

# Savings Interest Rates

From 2 December 2008

	PREVIOUS			NEW		
	Gross %	Net %	AER %	Gross %	Net %	AER %
<b>PERFORMANCE BONDS</b>						
£2,000+ - 1YEAR	4.25	3.40	4.25	3.00	2.40	3.00
£2,000+ - 2YEAR	4.50	3.60	4.50	3.25	2.60	3.25
£2,000+ - 3YEAR	4.75	3.80	4.75	3.50	2.80	3.50
<b>MONTHLY INCOME OPTION</b>						
£2,000+ - 1YEAR	4.17	3.34	4.25	2.96	2.37	3.00
£2,000+ - 2YEAR	4.41	3.53	4.50	3.20	2.56	3.25
£2,000+ - 3YEAR	4.65	3.72	4.75	3.45	2.76	3.50
<b>PYRAMID 90</b>						
£1,000+	2.40	1.92	2.40	1.15	0.92	1.15
£10,000+	2.90	2.32	2.90	1.65	1.32	1.65
£25,000+	3.15	2.52	3.15	1.90	1.52	1.90
£50,000+	3.40	2.72	3.40	2.15	1.72	2.15
£100,000+	3.65	2.92	3.65	2.40	1.92	2.40
<b>MONTHLY INCOME OPTION</b>						
£1,000+	2.37	1.90	2.40	1.14	0.92	1.15
£10,000+	2.86	2.29	2.90	1.64	1.31	1.65
£25,000+	3.11	2.48	3.15	1.88	1.51	1.90
£50,000+	3.35	2.68	3.40	2.13	1.70	2.15
£100,000+	3.59	2.87	3.65	2.37	1.90	2.40
<b>PYRAMID SHARES / AIR AMBULANCE</b>						
£1+	0.35	0.28	0.35	0.10	0.08	0.10
£500+	1.00	0.80	1.00	0.25	0.20	0.25
£5,000+	1.25	1.00	1.25	0.50	0.40	0.50
£10,000+	1.50	1.20	1.50	0.75	0.60	0.75
£25,000+	1.75	1.40	1.75	1.00	0.80	1.00
<b>MONTHLY INCOME OPTION</b>						
£5,000+	1.24	0.99	1.25	0.50	0.40	0.50
£10,000+	1.49	1.19	1.50	0.75	0.60	0.75
£25,000+	1.74	1.39	1.75	1.00	0.80	1.00
<b>HUMPHREY CLUB</b>						
£1+	4.25	3.40	4.30	3.00	2.40	3.02
<b>PYRAMID MAX</b>						
£1+	4.25	3.40	4.25	3.00	2.40	3.00
<b>INSTANT ACCESS CASH ISA</b>						
£1+	4.75	N/A	4.75	3.75	N/A	3.75
<b>CHARITIES</b>						
£10+	2.50	2.00	2.50	1.25	1.00	1.25
£10,000+	3.00	2.40	3.00	1.75	1.40	1.75
£25,000+	3.25	2.60	3.25	2.00	1.60	2.00
<b>NO INSTRUCTION HOLDING ACCOUNT</b>						
<b>INTEREST PAID ANNUALLY</b>						
Annual	3.50	2.80	3.50	1.75	1.40	1.75
Monthly	3.45	2.76	3.50	1.74	1.39	1.75

	PREVIOUS			NEW		
	Gross %	Net %	AER %	Gross %	Net %	AER %
<b>CLOSED ACCOUNTS</b>						
<b>PYRAMID BONUS*</b>						
£1,000+	2.00	1.60	2.00	0.75	0.60	0.75
£10,000+	2.50	2.00	2.50	1.25	1.00	1.25
£25,000+	2.75	2.20	2.75	1.50	1.20	1.50
£50,000+	3.00	2.40	3.00	1.75	1.40	1.75
£100,000+	3.25	2.60	3.25	2.00	1.60	2.00
<b>MONTHLY INCOME OPTION</b>						
£1,000+	1.98	1.59	2.00	0.75	0.60	0.75
£10,000+	2.47	1.98	2.50	1.24	0.99	1.25
£25,000+	2.72	2.17	2.75	1.49	1.19	1.50
£50,000+	2.96	2.37	3.00	1.74	1.39	1.75
£100,000+	3.20	2.56	3.25	1.98	1.59	2.00
<b>OVERSEAS</b>						
£10+	2.50	2.00	2.50	1.25	1.00	1.25
£10,000+	3.00	2.40	3.00	1.75	1.40	1.75
£25,000+	3.25	2.60	3.25	2.00	1.60	2.00
<b>ORDINARY SHARES</b>						
£1+	0.35	0.28	0.35	0.10	0.08	0.10
£500+	1.00	0.80	1.00	0.25	0.20	0.25
£5,000+	1.25	1.00	1.25	0.50	0.40	0.50
£10,000+	1.49	1.20	1.50	0.75	0.60	0.75
£25,000+	1.74	1.39	1.75	1.00	0.80	1.00
<b>REGULAR SAVINGS</b>						
5 Year £10+	2.00	1.60	2.01	0.75	0.60	0.75
<b>CASH ISA (EX-LOYALTY TESSA ONLY ISA)</b>						
£1+	5.00	N/A	5.00	4.00	N/A	4.00
<b>CASH ISA (EX-TESSA ONLY ISA)</b>						
£1+	4.75	N/A	4.75	3.75	N/A	3.75

\*Pyramid Bonus rates illustrated do not include the 0.5% gross p.a. (0.40% net p.a.) anniversary bonus payable if you do not make a withdrawal during the preceding 12 month period.

Full details of all other investment accounts are available from any branch office of the Society or from the address shown below. Rates are variable.

Annual interest is paid 1st January and half yearly interest is paid 1st July. Interest will be paid net of the appropriate rate of income tax (currently 20%, which may be reclaimed by non-taxpayers), or, subject to the required certification, can be paid gross. Net rates are illustrative only and have been rounded.

Gross rate % is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

Net rate % is the rate of interest payable after allowing for the deduction of income tax at the appropriate rate from the gross rate.

AER rate % stands for the Annual Equivalent Rate and illustrates what the interest would be if interest was paid and compounded once each year.



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