

Savings Accounts Summary Boxes

Effective from 14th June 2010

Instant Access

ufirst Savings Account

| Summary Box Key Product Information for our Savings Accounts | | | | | | | | | |
|---|---|------|----------------------|------------------|-------|-------------------|-------|--------------|-------|
| Account Name | ufirst Savings | | | | | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£100,000 or more</td> <td>0.50%</td> </tr> <tr> <td>£25,000 - £99,999</td> <td>0.25%</td> </tr> <tr> <td>£1 - £24,999</td> <td>0.05%</td> </tr> </tbody> </table> <p>Interest is paid each year in October.</p> | Tier | Gross (variable)/AER | £100,000 or more | 0.50% | £25,000 - £99,999 | 0.25% | £1 - £24,999 | 0.05% |
| Tier | Gross (variable)/AER | | | | | | | | |
| £100,000 or more | 0.50% | | | | | | | | |
| £25,000 - £99,999 | 0.25% | | | | | | | | |
| £1 - £24,999 | 0.05% | | | | | | | | |
| Tax Status | Interest is paid after tax | | | | | | | | |
| Conditions for bonus payment | Does not apply | | | | | | | | |
| Withdrawal arrangements | Instant access | | | | | | | | |
| Access | Branch, telephone or internet | | | | | | | | |

Bonus Saver Account

| Summary Box Key Product Information for our Savings Accounts | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|---|--|----------------------------|--|--|------|------------------|-----|------------------|-------|-------|---------------------|-------|-------|-------------------|-------|-------|-------------------|-------|-------|------------------|-------|-------|-------------------------|--|--|------|------------------|-----|------------------|-------|-------|---------------------|-------|-------|-------------------|-------|-------|-------------------|-------|-------|------------------|-------|-------|
| Account Name | Bonus Saver | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th colspan="3">(without interest bonuses)</th> </tr> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£250,000 or more</td> <td>1.50%</td> <td>1.51%</td> </tr> <tr> <td>£100,000 – £249,999</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>£50,000 - £99,999</td> <td>0.75%</td> <td>0.75%</td> </tr> <tr> <td>£25,000 - £49,999</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>0.25%</td> <td>0.25%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="3">(with interest bonuses)</th> </tr> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£250,000 or more</td> <td>2.50%</td> <td>2.52%</td> </tr> <tr> <td>£100,000 – £249,999</td> <td>2.00%</td> <td>2.01%</td> </tr> <tr> <td>£50,000 - £99,999</td> <td>1.75%</td> <td>1.76%</td> </tr> <tr> <td>£25,000 - £49,999</td> <td>1.50%</td> <td>1.51%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>1.25%</td> <td>1.25%</td> </tr> </tbody> </table> <p>Interest is paid every three months in January, April, July and October. If your account balance falls below £2,000, we will pay interest at a rate of 0.01% Gross/AER.</p> | (without interest bonuses) | | | Tier | Gross (variable) | AER | £250,000 or more | 1.50% | 1.51% | £100,000 – £249,999 | 1.00% | 1.00% | £50,000 - £99,999 | 0.75% | 0.75% | £25,000 - £49,999 | 0.50% | 0.50% | £2,000 - £24,999 | 0.25% | 0.25% | (with interest bonuses) | | | Tier | Gross (variable) | AER | £250,000 or more | 2.50% | 2.52% | £100,000 – £249,999 | 2.00% | 2.01% | £50,000 - £99,999 | 1.75% | 1.76% | £25,000 - £49,999 | 1.50% | 1.51% | £2,000 - £24,999 | 1.25% | 1.25% |
| (without interest bonuses) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tier | Gross (variable) | AER | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £250,000 or more | 1.50% | 1.51% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £100,000 – £249,999 | 1.00% | 1.00% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £50,000 - £99,999 | 0.75% | 0.75% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £25,000 - £49,999 | 0.50% | 0.50% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £2,000 - £24,999 | 0.25% | 0.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| (with interest bonuses) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tier | Gross (variable) | AER | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £250,000 or more | 2.50% | 2.52% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £100,000 – £249,999 | 2.00% | 2.01% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £50,000 - £99,999 | 1.75% | 1.76% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £25,000 - £49,999 | 1.50% | 1.51% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| £2,000 - £24,999 | 1.25% | 1.25% | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tax Status | Interest is paid after tax | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Conditions for bonus payment | If you hold at least £2,000 and make only one withdrawal every three months, we will reward you with an extra 0.20% Gross each quarter (0.20% AER). We will add another interest reward of 0.20% Gross each year (0.20% AER) if you make no more than four withdrawals each year. | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Withdrawal arrangements | Instant access | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Access | Branch, telephone or internet | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Private Reserve

