

HiSAVE savings account - monthly 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	1.69%	1.70%	+ 1.20%
15th May, 2009 - 6th July, 2009	1.99%	2.00%	+ 1.50%
9th Mar, 2009 - 14th May, 2009	2.43%	2.45%	+ 1.95%
5th Mar, 2009 - 8th Mar, 2009	2.92%	2.95%	+ 2.45%
5th Feb, 2009 - 4th Mar, 2009	2.92%	2.95%	+ 1.95%
9th Jan, 2009 - 4th Feb, 2009	3.50%	3.55%	+ 2.05%
6th Dec, 2008 - 8th Jan, 2009	4.41%	4.50%	+ 2.50%
14th Nov, 2008 - 5th Dec, 2008	5.37%	5.50%	+ 2.50%
7th Nov, 2008 - 13th Nov, 2008	6.00%	6.16%	+ 3.16%
8th Oct, 2008 - 6th Nov, 2008	6.00%	6.16%	+ 1.66%
5th Mar, 2008 - 7th Oct, 2008	6.00%	6.16%	+ 0.91%
7th Feb, 2008 - 4th Mar, 2008	6.23%	6.41%	+ 1.16%
6th Dec, 2007 - 6th Feb 2008	6.23%	6.41%	+ 0.91%
18th Oct, 2007 - 5th Dec, 2007	6.23%	6.41%	+ 0.66%
23rd July, 2007 - 17th Oct, 2007	6.13%	6.30%	+ 0.55%
18th May, 2007 - 22nd July, 2007	5.89%	6.05%	+ 0.55%
11th Jan, 2007 - 17th May, 2007	5.51%	5.65%	+ 0.40%
10th Nov, 2006 - 10th Jan, 2007	5.32%	5.45%	+ 0.45%
3rd Aug, 2006 - 9th Nov, 2006	5.03%	5.15%	+ 0.40%
1st Nov, 2005 - 2nd Aug, 2006	5.03%	5.15%	+ 0.65%
4th Aug, 2005 - 31st Oct, 2005	5.27%	5.40%	+ 0.90%
18th May, 2005 - 3rd Aug, 2005	5.27%	5.40%	+ 0.65%