international
personal bank

Rates effective from: 05-Dec-08
applicable until further notice

Indicative customer rate table for **New Money Time Deposits**

The rates below are indicative only and are subject to daily variation.

These rates apply for a new client's first deposit or an inflow of fresh funds from an existing client.

Any subsequent renewal will be at the standard rate prevailing at the time.

Currency	Tier One		Tier Two		Tier Three	
	From	To	From	To	Over	
USD	**35,000**	**99,999**	**100,000**	**249,999**	**250,000**	
	Gross Rate	AER Rate	Gross Rate	AER Rate	Gross Rate	AER Rate
1 month	1.05%	1.06%	1.10%	1.11%	1.15%	1.16%
2 month	1.05%	1.05%	1.10%	1.11%	1.15%	1.16%
3 month	1.05%	1.05%	1.10%	1.10%	1.15%	1.15%
Currency	Tier One		Tier Two		Tier Three	
	From	To	From	To	Over	
GBP	**20,000**	**57,999**	**58,000**	**145,999**	**146,000**	
	Gross Rate	AER Rate	Gross Rate	AER Rate	Gross Rate	AER Rate
1 month	2.85%	2.89%	2.90%	2.94%	2.95%	2.99%
2 month	2.85%	2.88%	2.90%	2.94%	2.95%	2.99%
3 month	2.85%	2.88%	2.90%	2.93%	2.95%	2.98%
Currency	Tier One		Tier Two		Tier Three	
	From	To	From	To	Over	
EUR	**24,000**	**68,999**	**69,000**	**173,999**	**174,000**	
	Gross Rate	AER Rate	Gross Rate	AER Rate	Gross Rate	AER Rate
1 month	3.00%	3.04%	3.05%	3.09%	3.10%	3.14%
2 month	3.00%	3.04%	3.05%	3.09%	3.10%	3.14%
3 month	3.00%	3.03%	3.05%	3.09%	3.10%	3.14%

Notes:

All rates shown are per annum rates.
Interest is fixed for the product's tenor and is payable on maturity.
Interest on GBP is calculated on a 365 day basis.
Interest on all other currency accounts is calculated on a 360 day basis.
The gross rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.
AER stands for the Annual Equivalent Rate and is a notional rate that illustrates what the contractual interest rate would be if interest was paid and compounded on an annual basis.

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