

## Savings Accounts Summary Boxes

Effective from 16 May 2011

### Instant Access

#### Loyalty Saver

<b>Summary Box</b> <b>Key Product Information for our Savings Accounts</b>																			
<b>Account Name</b>	Loyalty Saver																		
<b>Interest rates (AERs)</b>	<p style="text-align: center;">(not including the yearly conditional bonus)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£25,000 - £1,000,000</td> <td>1.25%</td> <td>1.25%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>0.50%</td> <td>0.50%</td> </tr> </tbody> </table> <p style="text-align: center;">(including the yearly conditional bonus)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£25,000 - £1,000,000</td> <td>2.25%</td> <td>2.25%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>1.50%</td> <td>1.50%</td> </tr> </tbody> </table> <p>We pay interest each year on the first business day in January. If your account balance falls below £2,000, we will pay interest at a rate of 0.01% gross/AER.</p>	Tier	Gross (variable)	AER	£25,000 - £1,000,000	1.25%	1.25%	£2,000 - £24,999	0.50%	0.50%	Tier	Gross (variable)	AER	£25,000 - £1,000,000	2.25%	2.25%	£2,000 - £24,999	1.50%	1.50%
Tier	Gross (variable)	AER																	
£25,000 - £1,000,000	1.25%	1.25%																	
£2,000 - £24,999	0.50%	0.50%																	
Tier	Gross (variable)	AER																	
£25,000 - £1,000,000	2.25%	2.25%																	
£2,000 - £24,999	1.50%	1.50%																	
<b>Tax Status</b>	We pay interest after tax																		
<b>Conditions for bonus payment</b>	If you make no more than four withdrawals in a year we will reward you with an extra 1% gross/AER. If you open your account during the year, the bonus interest, if applicable, will be paid on a pro-rata basis. If you close your account during the year, the bonus interest will not be paid.																		
<b>Withdrawal arrangements</b>	You can withdraw money whenever you ask. We will not pay the yearly bonus interest if you make more than four withdrawals during the year. The year begins on the first business day in January and ends on the last business day in December. Withdrawals on a non-business day (weekend or bank holiday) are recorded as withdrawals on the subsequent business day. If you make more than four withdrawals in a year, you will earn the interest but not the yearly bonus (quoted above).																		
<b>Access</b>	Phone, internet or branch.																		

#### Private Reserve

<b>Summary Box</b> <b>Key Product Information for our Savings Accounts</b>																
<b>Account Name</b>	Private Reserve															
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£250,000 or more</td> <td>2.23%</td> <td>2.25%</td> </tr> <tr> <td>£100,000 - £249,999</td> <td>1.74%</td> <td>1.75%</td> </tr> <tr> <td>£25,000 - £99,999</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>£10,000 - £24,999</td> <td>0.85%</td> <td>0.85%</td> </tr> </tbody> </table> <p>We pay interest every month. If your account balance falls below £10,000, we will pay interest at a rate of 0.01% gross/AER.</p>	Tier	Gross (variable)	AER	£250,000 or more	2.23%	2.25%	£100,000 - £249,999	1.74%	1.75%	£25,000 - £99,999	1.00%	1.00%	£10,000 - £24,999	0.85%	0.85%
Tier	Gross (variable)	AER														
£250,000 or more	2.23%	2.25%														
£100,000 - £249,999	1.74%	1.75%														
£25,000 - £99,999	1.00%	1.00%														
£10,000 - £24,999	0.85%	0.85%														
<b>Tax Status</b>	We pay interest after tax															
<b>Conditions for bonus payment</b>	Does not apply															
<b>Withdrawal arrangements</b>	Instant access															
<b>Access</b>	Branch, telephone or internet															

#### Easy Access Savings

<b>Summary Box</b> <b>Key Product Information for our Savings Accounts</b>					
<b>Account Name</b>	Easy Access Savings				
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£1 or more	0.01%
Tier	Gross (variable)/AER				
£1 or more	0.01%				
<b>Tax Status</b>	We pay interest after tax				
<b>Conditions for bonus payment</b>	Does not apply				
<b>Withdrawal arrangements</b>	Instant access				
<b>Access</b>	Branch, telephone or internet				

