



## Easy Access

### Business Instant Access Savings Account

Deposit (£)	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
1,000 - 499,999	03/2011	0.05	0.05	0.04	N/A
500,000 and over	03/2011	0.50	0.50	0.40	N/A

- Instant access account without penalty.
- Interest rates track the Bank of England 'Base Rate' and will be subject to any variation in the 'Base Rate'.
- Interest is calculated on cleared credit balances on a daily basis, and credited to the account quarterly on the last calendar day.
- Statements are issued monthly.
- Cash withdrawals allowed up to a maximum of £250 per day.



## Notice

### 35 Day Notice Business Savings Account

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
10,000 - 49,999	03/2010	03/2011	0.75	0.75	0.60	to 4/8/2016 - 1.00
50,000 - 500,000	03/2010	03/2011	1.00	1.00	0.80	to 4/8/2016 - 1.26

- This is a notice account where withdrawals can only be made by providing 35 days notice in writing. At the Bank's discretion withdrawals may be made without notice on payment of a penalty of 14 days interest of the amount withdrawn.
- Interest rates track the Bank of England 'Base Rate' and will be subject to any variation in the 'Base Rate'.
- Interest is calculated on cleared credit balances on a daily basis and applied monthly on the last calendar day.
- Statements are issued quarterly.
- No cash deposits or cash withdrawals are available.

### 100 Day Business Notice Account – Issue 1

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
25,000 - 500,000	01/2011	09/2011	1.10	1.10	0.88	to 17/06/15 - 1.90
						to 25/05/17 - 1.65

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on cleared credit balances on a daily basis, and credited to the account annually on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Business Savings Account – Issue 2

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	12/2011	11/2012	1.10	1.10	0.88	to 14/06/13 - 2.90
						to 16/01/14 - 2.30
						to 17/06/15 - 2.30
						to 25/05/17 - 1.65

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on cleared credit balances on a daily basis, and credited to the account annually on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.



## Notice

### 100 Day Notice Business Savings Account – Issue 3

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 24,999	08/2012	11/2012	1.10	1.10	0.88	to 19/06/14 - 2.90
25,000 - 2,000,000	08/2012	11/2012	1.10	1.10	0.88	to 06/09/15 - 1.60
						to 25/05/17 - 1.40

\*Conditions for bonus payment; For balances over £25,000, 3.10% will be paid on the entire balance for a period of 12 months from the account being opened.

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on cleared credit balances on a daily basis, and credited to the account annually on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Business Savings Account – Issue 4

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	10/2012	11/2012	1.10	1.10	0.88	to 06/09/15 - 1.60
						to 25/05/17 - 1.40

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.



## Notice

### 100 Day Notice Business Savings Account – Issue 5

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
25,000 - 2,000,000	11/2012	12/2012	1.10	1.10	0.88	to 19/06/14 - 2.25
						to 06/09/15 - 1.60
						to 25/05/17 - 1.40

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Business Savings Account – Issue 6

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
25,000 - 2,000,000	12/2012	09/2013	1.10	1.10	0.88	to 19/06/14 - 2.00
						to 06/09/15 - 1.60
						to 25/05/17 - 1.40

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Business Savings Account – Issue 7

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
25,000 - 2,000,000	09/2013	09/2013	1.10	1.10	0.88	to 17/06/15 - 1.80
						to 25/05/17 - 1.65

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December and at closure of your account.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.



## Notice

### 100 Day Notice Business Savings Account – Issue 8

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
25,000 - 2,000,000	09/2013	03/2014	1.10	1.10	0.88	to 06/09/15 - 1.50
						to 25/05/17 - 1.40

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December and at closure of your account.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Business Savings Account – Issue 9

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
25,000 - 2,000,000	03/2014	05/2014	1.10	1.10	0.88	to 25/05/17 - 1.25

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December and at closure of your account.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Business Savings Account – Issue 10

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
25,000 - 2,000,000	05/2014	01/2015	1.10	1.10	0.88	to 25/05/17 - 1.40

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December and at closure of your account.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.



## Notice

### 100 Day Notice Business Savings Account – Issue 11

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
25,000 - 2,000,000	01/2015	19/10/2016	1.10	1.10	0.88	to 25/05/17 - 1.25

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December and at closure of your account.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.



## Fixed Term

### Business Fixed Term Deposit

Deposit (£)	Date Withdrawn	3 month term			6 month term		
		AER %	Gross %	Net %	AER %	Gross %	Net %
2,500 - 24,999	04/2011	0.13	0.13	0.10	0.25	0.25	0.20
25,000 - 74,999	04/2011	0.25	0.25	0.20	0.38	0.38	0.30
75,000 - 149,999	04/2011	0.38	0.38	0.30	0.50	0.50	0.40
150,000 and over	04/2011	0.50	0.50	0.40	0.63	0.63	0.50

- The account balance may not be withdrawn in part or whole prior to maturity.
- Interest rates fixed for either a 3 or 6 month term.
- Interest is calculated on cleared credit balances on a daily basis, and credited to the account on maturity.
- Statements are issued on maturity.
- No cash deposits or cash withdrawals are available.

