Deposit Account Product Range Interest Rate Comparison



The following products are on-sale and available to customers:

All Organisations have different banking needs and we have a range of deposit accounts available to meet your needs. The availability of accounts will vary dependent upon the needs of the organisation and the suitability of the account. We will be happy to discuss the most suitable account to meet your requirements. Call us on 0345 140 1000 and we will be happy to provide you with more information.

Bank base rate 0.25% (applicable from 06 August 2016)

| Product | Net Rate* | Gross Rate** | AER*** |
|---------|--------------|-----------------|--------|
| | | | |

Tailored Deposit Account #

0.04% 0.05% 0.05%

The following products are off-sale and no longer available to customers:

Bank base rate 0.25% (applicable from 06 August 2016)

| | Net | Gross | |
|---------|-------|--------|--------|
| Product | Rate* | Rate** | AER*** |

Credit Union Development Fund ++

0.04% 0.05% 0.05%

Equivalent of 0.125% of aggregated balances paid into Development Fund to help develop the Credit Union Movement in the UK with effect from 02/04/09.

This account is only available to Credit Unions.

| 14 Day Deposit Account ++ | | | | |
|--|--------------|-----------------|-------|--|
| Interest is paid on the whole balance a | t the rate | shown. | | |
| | 0.04% | 0.05% | 0.05% | |
| | _ | - | | |
| HIDA (High Interest Deposit Accoun | t) ++ | | | |
| Interest is paid on the whole balance at the rate shown. | | | | |
| | 0.04% | 0.05% | 0.05% | |
| 3 months notice of withdrawal required | | | | |
| | • | | | |
| Ideal Deposit Account # | | | | |
| · · · · | | shown. | | |
| Ideal Deposit Account # | | shown. 0.05% | 0.05% | |
| Ideal Deposit Account # | t the rate | | 0.05% | |
| Ideal Deposit Account # | t the rate | | 0.05% | |
| Ideal Deposit Account # Interest is paid on the <i>whole</i> balance a | t the rate s | 0.05% | 0.05% | |
| Ideal Deposit Account # Interest is paid on the <i>whole</i> balance a Ideal Reserve Account # | t the rate s | 0.05% | 0.05% | |

 90-Day Deposit Account

 Early withdrawal penalties apply

 Rates as of 6th August 2016

 £0 - £999,999
 0.20%
 0.25%
 0.25%

 £1,000,000+
 0.52%
 0.65%
 0.65%

* Net Rate is the amount of interest you will receive if your organisation pays tax at source.

** Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

*** AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.

Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

++ Gross interest is credited in March and September. All accounts are instant access, unless shown otherwise.

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