

Customer Information

WLB Base Rate 0.50% – effective from 6th March 2009

CREDIT INTEREST – PERSONAL ACCOUNTS

ACCOUNT	TIERS	GROSS %			AER %			NET %
High Interest Current	£2,500 - £500,000	0.05			0.05			0.04
90 Day Notice	£1,000 - £100,000	2.26			2.26			1.81
Instant Access Savings	£1,000 - £2,499	0.05			0.05			0.04
	£2,500 - £4,999	0.05			0.05			0.04
	£5,000 - £9,999	0.05			0.05			0.04
	£10,000 - £24,999	0.05			0.05			0.04
	£25,000 and over	0.05			0.05			0.04
		3 Months			6 Months			
		GROSS %	AER %	NET%	GROSS %	AER %	NET%	
Fixed Term Deposit	£2,500 - £24,999	0.13	0.13	0.10	0.25	0.25	0.20	
	£25,000 - £74,999	0.25	0.25	0.20	0.38	0.38	0.30	
	£75,000 - £149,999	0.38	0.38	0.30	0.50	0.50	0.40	
	£150,000 and over	0.50	0.50	0.40	0.63	0.63	0.50	

CREDIT INTEREST – BUSINESS ACCOUNTS

ACCOUNT	TIERS	GROSS %			AER %			NET %
High Interest Business Current	£5,000 and over	0.50			0.50			0.40
35 Day Notice Savings	£10,000 - £49,999	1.00			1.00			0.80
	£50,000 - £500,000	1.25			1.26			1.00
Business Instant Access Savings	£1,000 - £9,999	0.05			0.05			0.04
	£10,000 - £99,999	0.05			0.05			0.04
	£100,000 - £249,999	0.05			0.05			0.04
	£250,000 - £499,999	0.05			0.05			0.04
	£500,000 and over	0.50			0.50			0.40
		3 Months			6 Months			
		GROSS %	AER %	NET%	GROSS %	AER %	NET%	
Fixed Term Deposit	£2,500 - £24,999	0.13	0.13	0.10	0.25	0.25	0.20	
	£25,000 - £74,999	0.25	0.25	0.20	0.38	0.38	0.30	
	£75,000 - £149,999	0.38	0.38	0.30	0.50	0.50	0.40	
	£150,000 and over	0.50	0.50	0.40	0.63	0.63	0.50	