

**HiSAVE Fixed Rate Accounts paying annual interest - Without Early access Facility**

Term	Date	Gross	Net	AER
6 months	29th April 2010 - Onwards	1.49%	1.19%	1.50%
	7th July 2009 - 28th April 2010	1.99%	1.59%	2.00%
	4th Mar 2009 - 6th July 2009	2.73%	2.18%	2.75%
	6th Jan 2009 - 3rd Mar 2009	3.22%	2.58%	3.25%
	10th Dec 2008 - 5th Jan 2009	3.97%	3.18%	4.00%
	14th Nov 2008 - 9th Dec 2008	4.89%	3.91%	4.95%
	7th Nov 2008 - 13th Nov 2008	5.72%	4.58%	5.80%
	25th July 2008 - 6th Nov 2008	6.20%	4.96%	6.30%
	23rd July 2008 - 24th July 2008	6.59%	5.27%	6.70%

Term	Date	Gross	Net	AER
1 Year	1st Feb 2012 - Onwards	3%	2.40%	3%
	22nd Oct 2010 - 31st Jan 2012	2.25%	1.80%	2.25%
	17th Sept 2010 - 21st Oct 2010	2.75%	2.20%	2.75%
	27th Aug 2010 - 16th Sept 2010	3.00%	2.40%	3.00%
	29th June 2010 - 26th Aug 2010	3.10%	2.48%	3.10%
	7th June 2010 - 28th June 2010	3.00%	2.40%	3.00%
	23rd April 2010 - 6th June 2010	2.75%	2.20%	2.75%
	17th Feb 2010 - 22nd April 2010	3.15%	2.52%	3.15%
	25th Sept 2009 - 16th Feb 2010	3.40%	2.72%	3.40%
	7th July 2009 - 24th Sept 2009	3.45%	2.76%	3.45%
	22nd June 2009 - 6th July 2009	3.60%	2.88%	3.60%
	3rd June 2009 - 21st June 2009	3.75%	3.00%	3.75%
	15th May 2009 - 2nd June 2009	4.00%	3.20%	4.00%
	9th Feb 2009 - 14th May 2009	3.90%	3.12%	3.90%
	30th Jan 2009 - 8th Feb 2009	4.30%	3.44%	4.30%
	8th Jan 2009 - 29th Jan 2009	4.65%	3.72%	4.65%
	16th Dec 2008 - 7th Jan 2009	5.10%	4.08%	5.10%
10th Dec 2008 - 15th Dec 2008	4.75%	3.80%	4.75%	

Term	Date	Gross	Net	AER
1 Year	14th Nov 2008 - 9th Dec 2008	5.75%	4.60%	5.75%
	7th Nov 2008 - 13th Nov 2008	6.60%	5.28%	6.60%
	30th Oct 2008 - 6th Nov 2008	7.10%	5.68%	7.10%
	26th July 2008 - 29th Oct 2008	7.20%	5.76%	7.20%
	25th July 2008- 25th July 2008	6.75%	5.40%	6.75%
	23rd July 2008 - 24th July 2008	7.00%	5.60%	7.00%

Term	Date	Gross	Net	AER
18 months	22nd Oct 2010 - 30th Mar 2011	2.75%	2.20%	2.75%
	2nd July 2010 - 21st Oct 2010	3.05%	2.44%	3.05%
	23rd April 2010 - 1st July 2010	3.20%	2.56%	3.20%
	15th July 2009 - 22nd April 2010	3.60%	2.88%	3.60%

