

HiSAVE savings account - yearly interest option

| Effective Date | Gross | AER | %AER relative to base rate |
|----------------------------------|-------|-------|----------------------------|
| 1st Jan, 2012 – Onwards | 0.50% | 0.50% | +0.00% |
| 17th Nov, 2010 – 31st Dec, 2011 | 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% |