## Regular Saver

### Special Interest Deposit Account

Summary Box							
Key Product Information for our Savings Accounts							
Account Name	Special Interest Deposit Account						
Interest rates (AERs)	<table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>Balances between £0 and £15,000</td> <td>3.00%</td> </tr> <tr> <td>Rest of balance above £15,001</td> <td>1.50%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	Balances between £0 and £15,000	3.00%	Rest of balance above £15,001	1.50%
Tier	Gross (variable)/AER						
Balances between £0 and £15,000	3.00%						
Rest of balance above £15,001	1.50%						
Tax Status	We pay interest after tax						
Conditions for bonus payment	Does not apply						
Withdrawal arrangements	Instant access						
Access	Branch, telephone or internet						

## Youth Savings

### urfirst Account

Summary Box					
Key Product Information for our Savings Accounts					
Account Name	urfirst				
Interest rates (AERs)	<table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£5 or more</td> <td>0.50%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£5 or more	0.50%
Tier	Gross (variable)/AER				
£5 or more	0.50%				
Tax Status	We pay interest after tax. If you do not pay tax you must fill in an R85 to receive interest before tax.				
Conditions for bonus payment	Does not apply				
Withdrawal arrangements	Instant access				
Access	Branch, telephone or internet				

## Tax-free Savings

### Cash ISA Plus

Summary Box									
Key Product Information for our Savings Accounts									
Account Name	Cash ISA Plus								
Interest rates (AERs)	<p>(without introductory bonus)</p> <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>1.00%</td> </tr> </tbody> </table> <p>(including a one-year introductory bonus of 1.50%)</p> <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>2.50%</td> </tr> </tbody> </table> <p>We pay interest each year in October. You can save up to your cash ISA limit each tax year.</p>	Tier	Gross (variable)/AER	£1 or more	1.00%	Tier	Gross (variable)/AER	£1 or more	2.50%
Tier	Gross (variable)/AER								
£1 or more	1.00%								
Tier	Gross (variable)/AER								
£1 or more	2.50%								
Tax Status	Tax-free.								
Conditions for bonus payment	We will reward you with an extra 1.50% gross/AER for the first year after you open the account.								
Withdrawal arrangements	Instant access.								
Access	Branch, telephone or internet								

## Cash ISA

<b>Summary Box</b> <b>Key Product Information for our Savings Accounts</b>											
<b>Account Name</b>	Cash ISA										
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£35,000 or more</td> <td>2.25%</td> </tr> <tr> <td>£25,000 - £34,999</td> <td>1.25%</td> </tr> <tr> <td>£15,000 - £24,999</td> <td>0.75%</td> </tr> <tr> <td>£1 to £14,999</td> <td>0.50%</td> </tr> </tbody> </table> <p>We pay interest each year in October. You can save up to your cash ISA limit each tax year.</p>	Tier	Gross (variable)/AER	£35,000 or more	2.25%	£25,000 - £34,999	1.25%	£15,000 - £24,999	0.75%	£1 to £14,999	0.50%
Tier	Gross (variable)/AER										
£35,000 or more	2.25%										
£25,000 - £34,999	1.25%										
£15,000 - £24,999	0.75%										
£1 to £14,999	0.50%										
<b>Tax Status</b>	Tax-free.										
<b>Conditions for bonus payment</b>	Does not apply.										
<b>Withdrawal arrangements</b>	Instant access.										
<b>Access</b>	Branch, telephone, internet or Cash machine.										

## Internet and postal accounts

## eSavings

<b>Summary Box</b> <b>Key Product Information for our Savings Accounts</b>							
<b>Account Name</b>	eSavings						
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£1 to £1,000,000</td> <td>1.24%</td> <td>1.25%</td> </tr> </tbody> </table> <p>We pay interest every month.</p>	Tier	Gross (variable)	AER	£1 to £1,000,000	1.24%	1.25%
Tier	Gross (variable)	AER					
£1 to £1,000,000	1.24%	1.25%					
<b>Tax Status</b>	We pay interest after tax.						
<b>Conditions for bonus payment</b>	Does not apply						
<b>Withdrawal arrangements</b>	Instant access						
<b>Access</b>	Telephone or internet						

