

# Current interest rates as at 14 September 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 Fixed Rate Bond (Issue 4) (On Maturity)	£10,000 - 1,000,000	4.00	4.00	Term deposit until 30 September 2011 > Interest paid on maturity or monthly > Minimum balance £10,000 > Full return of your capital on maturity > Choice of flexible savings options on maturity > Specific application form required, available on our website or at our branch counter.	
	2 Year Fixed Rate Bond (Issue 4) (Monthly Interest)	£10,000 - 1,000,000	3.93	4.00		
	1 Year Fixed Rate Bond (Issue 68) (Annual Interest)	£100,000 - 1,000,000	3.50	3.50	Term deposit until 30 September 2010 > Annual or monthly interest > Minimum balance £10,000 > Full return of your capital on maturity > Choice of flexible savings options on maturity.	
		£50,000 - 99,999	3.25	3.25		
		£10,000 - 49,999	3.00	3.00		
1 Year Fixed Rate Bond (Issue 68) (Monthly Interest)	£100,000 - 1,000,000	3.45	3.50	£50,000 - 99,999	3.20	3.25
£10,000 - 49,999	2.96	3.00				
6 Month Fixed Rate Bond (Issue 4) (Interest on maturity)	£25,000 - 1,000,000	3.25	3.29	Term deposit until 31 March 2010 > Interest paid on maturity > Minimum balance £25,000 > Full return of your capital on maturity > Choice of flexible savings options on maturity.		
Sterling accounts		Interest rate tier	Gross % PA (Fixed Guarantee)	AER % (Fixed Guarantee)	% Guarantee	Account features
Tracker Bond	1 Year Tracker Bond (Issue 4) (Annual Interest)	£100,000 - 1,000,000	3.25	3.25	BBR + 2.75	Term deposit until 30 September 2010 > Interest rate is variable and linked to the Bank of England Base Rate until 30 September 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	3.00	3.00	BBR + 2.50	
		£10,000 - 49,999	2.75	2.75	BBR + 2.25	

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	Sterling accounts	Interest rate tier	Gross % PA (Fixed Guarantee)	AER % (Fixed Guarantee)	% Guarantee	Account features
Tracker Bond	1 Year Tracker Bond (Issue 4) (Monthly Interest)	£100,000 - 1,000,000	3.20	3.25	BBR + 2.70 (BBR + 2.75 AER)	Term deposit until 30 September 2010 > Interest rate is variable and linked to the Bank of England Base Rate until 30 September 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	2.96	3.00	BBR + 2.46 (BBR + 2.50 AER)	
		£10,000 - 49,999	2.72	2.75	BBR + 2.22 (BBR + 2.25 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	1.45	1.45	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%.
		£100,000 - 249,999	1.40	1.40	
		£50,000 - 99,999	1.05	1.05	
		£10,000 - 49,999	0.60	0.60	
	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	1.10	1.10	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.
		£100,000 - 249,999	1.05	1.05	
		£50,000 - 99,999	0.80	0.80	
		£10,000 - 49,999	0.65	0.65	
		£5,000 - 9,999	0.50	0.50	
Non personal & third party accounts	90 Day Notice (Annual Interest)	£500,000 - 5,000,000	1.15	1.15	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.
		£50,000 - 499,999	1.10	1.10	
	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%.
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	1.00	1.00	Manage your account by phone, post, fax or online > 30 days notice required for withdrawals or interest charge applies.
		\$5,000 - 99,999	0.50	0.50	
	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%.

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.

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