| Summary Box | | | |
|--|---|------------------|-------|
| Key Product Information for our Savings Accounts | | | |
| Account Name | Private Reserve | | |
| Interest rates (AERs) | Tier | Gross (variable) | AER |
| | £250,000 or more | 2.23% | 2.25% |
| | £100,000 - £249,999 | 1.74% | 1.75% |
| | £25,000 - £99,999 | 1.00% | 1.00% |
| | £10,000 - £24,999 | 0.85% | 0.85% |
| | Interest is paid monthly. If your account balance falls below £10,000, we will pay interest at a rate of 0.01% Gross/AER. | | |
| Tax Status | Interest is paid after tax | | |
| Conditions for bonus payment | Does not apply | | |
| Withdrawal arrangements | Instant access | | |
| Access | Branch, telephone or internet | | |

Easy Access Savings Account

| Summary Box | | |
|--|--|----------------------|
| Key Product Information for our Savings Accounts | | |
| Account Name | Easy Access Savings | |
| Interest rates (AERs) | Tier | Gross (variable)/AER |
| | £1 or more | 0.01% |
| | Interest is paid each year in October. | |
| Tax Status | Interest is paid after tax | |
| Conditions for bonus payment | Does not apply | |
| Withdrawal arrangements | Instant access | |
| Access | Branch, telephone or internet | |

Special Interest Deposit Account

| Summary Box | | |
|--|--|----------------------|
| Key Product Information for our Savings Accounts | | |
| Account Name | Special Interest Deposit Account | |
| Interest rates (AERs) | Tier | Gross (variable)/AER |
| | Balances between £0 and £15,000 | 3.00% |
| | Remainder of balance above £15,001 | 1.50% |
| | Interest is paid each year in October. | |
| Tax Status | Interest is paid after tax | |
| Conditions for bonus payment | Does not apply | |
| Withdrawal arrangements | Instant access | |
| Access | Branch, telephone or internet | |

Youth Savings

urfirst Account

| Summary Box Key Product Information for our Savings Accounts | | | | | |
|---|--|----------------------|----------------------|------------|-------|
| Account Name | urfirst | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£5 or more</td> <td>0.50%</td> </tr> </tbody> </table> | Tier | Gross (variable)/AER | £5 or more | 0.50% |
| | Tier | Gross (variable)/AER | | | |
| £5 or more | 0.50% | | | | |
| Interest is paid each year in October. | | | | | |
| Tax Status | After tax – non-tax-payers must fill in an R85 to receive interest before tax | | | | |
| Conditions for bonus payment | Does not apply | | | | |
| Withdrawal arrangements | Instant access | | | | |
| Access | Branch, telephone or internet | | | | |

Tax-free Saving

Cash ISA Plus

| Summary Box Key Product Information for our Savings Accounts | | | | | |
|---|---|------------------------|------------------------|--------|-------|
| Account Name | Cash ISA Plus | | | | |
| Interest rates (AERs) | (without introductory bonus) | | | | |
| | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable) / AER</th> </tr> </thead> <tbody> <tr> <td>£1+</td> <td>1.00%</td> </tr> </tbody> </table> | Tier | Gross (variable) / AER | £1+ | 1.00% |
| | Tier | Gross (variable) / AER | | | |
| | £1+ | 1.00% | | | |
| (including one year introductory bonus of 1.50%) | | | | | |
| <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 +</td> <td>2.50 %</td> </tr> </tbody> </table> | Tier | Gross (variable)/AER | £1 + | 2.50 % | |
| Tier | Gross (variable)/AER | | | | |
| £1 + | 2.50 % | | | | |
| Interest is paid each year in October. You can invest up to your cash ISA limit each tax year. | | | | | |
| Tax Status | Tax exempt | | | | |
| Conditions for bonus payment | We will reward you with an additional 1.50% Gross (1.50% AER) for the first year after the account is opened. | | | | |
| Withdrawal arrangements | Instant access | | | | |
| Access | Branch, telephone or internet | | | | |

