

The Loughborough

where people make the difference

Interest Rates

Effective from 1st May 2008

ACCOUNT	NEW			PREVIOUS	
	AER %	GROSS P.A %	NET P.A %	AER %	GROSS P.A %
POSTAL CLASSIC PLUS					
Annual Rate					
£100+	5.25	5.25	4.20	5.50	5.50
Monthly Rate					
£1,000+	5.27	5.15	4.12	5.54	5.40
30 DAY CASH ISA					
£1+	5.40	5.40	-	5.65	5.65
INSTANT ACCESS ISA					
£1 to £11,999	4.75	4.75	-	5.00	5.00
£12,000 to £17,999	4.95	4.95	-	5.20	5.20
£18,000 +	5.10	5.10	-	5.35	5.35
CLASSIC					
Annual Rate					
£10+	4.80	4.80	3.84	5.05	5.05
Monthly Rate					
£10,000+	4.80	4.70	3.76	5.06	4.95
POSTAL					
Annual Rate					
£100 +	4.40	4.40	3.52	4.65	4.65
Monthly Rate					
£1,000 +	4.39	4.30	3.44	4.65	4.55
INSTANT ACCESS					
£10 to £9,999	1.40	1.40	1.12	1.65	1.65
£10,000 to £24,999	1.65	1.65	1.32	1.90	1.90
£25,000 or more	1.90	1.90	1.52	2.15	2.15
30 DAY					
Annual Rate					
£500 to £49,999	3.10	3.10	2.48	3.35	3.35
£50,000 to £99,999	3.45	3.45	2.76	3.70	3.70
£100,000 or more	3.85	3.85	3.08	4.10	4.10
Monthly Rate					
£10,000 to £49,999	2.68	2.65	2.12	2.94	2.90
£50,000 to £99,999	3.04	3.00	2.40	3.30	3.25
£100,000 or more	3.71	3.65	2.92	3.97	3.90
YOUNG PERSONS					
£10 +	5.11	5.05	4.04	5.37	5.30
AFFINITY					
£10+	3.45	3.45	2.76	3.70	3.70

ACCOUNT	NEW			PREVIOUS	
	AER %	GROSS P.A %	NET P.A %	AER %	GROSS P.A %
FOR CLUBS, LIMITED COMPANIES AND NON INDIVIDUALS					
30 DAY DEPOSIT					
£10,000 to £49,999	3.10	3.10	2.48	3.35	3.35
£50,000 to £99,999	3.45	3.45	2.76	3.70	3.70
£100,000 or more	3.85	3.85	3.08	4.10	4.10
INSTANT ACCESS DEPOSIT					
£10 to £9,999	1.40	1.40	1.12	1.65	1.65
£10,000 to £24,999	1.65	1.65	1.32	1.90	1.90
£25,000 or more	1.90	1.90	1.52	2.15	2.15

ACCOUNTS NO LONGER AVAILABLE TO NEW INVESTORS

REGULAR SAVINGS					
For regular monthly savings					
£10+	3.40	3.40	2.72	3.65	3.65
REGULAR SAVERS PLUS 1					
For regular monthly savings					
£10 to £250					
Enhanced rate if at least 11 monthly payments are made or if the number of withdrawals is not greater than one per year					
	3.50	3.50	2.80	3.75	3.75
	7.50	7.50	6.00	7.75	7.75
REGULAR SAVERS PLUS 2					
For regular monthly savings					
£10 to £250					
Enhanced rate if at least 11 monthly payments are made or if the number of withdrawals is not greater than one per year					
	3.75	3.75	3.00	4.00	4.00
	6.25	6.25	5.00	6.50	6.50
90 DAY CASH ISA					
£1+	5.85	5.85	-	6.10	6.10
CASH ISA (previously TESSA-only ISA)					
£1+	5.10	5.10	-	5.35	5.35

Interest will be payable net of income tax at 20% or, subject to the required certification, gross. Interest on ISA accounts will be paid gross subject to scheme rules. Gross means the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Net is an illustrative rate only allowing for deduction of income tax assuming the continuation of the current prescribed rate of 20%. AER (Annual Equivalent Rate) illustrates what the interest rate would be if it were paid and added each year. Where the tax deducted exceeds the investors tax liability (if any), a claim may be made to the Inland Revenue for repayment of tax. For Investors whose income falls within the basic rate band, the tax deducted will match their liability on the interest. Higher rate payers will have a further tax liability.