



DEPOSIT ACCOUNT INTEREST RATES

A/ STERLING SAVINGS AND DEPOSIT ACCOUNTS

Available for Personal customers only (with effect from 22 July 2017)

Account Name	Min – Max Investment	Variable Gross	Annual Interest Payment Date
6 Month Notice Account	£1,000 - £1,000,000	1.40 %	30 June
12 Month Notice Account	£1,000 - £1,000,000	1.60 %	15 April
18 Month Fixed Term Account	£1,000 - £1,000,000	1.80 %	12 months from opening*

* capitalized annually and paid on maturity

Personal customer accounts closed to new business

Account Name	Min – Max Investment	Variable Gross	Annual Interest Payment Date
90 Day Cash ISA	Closed	1.00 %	15 April
90 Day Notice Account	Closed	1.20 %	15 October
Millennium 500 Day Bond	Closed	1.40 %	Paid at 250 day intervals

Available for Corporate customers only

Account Name	Min – Max Investment	Variable Gross	Annual Interest Payment Date
10 Day Account (Instant access)			
Balances below £49,999	£1 - £1,000,000	0.05 %	15 October
Balances of £50,000 to £249,999		0.10 %	
Balances above £250,000		0.25 %	

B/ EURO DEPOSIT ACCOUNTS

Account Name	Min – Max Investment	Variable Gross ¹	AER Equivalent ²	Annual Interest Payment Date
30 Day Notice Account	€50,000 - €500,000	0.20 %	0.2028%	30 June
90 Day Notice Account	€50,000 - €500,000	0.40 %	0.4056%	30 June

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme ("FSCS"). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations, becomes insolvent or is unable or likely to become unable to pay its claims against it. **On 30 January 2017, the Deposit Protection Limit changed to £85,000 in respect of all eligible depositors.** In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share, so for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the same authorised bank, including their share of any joint account, and not to each separate account. For further information about the compensation provided by the FSCS (including the amounts covered and eligibility to claim), please call us on 0808 164 8040, refer to the FSCS website www.fscs.org.uk or call the FSCS on 0800 678 1100 or 0207 741 4100. Please note, only compensation related queries should be directed to the FSCS.

¹ Actual/360 Day count basis. Interest accrues daily and is credited annually or on account closure

² Actual/365 Equivalent basis