Cash ISA

| Summary Box Key Product Information for our Savings Accounts | | | | | | | | | | | |
|---|---|------|----------------------|-----------------|-------|-------------------|-------|-------------------|-------|--------------|-------|
| Account Name | Cash ISA | | | | | | | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£35,000 or more</td> <td>2.25%</td> </tr> <tr> <td>£25,000 - £34,999</td> <td>1.25%</td> </tr> <tr> <td>£15,000 - £24,999</td> <td>0.75%</td> </tr> <tr> <td>£1 - £14,999</td> <td>0.50%</td> </tr> </tbody> </table> <p>Interest is paid each year in October. You can invest up to your cash ISA limit each tax year.</p> | Tier | Gross (variable)/AER | £35,000 or more | 2.25% | £25,000 - £34,999 | 1.25% | £15,000 - £24,999 | 0.75% | £1 - £14,999 | 0.50% |
| Tier | Gross (variable)/AER | | | | | | | | | | |
| £35,000 or more | 2.25% | | | | | | | | | | |
| £25,000 - £34,999 | 1.25% | | | | | | | | | | |
| £15,000 - £24,999 | 0.75% | | | | | | | | | | |
| £1 - £14,999 | 0.50% | | | | | | | | | | |
| Tax Status | Tax exempt | | | | | | | | | | |
| Conditions for bonus payment | Does not apply | | | | | | | | | | |
| Withdrawal arrangements | Instant access | | | | | | | | | | |
| Access | Branch, ATM, telephone or internet | | | | | | | | | | |

Internet and postal accounts

eSavings

| Summary Box Key Product Information for our Savings Accounts | | | | | | | |
|---|--|-------|------------------|-----|-----------------|-------|-------|
| Account Name | eSavings | | | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£1 - £1,000,000</td> <td>1.24%</td> <td>1.25%</td> </tr> </tbody> </table> <p>Interest is paid monthly.</p> | Tier | Gross (variable) | AER | £1 - £1,000,000 | 1.24% | 1.25% |
| Tier | Gross (variable) | AER | | | | | |
| £1 - £1,000,000 | 1.24% | 1.25% | | | | | |
| Tax Status | Interest is paid after tax | | | | | | |
| Conditions for bonus payment | Does not apply. | | | | | | |
| Withdrawal arrangements | Instant access | | | | | | |
| Access | Telephone or internet | | | | | | |

eSavings Plus (for accounts opened on/after 14th June 2010.)

| Summary Box Key Product Information for our Savings Accounts | | | | | | | | | | |
|---|---|------------------------------|--|--|------|------------------|-----|--------------------|-------|-------|
| Account Name | eSavings Plus | | | | | | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th colspan="3">(without introductory bonus)</th> </tr> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£10,000 - £100,000</td> <td>2.71%</td> <td>2.74%</td> </tr> </tbody> </table> <p>Interest is paid monthly. If your account balance falls below £10,000 we will pay interest at a rate of 0.01% gross/AER.</p> | (without introductory bonus) | | | Tier | Gross (variable) | AER | £10,000 - £100,000 | 2.71% | 2.74% |
| (without introductory bonus) | | | | | | | | | | |
| Tier | Gross (variable) | AER | | | | | | | | |
| £10,000 - £100,000 | 2.71% | 2.74% | | | | | | | | |
| Tax Status | Interest is paid after tax. | | | | | | | | | |
| Conditions for bonus payment | Does not apply. | | | | | | | | | |
| Withdrawal arrangements | Instant access. If you make a withdrawal, you will not earn any interest for that month. | | | | | | | | | |
| Access | Telephone or internet | | | | | | | | | |

eSavings Plus (for accounts opened on/after 8th February 2010, and before 14th June 2010.)

