

VARIABLE RATE ACCOUNTS

	ANNUAL INTEREST			MONTHLY INTEREST		
	Net Rate%	Gross Rate/AER%		Net Rate%	Gross Rate%	AER%
EXTRA HIGH INTEREST DEPOSIT A/C	£100,000+	4.48	5.60	4.37	5.46	5.60
	£50,000+	4.40	5.50	4.29	5.37	5.50
	£10,000+	4.00	5.00	3.91	4.89	5.00
	£5,000+	3.60	4.50	3.53	4.41	4.50
	£1,000+	3.20	4.00	3.14	3.93	4.00
	Below £1,000	0.00	0.00	0.00	0.00	0.00
EIGHT DAY NOTICE A/C	£50,000+	4.00	5.00	3.91	4.89	5.00
	£10,000+	3.60	4.50	3.53	4.41	4.50
	£5,000+	3.20	4.00	3.14	3.93	4.00
	£1,000+	2.80	3.50	2.76	3.45	3.50
	Below £1,000	0.00	0.00	0.00	0.00	0.00
SAVINGS A/C	£50,000+	3.60	4.50	3.53	4.41	4.50
	£10,000+	3.20	4.00	3.14	3.93	4.00
	£5,000+	2.80	3.50	2.76	3.45	3.50
	£1,000+	2.40	3.00	2.37	2.96	3.00
	Below £1,000	0.00	0.00	0.00	0.00	0.00
HIGH INTEREST CHEQUE A/C	£50,000+	3.20	4.00	3.14	3.93	4.00
	£10,000+	2.72	3.40	2.68	3.35	3.40
	£5,000+	1.92	2.40	1.90	2.37	2.40
	£1,000+	1.24	1.55	1.23	1.54	1.55
	Below £1,000	0.00	0.00	0.00	0.00	0.00
TAX FREE						
MINI CASH ISA	Account currently not available to new customers.	Tax Free	5.50	n/a	n/a	n/a
TESSA ONLY ISA		Tax Free	5.50	n/a	n/a	n/a

Variable rates effective from 18th December 2007.

Base Rate currently 5.50% (last change 6th December 2007 - down 0.25%)

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 Rate%	AER%			
SHORT TERM FIXED RATE A/C					IMPORTANT
£1,000 - £249,999	7 DAYS	1.60	2.00	2.02)
	1 MONTH	4.92	6.15	6.33)
	3 MONTHS	4.90	6.13	6.27)
	6 MONTHS	4.74	5.93	6.02)
	9 MONTHS	4.66	5.82	5.86)
INTEREST AT MATURITY					
Net Rate%	Gross Rate%	AER%			
SHORT TERM FIXED RATE A/C					IMPORTANT
£250,000 - £999,999	7 DAYS	1.60	2.00	2.02)
	1 MONTH	5.00	6.25	6.43)
	3 MONTHS	4.98	6.23	6.38)
	6 MONTHS	4.82	6.03	6.12)
	9 MONTHS	4.74	5.92	5.96)
INTEREST AT MATURITY					
Net Rate%	Gross Rate%	AER%			
SHORT TERM FIXED RATE A/C					IMPORTANT
£1,000,000 +	7 DAYS	1.60	2.00	2.02)
	1 MONTH	5.08	6.35	6.54)
	3 MONTHS	5.06	6.33	6.48)
	6 MONTHS	4.90	6.13	6.22)
	9 MONTHS	4.82	6.02	6.06)
Short Term Fixed rates effective from 18 December 2007					
ANNUAL INTEREST			MONTHLY INTEREST		
Net Rate%	Gross Rate%	AER%	Net Rate%	Gross Rate%	AER%
CAPITAL MILLENNIUM BOND					
£1,000+	1 YEAR	5.12	6.40	6.40	4.98
	2 YEARS	4.68	5.85	5.85	4.56
	3 YEARS	4.60	5.75	5.75	4.48
	4 YEARS	4.52	5.65	5.65	4.41
	5 YEARS	4.48	5.60	5.60	4.37
Please see the IMPORTANT information below					
TAX FREE					
MINI CASH ISA & TESSA ONLY ISA					
	1 YEAR	Tax Free			6.30
	2 YEARS	Tax Free			5.60
	3 YEARS	Tax Free			5.50
	4 YEARS	Tax Free			5.40
	5 YEARS	Tax Free			5.35
Long Term (1 year and over) Fixed rates effective from 11th December 2007					
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.					