account features
Tracker Bond	1 Year Tracker Bond (Issue 1) (Annual Interest)	£100,000 - 1,000,000	3.50%	3.50%	BBR + 3.00%	Term deposit until 30 June 2010 > Interest rate is variable and linked to the Bank of England Base Rate until 30 June 2010 > Guaranteed differential above Bank of England Base Rate > Bank of England Base Rate is 0.50% from 5 March 2009 > Annual or monthly interest > Minimum balance £10,000 > Upon maturity account will become an Offshore Base Rate Tracker account.
		£50,000 - 99,999	3.25%	3.25%	BBR + 2.75%	
		£10,000 - 49,999	3.00%	3.00%	BBR + 2.50%	
	1 Year Tracker Bond (Issue 1) (Monthly Interest)	£100,000 - 1,000,000	3.45%	3.50%	BBR + 2.96% (BBR + 3.00% AER)	
		£50,000 - 99,999	3.20%	3.25%	BBR + 2.70% (BBR + 2.75% AER)	
		£10,000 - 49,999	2.96%	3.00%	BBR + 2.46% (BBR + 2.50% AER)	

	Sterling accounts	Interest rate tier	Gross % PA variable	AER % variable	Account features
Other Branch, post, internet and phone accounts	International Deferred Interest Account	£250,000 - 1,000,000 £100,000 - 249,999 £50,000 - 99,999 £10,000 - 49,999	1.45 1.40 1.05 0.60	1.45 1.40 1.05 0.60	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 effective interest rate will depend on the length of time for which you choose to hold the account > Withdrawals on 180 days notice and easy access afterwards > Manage your account by phone, post, fax or online > If the balance drops below £10,000, rate payable will be 0.25%.
	Offshore Base Rate Tracker (Annual Interest)	£5,000 - 1,000,000	0.25	0.25	Interest rate guaranteed to be no lower than 0.25% below the Bank of England Base Rate > Bank of England Base Rate is 0.50% from 5 March 2009 > 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 > You may make unlimited foreign exchange withdrawals without interest charge.
	Offshore Call (Annual Interest)	£10 - 1,000,000	0.20	0.20	Easy access > Manage your account by phone, post, fax or online.
Specialist	Offshore Pension Reserve	£250,000 - 5,000,000 £100,000 - 249,999 £50,000 - 99,999 £10,000 - 49,999 £5,000 - 9,999	1.10 1.05 0.80 0.65 0.50	1.10 1.05 0.80 0.65 0.50	Available to recognised pension schemes including self administered pension funds > Withdrawals available on 30 days notice > Manage your account by phone, post, fax or online.

Non personal & third party accounts	90 Day Notice (Annual Interest)	£500,000 - 5,000,000 £50,000 - 499,999	1.15 1.10	1.15 1.10	If the balance drops below £50,000 rate payable will be 0.25% > Notice period can be waived subject to an interest charge of 90 days interest on amount withdrawn.
	30 Day Notice (Annual Interest)	£50,000 - 5,000,000	0.80	0.80	If the balance drops below £50,000 rate payable will be 0.25% > Notice period can be waived subject to an interest charge of 30 days interest on amount withdrawn.
	30 Day Notice (Monthly Interest)	£50,000 - 5,000,000	0.80	0.80	If the balance drops below £50,000 rate payable will be 0.25% > Notice period can be waived subject to an interest charge of 30 days interest on amount withdrawn.
	Instant Access (Annual Interest)	£10,000 - 5,000,000	0.60	0.60	Minimum opening balance for all new Instant Access accounts is £10,000 > If the balance drops below £10,000, rate payable will be 0.25%.
	Instant Access (Monthly Interest)	£10,000 - 5,000,000	0.60	0.60	Minimum opening balance for all new Instant Access accounts is £10,000 > If the balance drops below £10,000, rate payable will be 0.25%.

	Currency accounts	Interest rate tier	Gross % PA variable	AER % variable	Account features
US Dollar	US Dollar 30 (Annual Interest)	\$100,000 - 1,500,000 \$5,000 - 99,999	1.00 0.50	1.00 0.50	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 - 1,500,000	0.25	0.25	Manage your account by phone, post, fax or online > Two days call required for withdrawals.
Euro	Euro Savings (Annual Interest)	€5,000 - 1,500,000	0.50	0.50	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 0.10%.

For a full list and history of ALIL interest rates go to www.alil.co.im/rates or see our [Savings Interest Rate history booklets](#)

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