## Direct Saver

<b>Summary Box</b> <b>Key Product Information for our Savings Accounts</b>													
<b>Account Name</b>	Direct Saver												
<b>Interest rates (AERs)</b>	<p style="text-align: center;">(not including the 12 month introductory bonus)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£10,000 - £1,000,000</td> <td>1.65%</td> <td>1.66%</td> </tr> </tbody> </table> <p style="text-align: center;">(including the 12 month introductory bonus)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£10,000 - £1,000,000</td> <td>2.65%</td> <td>2.68%</td> </tr> </tbody> </table> <p>We pay interest every month on the first business day of the month. If your account balance falls below £10,000, we will pay interest at a rate of 0.01% gross/AER.</p>	Tier	Gross (variable)	AER	£10,000 - £1,000,000	1.65%	1.66%	Tier	Gross (variable)	AER	£10,000 - £1,000,000	2.65%	2.68%
Tier	Gross (variable)	AER											
£10,000 - £1,000,000	1.65%	1.66%											
Tier	Gross (variable)	AER											
£10,000 - £1,000,000	2.65%	2.68%											
<b>Tax Status</b>	We pay interest after tax												
<b>Conditions for bonus payment</b>	We will reward you with an extra 1% gross/AER for 12 months from the date the account is first opened. This will not be paid for any day in which the account balance falls below £10,000. Please note that the twelve month period begins when the account is first opened which may be earlier than when funds are first lodged to the account.												
<b>Withdrawal arrangements</b>	On demand. Interest (excluding bonus interest) will not be paid in any month in which a withdrawal is made. For this purpose a 'month' is the period between the first business day of the month and the last business day of the month. Withdrawals on a non-business day (weekend or bank holiday) are recorded as withdrawals on the subsequent business day. If you make a withdrawal in the twelve months after the date the account is first opened, you will earn the bonus interest of 1% gross/AER only.												
<b>Access</b>	Telephone or internet												

Accounts no longer available  
ufirst Savings Account

Summary Box									
Account Name	ufirst Savings								
Interest rates (AERs)	<table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£100,000 or more</td> <td>0.50%</td> </tr> <tr> <td>£25,000 - £99,999</td> <td>0.25%</td> </tr> <tr> <td>£1 - £24,999</td> <td>0.05%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£100,000 or more	0.50%	£25,000 - £99,999	0.25%	£1 - £24,999	0.05%
Tier	Gross (variable)/AER								
£100,000 or more	0.50%								
£25,000 - £99,999	0.25%								
£1 - £24,999	0.05%								
Tax Status	We pay interest after tax								
Conditions for bonus payment	Does not apply								
Withdrawal arrangements	Instant access								
Access	Branch, telephone or internet								

RSVP Online

Summary Box					
Key Product Information for our Savings Accounts					
Account Name	RSVI Online				
Interest rates (AERs)	<table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£1 or more	0.01%
Tier	Gross (variable)/AER				
£1 or more	0.01%				
Tax Status	We pay interest after tax.				
Conditions for bonus payment	Does not apply				
Withdrawal arrangements	Instant access				
Access	Branch, telephone or internet				

Personal Savings

Summary Box					
Key Product Information for our Savings Accounts					
Account Name	Personal Savings				
Interest rates (AERs)	<table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.10%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£1 or more	0.10%
Tier	Gross (variable)/AER				
£1 or more	0.10%				
Tax Status	We pay interest after tax.				
Conditions for bonus payment	Does not apply				
Withdrawal arrangements	Instant access				
Access	Branch, telephone or internet				

urmoney

Summary Box					
Key Product Information for our Savings Accounts					
Account Name	urmoney				
Interest rates (AERs)	<table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£5 or more</td> <td>0.01%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£5 or more	0.01%
Tier	Gross (variable)/AER				
£5 or more	0.01%				
Tax Status	We pay interest after tax.				
Conditions for bonus payment	Does not apply				
Withdrawal arrangements	Instant access				
Access	Branch, telephone or internet				

Cash ISA - Tessa Funds or ISA Online

<b>Summary Box</b>									
<b>Key Product Information for our Savings Accounts</b>									
<b>Account Name</b>	Cash ISA - Tessa Funds or ISA Online								
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£25,000 or more</td> <td>1.25%</td> </tr> <tr> <td>£15,000 - £24,999</td> <td>0.75%</td> </tr> <tr> <td>£1 to £14,999</td> <td>0.50%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£25,000 or more	1.25%	£15,000 - £24,999	0.75%	£1 to £14,999	0.50%
Tier	Gross (variable)/AER								
£25,000 or more	1.25%								
£15,000 - £24,999	0.75%								
£1 to £14,999	0.50%								
<b>Tax Status</b>	Tax-free.								
<b>Conditions for bonus payment</b>	Does not apply.								
<b>Withdrawal arrangements</b>	Instant access.								
<b>Access</b>	Branch, telephone or internet.								

