

## Customer Information

WLB Base Rate 1.00% – effective from 5th February 2009

### CREDIT INTEREST – PERSONAL ACCOUNTS

ACCOUNT	TIERS	GROSS %			AER %			NET %
<b>High Interest Current</b>	£2,500 - £500,000	0.25			0.25			0.20
<b>90 Day Notice</b>	£1,000 - £100,000	2.76			2.76			2.21
<b>Instant Access Savings</b>	£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	0.25			0.25			0.20
	£25,000 and over	0.50			0.50			0.40
		3 Months			6 Months			
		GROSS %	AER %	NET%	GROSS %	AER %	NET%	
<b>Fixed Term Deposit</b>	£2,500 - £24,999	0.63	0.63	0.50	0.75	0.75	0.60	
	£25,000 - £74,999	0.75	0.75	0.60	0.88	0.88	0.70	
	£75,000 - £149,999	0.88	0.88	0.70	1.00	1.00	0.80	
	£150,000 and over	1.00	1.00	0.80	1.13	1.13	0.90	

### CREDIT INTEREST – BUSINESS ACCOUNTS

ACCOUNT	TIERS	GROSS %			AER %			NET %
<b>High Interest Business Current</b>	£5,000 and over	1.00			1.00			0.80
<b>35 Day Notice Savings</b>	£10,000 - £49,999	1.50			1.51			1.20
	£50,000 - £500,000	1.75			1.76			1.40
<b>Business Instant Access Savings</b>	£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	0.50			0.50			0.40
	£500,000 and over	1.00			1.00			0.80
		3 Months			6 Months			
		GROSS %	AER %	NET%	GROSS %	AER %	NET%	
<b>Fixed Term Deposit</b>	£2,500 - £24,999	0.63	0.63	0.50	0.75	0.75	0.60	
	£25,000 - £74,999	0.75	0.75	0.60	0.88	0.88	0.70	
	£75,000 - £149,999	0.88	0.88	0.70	1.00	1.00	0.80	
	£150,000 and over	1.00	1.00	0.80	1.13	1.13	0.90	