### 1 Year Fixed Rate Business Savings Bond – Issue 1

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	12/2011	11/2012	3.10	3.10	2.48	N/A

- The account balance may not be withdrawn in part or whole prior to maturity.
- Interest rates fixed for either a 3 or 6 month term.
- Interest is calculated on cleared credit balances on a daily basis, and credited to the account on maturity.
- Statements are issued on maturity.
- No cash deposits or cash withdrawals are available.

### 1 Year Fixed Rate Business Savings Bond – Issue 2

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	10/2012	11/2012	2.75	2.75	2.20	N/A

- The account balance may not be withdrawn in part or whole prior to maturity.
- Interest rate fixed for 1 year term.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December, and at closure of the account.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.



## Fixed Term

### 1 Year Fixed Rate Business Savings Bond – Issue 3

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	11/2012	12/2012	2.50	2.50	2.00	N/A

- The account balance may not be withdrawn in part or whole prior to maturity.
- Interest rate fixed for 1 year term.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest upon maturity of your bond.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 1 Year Fixed Rate Business Savings Bond – Issue 4

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	12/2012	01/2013	2.40	2.40	1.92	N/A

- The account balance may not be withdrawn in part or whole prior to maturity.
- Interest rate fixed for 1 year term.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest upon maturity of your bond.
- Statements are issued once a year at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 1 Year Fixed Rate Business Savings Bond – Issue 5

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	01/2013	06/2013	2.10	2.10	1.68	N/A

- The account balance may not be withdrawn in part or whole prior to maturity.
- Interest rate fixed for 1 year term.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest upon maturity of your bond.
- Statements are issued once a year at the closure of the account.
- No cash deposits or cash withdrawals are available.





## Fixed Term

### 1 Year Fixed Rate Business Savings Bond – Issue 6

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	06/2013	09/2013	2.00	2.00	1.60	N/A

- The account balance may not be withdrawn in part or whole prior to maturity.
- Interest rate fixed for 1 year term.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest on the closure of your account.
- Statements are issued once a year at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 1 Year Fixed Rate Business Savings Bond – Issue 7

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	09/2013	03/2014	1.80	1.80	1.44	N/A

- The account balance may not be withdrawn in part or whole prior to maturity.
- Interest rate fixed for 1 year term.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest on the closure of your account.
- Statements are issued once a year at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 1 Year Fixed Rate Business Savings Bond – Issue 8

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	03/2014	09/09/2016	1.50	1.50	1.20	N/A

- The account balance may not be withdrawn in part or whole prior to maturity.
- Interest rate fixed for 1 year term.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest on the closure of your account.
- Statements are issued once a year at the closure of the account.
- No cash deposits or cash withdrawals are available.



## Charity and Trust

### 100 Day Notice Charity and Trust Account - Issue 1

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	12/2011	11/2012	1.10	1.10	0.88	to 14/06/13 - 2.90
						to 16/01/14 - 2.30
						to 25/05/17 - 1.90

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on cleared credit balances on a daily basis, and credited to the account annually on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Charity and Trust Account - Issue 2

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	10/2012	11/2012	1.10	1.10	0.88	to 25/05/17 - 2.50

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Charity and Trust Account - Issue 3

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	11/2012	12/2012	2.25	2.25	1.80	N/A

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.



## Charity and Trust

### 100 Day Notice Charity and Trust Account - Issue 4

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	12/2012	01/2014	1.10	1.10	0.88	to 17/06/15 - 2.00 to 25/05/17 - 1.65

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Charity and Trust Account - Issue 5

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	01/2014	03/2014	1.10	1.10	0.88	to 25/05/17 - 1.50

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Charity and Trust Account - Issue 6

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	03/2014	05/2014	1.10	1.10	0.88	to 25/05/17 - 1.25

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.



## Charity and Trust

### 100 Day Notice Charity and Trust Account - Issue 7

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	05/2014	01/2015	1.10	1.10	0.88	to 25/05/17 - 1.40

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.

### 100 Day Notice Charity and Trust Account - Issue 8

Deposit (£)	Date Launched	Date Withdrawn	AER %	Gross %	Net %	Previous AER %
5,000 - 2,000,000	01/2015	11/10/2016	1.10	1.10	0.88	to 25/05/17 - 1.25

- This is a notice account where withdrawals can only be made by providing 100 days notice in writing.
- The interest rate is variable and may be altered in accordance with our terms and conditions for Business Savings Accounts.
- Interest is calculated on your cleared daily balance every day of the year (not just business days). We pay you the interest once a year on 31st December.
- Statements are issued once a year in January and at the closure of the account.
- No cash deposits or cash withdrawals are available.