55 Plus Account

<b>Summary Box</b>					
<b>Key Product Information for our Savings Accounts</b>					
<b>Account Name</b>	55 Plus				
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£1 or more	0.01%
Tier	Gross (variable)/AER				
£1 or more	0.01%				
<b>Tax Status</b>	We pay interest after tax.				
<b>Conditions for bonus payment</b>	Does not apply				
<b>Withdrawal arrangements</b>	Instant access				
<b>Access</b>	Branch, telephone or internet				

Reserve 30

<b>Summary Box</b>					
<b>Key Product Information for our Savings Accounts</b>					
<b>Account Name</b>	Reserve 30				
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£1 or more	0.01%
Tier	Gross (variable)/AER				
£1 or more	0.01%				
<b>Tax Status</b>	We pay interest after tax.				
<b>Conditions for bonus payment</b>	Does not apply				
<b>Withdrawal arrangements</b>	You can withdraw your savings without losing interest if you give 30 days' notice on this account.				
<b>Access</b>	Branch, telephone or internet				

Reserve 90

<b>Summary Box</b>					
<b>Key Product Information for our Savings Accounts</b>					
<b>Account Name</b>	Reserve 90				
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£1 or more	0.01%
Tier	Gross (variable)/AER				
£1 or more	0.01%				
<b>Tax Status</b>	We pay interest after tax.				
<b>Conditions for bonus payment</b>	Does not apply				
<b>Withdrawal arrangements</b>	You can withdraw your savings without losing interest if you give 90 days' notice.				
<b>Access</b>	Branch, telephone or internet				

**RSVP Anytime (Postal Account)**

<b>Summary Box</b>					
<b>Key Product Information for our Savings Accounts</b>					
<b>Account Name</b>	RSVP Anytime				
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> <p>We pay interest each year in October.</p>	Tier	Gross (variable)/AER	£1 or more	0.01%
Tier	Gross (variable)/AER				
£1 or more	0.01%				
<b>Tax Status</b>	We pay interest after tax.				
<b>Conditions for bonus payment</b>	Does not apply				
<b>Withdrawal arrangements</b>	Instant access. The smallest amount you can withdraw or pay in is £250.				
<b>Access</b>	Post, telephone or internet				

**eSavings Plus**

<b>Summary Box</b>							
<b>Key Product Information for our Savings Accounts</b>							
<b>Account Name</b>	eSavings Plus						
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£10,000 - £100,000</td> <td>2.46%</td> <td>2.48%</td> </tr> </tbody> </table> <p>We pay interest every month. If your account balance falls below £10,000, we will pay interest at a rate of 0.01% gross/AER.</p>	Tier	Gross (variable)	AER	£10,000 - £100,000	2.46%	2.48%
Tier	Gross (variable)	AER					
£10,000 - £100,000	2.46%	2.48%					
<b>Tax Status</b>	We pay interest after tax						
<b>Conditions for bonus payment</b>	Does not apply.						
<b>Withdrawal arrangements</b>	Instant access. Interest will not be paid in any month in which a withdrawal is made. For this purpose a 'month' is the period between the last business day of one calendar month and the second last business day of the subsequent calendar month (for example, from the last business day in January until the second last business day in February).						
<b>Access</b>	Telephone or internet						

