

With effect from the 1st March, 2008.

Account Type	Amount	Gross P.A. %	Net Equiv. P.A. %*	AER %** Gross
ESCALATOR Instant access	£10,000+	3.25	2.60	3.25
	£5,000 - £9,999	2.75	2.20	2.75
	£2,500-£4,999	2.25	1.80	2.25
	£500-£2,499	1.75	1.40	1.75
	£100-£499	1.25	1.00	1.25
FREESTYLE Second Issue One-year variable rate bond.	£2,000-£50,000	5.15	4.12	5.15
HERTFORDSHARES/BEDFORDSHARES 30 day notice account	£1,000-£100,000	4.60	3.68	4.65
18 CLUB From tots to teens.	£1 - £50,000	5.60	4.48	5.68
21 CLUB For maturing 18 Club accounts or new investors aged 18 to 21 years.	£1 - £100,000	5.40	4.32	5.40
SIMPLY ISA/TESSA ISA TESSA ISA members now benefit from instant access	£1+	5.40	N/A	5.40
BUSINESS STYLE DEPOSIT	£2,000-£9,999	2.30	1.84	2.30
	£10,000-£19,999	2.80	2.24	2.80
	£20,000+	3.30	2.64	3.30
CHARITY ACCOUNT	£100-£1,999	1.90	N/A	1.90
	£2,000-£9,999	2.90	N/A	2.90
	£10,000+	3.90	N/A	3.90

Rates Payable on closed issues

	Gross %P.A.	Net % P.A.	AER* (Gross)
Easy Access (2nd Issue - Min. £500)	2.70	2.16	2.72
Easy Access (1st Issue - Min. £1)	2.10	1.68	2.11
Budgetstyle	1.00	0.80	1.00
Subscription	1.00	0.80	1.00
Ordinary Shares (£1 Min.)	1.00	0.80	1.00
28 Day Notice	1.00	0.80	1.00
Non-Resident	1.00	0.80	1.00