

Customer Information

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

CREDIT INTEREST – PERSONAL ACCOUNTS

ACCOUNT	TIERS	GROSS %			AER %			NET %
High Interest Current	£2,500 - £500,000	0.25			0.25			0.20
60 Day Bonus	£1,000 - £100,000	3.06			3.06			2.45
90 Day Notice	£1,000 - £100,000	2.76			2.76			2.21
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	0.25			0.25			0.20
	£25,000 and over	0.50			0.50			0.40
Fixed Term Deposit	£2,500 - £24,999	3 Months			6 Months			
		GROSS %	AER %	NET%	GROSS %	AER %	NET%	
		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 %
High Interest Business Current	£5,000 and over	1.00			1.00			0.80
35 Day Notice Savings	£10,000 - £49,999	1.50			1.51			1.20
	£50,000 - £500,000	1.75			1.76			1.40
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	0.50			0.50			0.40
	£500,000 and over	1.00			1.00			0.80
Fixed Term Deposit	£2,500 - £24,999	3 Months			6 Months			
		GROSS %	AER %	NET%	GROSS %	AER %	NET%	
		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		