

Account Type	Amount	Gross P.A.%	Net Equiv. P.A.%*	AER %** Gross
<b>Hertfordshares/Bedfordshares</b> <ul style="list-style-type: none"> <li>Instant access for balances £10,000+</li> <li>30 days notice required for balances £1,000 . £10,000 (or 30 days loss of interest)</li> <li>Variable rate interest paid half-yearly</li> </ul>	£1,000-£200,000	1.75	1.40	1.76
<b>Premiershares</b> <ul style="list-style-type: none"> <li>Instant access for balances £10,000+</li> <li>30 days notice required for balances £1,000 . £10,000 (or 30 days loss of interest)</li> <li>Variable rate interest paid half-yearly</li> </ul>	£1,000-£200,000	1.75	1.40	1.76
<b>Simply ISA</b> <ul style="list-style-type: none"> <li>Cash Individual Savings Account</li> <li>Withdrawals without notice</li> <li>Maximum investment £3,600</li> <li>Variable rate interest paid annually</li> </ul>	£1+	2.50	N/A	2.50
<b>Freestyle Bond</b> <ul style="list-style-type: none"> <li>One-year variable rate bond</li> <li>Withdrawals subject to 90 days loss of interest.</li> <li>Variable rate interest paid on maturity</li> </ul>	£2,000-£50,000	2.25	1.80	2.25
<b>Escalator</b> <ul style="list-style-type: none"> <li>Instant access</li> <li>Tiered rate of interest</li> <li>Variable rate interest paid annually</li> </ul>	£10,000+ £5,000 - £9,999 £100-£4,999	0.75 0.50 0.25	0.60 0.40 0.20	0.75 0.50 0.25
<b>Young Savers Club</b> <ul style="list-style-type: none"> <li>Children's instant access account</li> <li>From birth to 18</li> <li>Variable rate interest paid half-yearly</li> </ul>	£1 - £5,000	1.95	1.56	1.96
<b>18 Club</b> <ul style="list-style-type: none"> <li>From birth to 18</li> <li>No withdrawals until aged 18</li> <li>Variable rate interest paid half-yearly</li> </ul>	£1 - £50,000	2.70	2.16	2.72
<b>21 Club</b> <ul style="list-style-type: none"> <li>Investors aged 18 to 21 years</li> <li>Three withdrawals permitted each year without notice or loss of interest</li> <li>Variable rate interest paid annually</li> </ul>	£1 - £100,000	2.50	2.00	2.50

With effect from 1<sup>st</sup> March 2009

THIS INTEREST RATE INFORMATION SHOULD BE READ IN CONJUNCTION WITH THE FULL PRODUCT INFORMATION AND CODE OF PRACTICE INVESTMENT GUIDE  
 \*NET RATES ARE ILLUSTRATIVE AND ASSUME TAXATION AT THE LOWER RATE OF 20%  
 \*\*AER STANDS FOR ANNUAL EQUIVALENT RATE AND ILLUSTRATES WHAT THE INTEREST RATE WOULD BE IF INTEREST WAS PAID AND COMPOUNDED EACH YEAR  
 ALL INTEREST RATES ARE VARIABLE

<b>Rates Payable on closed issues</b>			
	<b>Gross %P.A.</b>	<b>Net % P.A.</b>	<b>AER* (Gross)</b>
Easy Access (2nd Issue - Min. £500)	0.25	0.20	0.25
Easy Access (1st Issue - Min. £1)	0.25	0.20	0.25
Budgetstyle	0.25	0.20	0.25
Subscription	0.25	0.20	0.25
Ordinary Shares (£1 Min.)	0.25	0.20	0.25
28 Day Notice	0.25	0.20	0.25
Non-Resident	0.25	0.20	0.25

---

**LEIGHTON BUZZARD**

22 Market Square  
Leighton Buzzard  
01525 852525

**HARPENDEN**

14-16 Station Road  
Harpenden  
01582 344204

**RADLETT**

341 Watling Street  
Radlett  
01923 854457

**Head Office:** Mardall House, 9-11 Vaughan Road, Harpenden, Herts, AL5 4HU

Tel: 01582 765411 Fax: 01582 462673 DX: 80470 Harpenden Email:

[enquiries@harpendenbs.co.uk](mailto:enquiries@harpendenbs.co.uk)

Website: [www.harpendenbs.co.uk](http://www.harpendenbs.co.uk)