Term	Date	Gross	Net	AER
2 Years	22nd Oct 2010 - 30th Mar 2011	3.35%	2.68%	3.35%
	17th Sept 2010 - 21st Oct 2010	3.50%	2.80%	3.50%
	14th May 2010 - 16th Sept 2010	3.70%	2.96%	3.70%
	23rd April 2010 - 13th May 2010	3.85%	3.08%	3.85%
	5th March 2010 - 22nd April 2010	4.10%	3.28%	4.10%
	25th Sept 2009 - 4th March 2010	4.25%	3.40%	4.25%
	15th May, 2009 - 24th Sept 2009	4.35%	3.48%	4.35%
	20th Apr 2009 - 14th May 2009	4.20%	3.36%	4.20%
	27th Feb 2009 - 19th Apr 2009	4.18%	3.34%	4.10%
	6th Jan 2009 - 26th Feb 2009	3.30%	2.64%	3.25%
	9th Dec 2008 - 5th Jan 2009	4.60%	3.68%	4.50%
	14th Nov 2008 - 8th Dec 2008	5.57%	4.46%	5.42%
	7th Nov 2008 - 13th Nov 2008	6.46%	5.17%	6.27%
	9th Sept 2008 - 6th Nov 2008	7.00%	5.60%	6.77%
	25th July 2008 - 8th Sept 2008	7.00%	5.60%	7.00%
	23rd July 2008 - 24th July 2008	7.00%	5.60%	7.00%

Term	Date	Gross	Net	AER
3 Years	10th Nov 2010 - 30th Mar 2011	3.80%	3.04%	3.80%
	17th Sept 2010 - 9th Nov 2010	4.00%	3.20%	4.00%
	7th June 2010 - 16th Sept 2010	4.15%	3.32%	4.15%

Term	Date	Gross	Net	AER
3 Years	14th May 2010 - 6th June 2010	4.25%	3.40%	4.25%
	23rd April 2010 - 13th May 2010	4.35%	3.48%	4.35%
	17th Feb 2010 - 22nd April 2010	4.60%	3.68%	4.60%
	25th Sept 2009 - 16th Feb 2010	4.70%	3.76%	4.70%
	7th July 2009 - 24th Sept 2009	4.60%	3.68%	4.60%
	15th May, 2009 - 6th July 2009	4.35%	3.48%	4.35%
	20th Apr 2009 - 14th May 2009	4.20%	3.36%	4.20%
	27th Feb 2009 - 19th Apr 2009	3.62%	2.90%	3.50%
	6th Jan 2009 - 26th Feb 2009	3.35%	2.68%	3.25%
	12th Dec 2008 - 5th Jan 2009	4.27%	3.42%	4.10%
	9th Dec 2008 - 11th Dec 2008	4.71%	3.77%	4.50%
	26th Nov 2008 - 8th Dec 2008	5.26%	4.21%	5.00%
	14th Nov 2008 - 25th Nov 2008	5.49%	4.39%	5.21%
	7th Nov 2008 - 13th Nov 2008	6.43%	5.14%	6.06%
	9th Sept 2008 - 6th Nov 2008	7.00%	5.60%	6.56%
	25th July 2008 - 8th Sept 2008	7.00%	5.60%	7.00%
23rd July 2008 - 24th July 2008	7.00%	5.60%	7.00%	

Term	Date	Gross	Net	AER
4 Years	1st Oct 2010 - 30th Mar 2011	4.05%	3.24%	4.05%
	2nd July 2010 - 30th Sept 2010	4.15%	3.32%	4.15%
	7th June 2010 - 1st July 2010	4.25%	3.40%	4.25%
	14th May 2010 - 6th June 2010	4.50%	3.60%	4.50%
	23rd April 2010 - 13th May 2010	4.35%	3.48%	4.35%
	7th July 2009 - 22nd April 2010	4.50%	3.60%	4.50%
	20th April 2009 - 6th July 2009	4.00%	3.20%	4.00%

Term	Date	Gross	Net	AER
5 Years	10th Nov 2010 – 30th Mar 2011	4.30%	3.44%	4.30%
	1st Oct 2010 - 9th Nov 2010	4.50%	3.60%	4.50%
	29th June 2010 - 30th Sept 2010	4.75%	3.80%	4.75%
	23rd April 2010 - 28th June 2010	5.00%	4.00%	5.00%
	20th April 2009 - 15th July 2009	4.40%	3.52%	4.40%