

| Account Type | Amount | Gross P.A.% | Net Equiv. P.A.%* | AER %** Gross |
|--|-------------------------|--------------|-------------------|---------------|
| Hertfordshares/Bedfordshares <ul style="list-style-type: none"> Instant access for balances £10,000+ 30 days notice required for balances £1,000 - £10,000 (or 30 days loss of interest) Variable rate interest paid half-yearly | £1,000-£200,000 | 1.50 | 1.20 | 1.51 |
| Premiershares <ul style="list-style-type: none"> Instant access for balances £10,000+ 30 days notice required for balances £1,000 - £10,000 (or 30 days loss of interest) Variable rate interest paid half-yearly | £1,000-£200,000 | 1.50 | 1.20 | 1.51 |
| Simply ISA <ul style="list-style-type: none"> Cash Individual Savings Account Withdrawals without notice Maximum investment £3,600 Variable rate interest paid annually | £1+ | 2.25 | N/A | 2.25 |
| Freestyle Bond <ul style="list-style-type: none"> One-year variable rate bond Withdrawals subject to 90 days loss of interest. Variable rate interest paid on maturity | £2,000-£50,000 | 2.10 | 1.68 | 2.10 |
| Escalator <ul style="list-style-type: none"> Instant access Tiered rate of interest Variable rate interest paid annually | £10,000+ £100-£9,999 | 0.50 0.25 | 0.40 0.20 | 0.50 0.25 |
| Young Savers Club <ul style="list-style-type: none"> Children's instant access account From birth to 18 Variable rate interest paid half-yearly | £1 - £5,000 | 1.70 | 1.36 | 1.71 |
| 18 Club <ul style="list-style-type: none"> From birth to 18 No withdrawals until aged 18 Variable rate interest paid half-yearly | £1 - £50,000 | 2.45 | 1.96 | 2.47 |
| 21 Club <ul style="list-style-type: none"> Investors aged 18 to 21 years Three withdrawals permitted each year without notice or loss of interest Variable rate interest paid annually | £1 - £100,000 | 2.25 | 1.80 | 2.25 |

With effect from 1st April 2009

THIS INTEREST RATE INFORMATION SHOULD BE READ IN CONJUNCTION WITH THE FULL PRODUCT INFORMATION AND CODE OF PRACTICE INVESTMENT GUIDE
 *NET RATES ARE ILLUSTRATIVE AND ASSUME TAXATION AT THE LOWER RATE OF 20%
 **AER STANDS FOR ANNUAL EQUIVALENT RATE AND ILLUSTRATES WHAT THE INTEREST RATE WOULD BE IF INTEREST WAS PAID AND COMPOUNDED EACH YEAR
 ALL INTEREST RATES ARE VARIABLE

| Rates Payable on closed issues | | | |
|---------------------------------------|--------------------|-------------------|---------------------|
| | Gross %P.A. | Net % P.A. | AER* (Gross) |
| Easy Access (2nd Issue - Min. £500) | 0.25 | 0.20 | 0.25 |
| Easy Access (1st Issue - Min. £1) | 0.25 | 0.20 | 0.25 |
| Budgetstyle | 0.25 | 0.20 | 0.25 |
| Subscription | 0.25 | 0.20 | 0.25 |
| Ordinary Shares (£1 Min.) | 0.25 | 0.20 | 0.25 |
| 28 Day Notice | 0.25 | 0.20 | 0.25 |
| Non-Resident | 0.25 | 0.20 | 0.25 |

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