

**HiSAVE savings account - yearly interest option**

Effective Date	Gross	AER	%AER relative to base rate
17th Nov, 2010 - Onwards	0.80%	0.80%	+ 0.30%
20th July, 2010 - 16th Nov, 2010	1.00%	1.00%	+ 0.50%
12th May, 2010 - 19th July, 2010	1.30%	1.30%	+ 0.80%
7th July, 2009 - 11th May, 2010	1.70%	1.70%	+ 1.20%
15th May, 2009 - 6th July, 2009	2.00%	2.00%	+ 1.50%
9th Mar, 2009 - 14th May, 2009	2.45%	2.45%	+ 1.95%
5th Mar, 2009 - 8th Mar, 2009	2.95%	2.95%	+ 2.45%
5th Feb, 2009 - 4th Mar, 2009	2.95%	2.95%	+ 1.95%
9th Jan, 2009 - 4th Feb, 2009	3.55%	3.55%	+ 2.05%
9th Jan, 2009 - 4th Feb, 2009	3.55%	3.55%	+ 2.05%
6th Dec, 2008 - 8th Jan, 2009	4.50%	4.50%	+ 2.50%
14th Nov, 2008 - 5th Dec, 2008	5.50%	5.50%	+ 2.50%
7th Nov, 2008 - 13th Nov, 2008	6.16%	6.16%	+ 3.16%
8th Oct, 2008 - 6th Nov, 2008	6.16%	6.16%	+ 1.66%
23rd July, 2008 - 7th Oct, 2008	6.16%	6.16%	+ 0.91%