VARIABLE RATE ACCOUNTS

		ANNUAL INTEREST		MONTHLY INTEREST		
		Net Rate%	Gross	Net Rate%	Gross	AER
EXTRA HIGH INTEREST DEPOSIT A/C	£100,000+	1.68	2.10	1.66	2.08	2.10
	£50,000+	1.60	2.00	1.59	1.98	2.00
	£10,000+	1.20	1.50	1.19	1.49	1.50
	£5,000+	0.80	1.00	0.80	1.00	1.00
	£1,000+	0.40	0.50	0.40	0.50	0.50
	Below £1,000	0.00	0.00	0.00	0.00	0.00
EIGHT DAY NOTICE A/C	£50,000+	1.20	1.50	1.19	1.49	1.50
	£10,000+	0.80	1.00	0.80	1.00	1.00
	£5,000+	0.40	0.50	0.40	0.50	0.50
	£1,000+	0.00	0.00	0.00	0.00	0.00
	Below £1,000	0.00	0.00	0.00	0.00	0.00
SAVINGS A/C	£50,000+	0.80	1.00	0.80	1.00	1.00
	£10,000+	0.40	0.50	0.40	0.50	0.50
	£5,000+	0.00	0.00	0.00	0.00	0.00
	£1,000+	0.00	0.00	0.00	0.00	0.00
	Below £1,000	0.00	0.00	0.00	0.00	0.00
HIGH INTEREST CHEQUE A/C	£50,000+	0.40	0.50	0.40	0.50	0.50
Account no longer available to new customers.	£10,000+	0.00	0.00	0.00	0.00	0.00
	£5,000+	0.00	0.00	0.00	0.00	0.00
	£1,000+	0.00	0.00	0.00	0.00	0.00
	Below £1,000	0.00	0.00	0.00	0.00	0.00
TAX FREE						
CASH ISA	Account currently not available to new customers.	Tax Free	2.00	n/a	n/a	n/a

Variable rates effective from 10th December 2008.

Bank Of England Base Rate currently 2.00% (last change 4th December 08 - down 1.%)

Julian Hodge Bank Base Rate currently 4.00% (last change 12th November 08 - down 0.5%)

Glossary of Terms

Net Rate: ***This is the contractual rate of interest paid from which tax is deemed to have been deducted at the appropriate rate, currently 20%.***

Gross Rate: ***The contractual rate of interest payable not taking into account the deduction of tax.***

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

Tax Free: ***This is the rate payable where interest is exempt from tax.***

FIXED RATE ACCOUNTS

		INTEREST AT MATURITY				
		Net Rate%	Gross	AER%		
SHORT TERM FIXED RATE A/C						*IMPORTANT*
£1,000 - £249,999	7 DAYS	0.80	1.00	1.00	)	These rates can
	1 MONTH	1.84	2.30	2.32	)	change on a daily
	3 MONTHS	2.32	2.90	2.93	)	basis. Please ring
	6 MONTHS	2.52	3.15	3.17	)	0800 028 3746 for
	9 MONTHS	2.64	3.30	3.31	)	current rates.

		INTEREST AT MATURITY				
		Net Rate%	Gross Rate%	AER%		
SHORT TERM FIXED RATE A/C						*IMPORTANT*
£250,000 - £999,999	7 DAYS	0.80	1.00	1.00	)	These rates can
	1 MONTH	1.92	2.40	2.43	)	change on a daily
	3 MONTHS	2.40	3.00	3.03	)	basis. Please ring
	6 MONTHS	2.60	3.25	3.28	)	0800 028 3746 for
	9 MONTHS	2.72	3.40	3.41	)	current rates.

		INTEREST AT MATURITY				
		Net Rate%	Rate%	AER%		
SHORT TERM FIXED RATE A/C						*IMPORTANT*
£1,000,000 +	7 DAYS	0.80	1.00	1.00	)	These rates can
	1 MONTH	2.00	2.50	2.53	)	change on a daily
	3 MONTHS	2.48	3.10	3.14	)	basis. Please ring
	6 MONTHS	2.68	3.35	3.38	)	0800 028 3746 for
	9 MONTHS	2.80	3.50	3.52	)	current rates.

Short Term Fixed rates effective from 10 December 2008

		ANNUAL INTEREST			MONTHLY INTEREST		
		Net Rate%	Rate%	AER%	Net Rate%	Rate%	AER%
CAPITAL MILLENNIUM BOND							
£1,000+	1 YEAR	3.60	4.50	4.50	3.53	4.41	4.50
	2 YEARS	3.60	4.50	4.50	3.53	4.41	4.50
	3 YEARS	3.60	4.50	4.50	3.53	4.41	4.50
	4 YEARS	3.60	4.50	4.50	3.53	4.41	4.50
	5 YEARS	3.60	4.50	4.50	3.53	4.41	4.50

Please see the *IMPORTANT* information below

TAX FREE

CASH ISA			AER%
	1 YEAR	Tax Free	4.25
	2 YEARS	Tax Free	4.25
	3 YEARS	Tax Free	4.25
	4 YEARS	Tax Free	4.25
	5 YEARS	Tax Free	4.25

Long Term (1 year and over) Fixed rates effective from 10th December 2008

LATEST

Existing variable rate ISAs may be transferred to these fixed rate ISAs without notice or penalty.

IMPORTANT ***All interest rates are correct at the time of going to print. Please note that they may change at any time and you should call us on 0800 028 3746 during office hours.***