

# Current interest rates as at 16 December 2008

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	4.45	4.45	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 > Accounts must be opened with money that is not already deposited with the bank. Minimum withdrawal £5,000.
	eSaver Offshore (Issue 2) (Annual Interest)	£15,000 - 1,000,000	4.30	4.30	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 > Accounts must be opened with money that is not already deposited with the bank. Minimum withdrawal £5,000.
	eSaver Offshore Flexible Income (Issue 1) (Quarterly Interest) eSaver Offshore Flexible Income (Issue 1) (Monthly Interest)	£25,000 - 1,000,000 £25,000 - 1,000,000	4.38 4.36	4.45 4.45	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 > Accounts must be opened with money that is not already deposited with the bank.
Branch, post, internet and phone accounts	Offshore 120 Plus (Annual Interest)	£100,000 - 1,000,000 £10,000 - 99,999	1.75 1.65	1.75 1.65	Manage your account by phone, post, fax or online > 120 days notice required for withdrawals, or interest charge applies.
	Island Easy Access (Annual Interest)	£50,000 - 500,000 £10,000 - 49,999	1.70 1.50	1.70 1.50	Manage your account by phone, post, fax or online > Easy access.
	Offshore Base Rate Tracker (Annual Interest)	£5,000 - 1,000,000	1.75	1.75	Interest rate guaranteed to be no lower than 0.25% below the Bank of England Base Rate > Bank of England Base Rate is 2.00% from 4 December 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 > You may make unlimited foreign exchange withdrawals without interest charge.
	International Deferred Interest Account	£100,000 - 1,000,000 £50,000 - 99,999 £25,000 - 49,999 £10,000 - 24,999	2.65 2.40 2.10 2.05	2.65 2.40 2.10 2.05	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 0.25%.
Specialist	Offshore Pension Reserve	£5,000 - 5,000,000	2.28	2.28	Available to recognised pension schemes including self administered pension funds > 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	1.65 1.60	1.65 1.60	If the balance drops below £50,000 rate payable will be 0.50% > Notice period can be waived subject to an interest charge of 90 days interest on amount withdrawn.
	30 Day Notice (Annual Interest)	£500,000 - 5,000,000 £50,000 - 499,000	1.60 1.55	1.60 1.55	If the balance drops below £50,000 rate payable will be 0.50% > Notice period can be waived subject to an interest charge of 30 days interest on amount withdrawn.
	30 Day Notice (Monthly Interest)	£500,000 - 5,000,000 £50,000 - 499,000	1.42 1.37	1.43 1.38	If the balance drops below £50,000 rate payable will be 0.50% > 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	1.30	1.30	Minimum opening balance for all new Instant Access accounts is £10,000 > If the balance drops below £10,000, rate payable will be 0.50%.
	Instant Access (Monthly Interest)	£10,000 - 5,000,000	1.13	1.14	Minimum opening balance for all new Instant Access accounts is £10,000 > If the balance drops below £10,000, rate payable will be 0.50%.

	Sterling accounts	Interest rate tier	Gross % PA fixed	AER % fixed	Account features
Fixed rate bonds	1 Year Fixed Rate Bond (Issue 59) (Annual Interest)	£25,000 - 1,000,000	4.00	4.00	Term deposit until 4 January 2010 > Interest rate fixed until maturity > Annual or monthly interest > Minimum balance £25,000 > Full return of your capital on maturity > Choice of flexible savings options on maturity.
	1 Year Fixed Rate Bond (Issue 59) (Monthly Interest)	£25,000 - 1,000,000	3.93	4.00	

	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	1.20 1.10	1.20 1.10	Manage your account by phone, post, fax or online > 30 days notice required for withdrawals or interest charge applies.
	US Dollar Savings (Annual Interest)	\$100,000 - 1,500,000 \$5,000 - 99,999	0.60 0.50	0.60 0.50	
Euro	Euro Savings (Annual Interest)	€5,000 - 1,500,000	2.43	2.43	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%.

	Other accounts	Interest rate tier	Gross % PA variable	AER % variable	Account features
	Offshore Call (Annual Interest)	£10 - 1,000,000	1.00	1.00	Easy access > Manage your account by phone, post, fax or online.

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

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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