**Reward Reserve**

<b>Summary Box</b>																									
<b>Key Product Information for our Savings Accounts</b>																									
<b>Account Name</b>	Reward Reserve																								
<b>Interest rates (AERs)</b>	<p style="text-align: center;">(without interest rewards)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£100,000 or more</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£25,000 - £99,000</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>0.10%</td> <td>0.10%</td> </tr> </tbody> </table> <p style="text-align: center;">(with interest rewards)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£100,000 or more</td> <td>1.25%</td> <td>1.25%</td> </tr> <tr> <td>£25,000 - £99,000</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>0.85%</td> <td>0.85%</td> </tr> </tbody> </table> <p>We pay interest every three months in January, April, July and October. If your account balance falls below £2,000, we will pay interest at a rate of 0.10% gross/AER.</p>	Tier	Gross (variable)	AER	£100,000 or more	0.50%	0.50%	£25,000 - £99,000	0.25%	0.25%	£2,000 - £24,999	0.10%	0.10%	Tier	Gross (variable)	AER	£100,000 or more	1.25%	1.25%	£25,000 - £99,000	1.00%	1.00%	£2,000 - £24,999	0.85%	0.85%
Tier	Gross (variable)	AER																							
£100,000 or more	0.50%	0.50%																							
£25,000 - £99,000	0.25%	0.25%																							
£2,000 - £24,999	0.10%	0.10%																							
Tier	Gross (variable)	AER																							
£100,000 or more	1.25%	1.25%																							
£25,000 - £99,000	1.00%	1.00%																							
£2,000 - £24,999	0.85%	0.85%																							
<b>Tax Status</b>	We pay interest after tax																								
<b>Conditions for bonus payment</b>	If you hold at least £2,000 and make only one withdrawal every three months, we will reward you with an extra 0.15% gross/AER every three months. We will add another interest reward of 0.15% gross/AER each year if you make no more than three withdrawals each year																								
<b>Withdrawal arrangements</b>	Instant access.																								
<b>Access</b>	Branch, telephone or internet.																								

**Pathway**

<b>Summary Box</b>							
<b>Key Product Information for our Savings Accounts</b>							
<b>Account Name</b>	Pathway						
<b>Interest rates (AERs)</b>	<table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£10,000 - £1,000,000</td> <td>2.60%</td> <td>2.60%</td> </tr> </tbody> </table> <p>We pay interest each year in October. If your account balance falls below £10,000, we will pay interest at a rate of 0.01% gross/AER.</p>	Tier	Gross (variable)	AER	£10,000 - £1,000,000	2.60%	2.60%
Tier	Gross (variable)	AER					
£10,000 - £1,000,000	2.60%	2.60%					
<b>Tax Status</b>	We pay interest after tax						
<b>Conditions for bonus payment</b>	Does not apply.						
<b>Withdrawal arrangements</b>	Instant access.						
<b>Access</b>	Internet, telephone or cash machine.						

**Bonus Saver**

<b>Summary Box</b>																																					
<b>Key Product Information for our Savings Accounts</b>																																					
<b>Account Name</b>	Bonus Saver																																				
<b>Interest rates (AERs)</b>	<p style="text-align: center;">(without conditional interest bonuses)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£250,000 or more</td> <td>1.50%</td> <td>1.51%</td> </tr> <tr> <td>£100,000 - £249,999</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>£50,000 - £99,999</td> <td>0.75%</td> <td>0.75%</td> </tr> <tr> <td>£25,000 - £49,999</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>0.25%</td> <td>0.25%</td> </tr> </tbody> </table> <p style="text-align: center;">(with interest rewards)</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£250,000 or more</td> <td>2.50%</td> <td>2.52%</td> </tr> <tr> <td>£100,000 - £249,999</td> <td>2.00%</td> <td>2.01%</td> </tr> <tr> <td>£50,000 - £99,999</td> <td>1.75%</td> <td>1.75%</td> </tr> <tr> <td>£25,000 - £49,999</td> <td>1.50%</td> <td>1.50%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>1.25%</td> <td>1.25%</td> </tr> </tbody> </table> <p>We pay interest every three months in January, April, July and October. If your account balance falls below £2,000, we will pay interest at a rate of 0.01% gross/AER.</p>	Tier	Gross (variable)	AER	£250,000 or more	1.50%	1.51%	£100,000 - £249,999	1.00%	1.00%	£50,000 - £99,999	0.75%	0.75%	£25,000 - £49,999	0.50%	0.50%	£2,000 - £24,999	0.25%	0.25%	Tier	Gross (variable)	AER	£250,000 or more	2.50%	2.52%	£100,000 - £249,999	2.00%	2.01%	£50,000 - £99,999	1.75%	1.75%	£25,000 - £49,999	1.50%	1.50%	£2,000 - £24,999	1.25%	1.25%
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