| Summary Box Key Product Information for our Savings Accounts | | | | | | | | | | | | | | | | | | | |
|---|--|------------------------------|--|--|------|------------------|-----|--------------------|-------|-------|---|--|--|------|------------------|-----|--------------------|--------|-------|
| Account Name | eSavings Plus | | | | | | | | | | | | | | | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th colspan="3">(without introductory bonus)</th> </tr> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£10,000 - £100,000</td> <td>2.71%</td> <td>2.74%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="3">(including six month introductory bonus of 0.25%)</th> </tr> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£10,000 - £100,000</td> <td>2.96 %</td> <td>2.87%</td> </tr> </tbody> </table> <p>Interest is paid monthly. If your account balance falls below £10,000 we will pay interest at a rate of 0.01% gross/AER.</p> | (without introductory bonus) | | | Tier | Gross (variable) | AER | £10,000 - £100,000 | 2.71% | 2.74% | (including six month introductory bonus of 0.25%) | | | Tier | Gross (variable) | AER | £10,000 - £100,000 | 2.96 % | 2.87% |
| (without introductory bonus) | | | | | | | | | | | | | | | | | | | |
| Tier | Gross (variable) | AER | | | | | | | | | | | | | | | | | |
| £10,000 - £100,000 | 2.71% | 2.74% | | | | | | | | | | | | | | | | | |
| (including six month introductory bonus of 0.25%) | | | | | | | | | | | | | | | | | | | |
| Tier | Gross (variable) | AER | | | | | | | | | | | | | | | | | |
| £10,000 - £100,000 | 2.96 % | 2.87% | | | | | | | | | | | | | | | | | |
| Tax Status | Interest is paid after tax | | | | | | | | | | | | | | | | | | |
| Conditions for bonus payment | We will reward you with an additional 0.25% Gross (0.25% AER) every month for the first 6 months after the account is opened. | | | | | | | | | | | | | | | | | | |
| Withdrawal arrangements | Instant access. If you make a withdrawal, you will not earn any standard interest for that month. If you make a withdrawal in the first 6 months after the account is opened, you will earn the bonus interest of 0.25% Gross (0.25% AER) only. | | | | | | | | | | | | | | | | | | |
| Access | Telephone or internet | | | | | | | | | | | | | | | | | | |

eSavings Plus (for accounts opened prior to 8th February 2010)

| Summary Box Key Product Information for our Savings Accounts | | | | | | | | | | | | | | | | | | | |
|---|--|------------------------------|--|--|------|------------------|-----|--------------------|-------|-------|---|--|--|------|------------------|-----|--------------------|--------|-------|
| Account Name | eSavings Plus | | | | | | | | | | | | | | | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th colspan="3">(without introductory bonus)</th> </tr> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£10,000 - £100,000</td> <td>2.71%</td> <td>2.74%</td> </tr> </tbody> </table> <table border="1"> <thead> <tr> <th colspan="3">(including six month introductory bonus of 0.50%)</th> </tr> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£10,000 - £100,000</td> <td>3.21 %</td> <td>3.00%</td> </tr> </tbody> </table> <p>Interest is paid monthly. If your account balance falls below £10,000 we will pay interest at a rate of 0.01% gross/AER.</p> | (without introductory bonus) | | | Tier | Gross (variable) | AER | £10,000 - £100,000 | 2.71% | 2.74% | (including six month introductory bonus of 0.50%) | | | Tier | Gross (variable) | AER | £10,000 - £100,000 | 3.21 % | 3.00% |
| (without introductory bonus) | | | | | | | | | | | | | | | | | | | |
| Tier | Gross (variable) | AER | | | | | | | | | | | | | | | | | |
| £10,000 - £100,000 | 2.71% | 2.74% | | | | | | | | | | | | | | | | | |
| (including six month introductory bonus of 0.50%) | | | | | | | | | | | | | | | | | | | |
| Tier | Gross (variable) | AER | | | | | | | | | | | | | | | | | |
| £10,000 - £100,000 | 3.21 % | 3.00% | | | | | | | | | | | | | | | | | |
| Tax Status | Interest is paid after tax | | | | | | | | | | | | | | | | | | |
| Conditions for bonus payment | We will reward you with an additional 0.50% Gross (0.50% AER) every month for the first 6 months after the account is opened. | | | | | | | | | | | | | | | | | | |
| Withdrawal arrangements | Instant access. If you make a withdrawal, you will not earn any standard interest for that month. If you make a withdrawal in the first 6 months after the account is opened, you will earn the bonus interest of 0.50% Gross (0.50% AER) only. | | | | | | | | | | | | | | | | | | |
| Access | Telephone or internet | | | | | | | | | | | | | | | | | | |

Accounts no longer available

55 Plus Account

| Summary Box Key Product Information for our Savings Accounts | | | | | |
|---|--|----------------------|----------------------|------------|-------|
| Account Name | 55 Plus | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> | Tier | Gross (variable)/AER | £1 or more | 0.01% |
| | Tier | Gross (variable)/AER | | | |
| £1 or more | 0.01% | | | | |
| Interest is paid each year in October. | | | | | |
| Tax Status | Interest is paid after tax | | | | |
| Conditions for bonus payment | Does not apply | | | | |
| Withdrawal arrangements | Instant access | | | | |
| Access | Branch, telephone or internet | | | | |

Reserve 30

| Summary Box Key Product Information for our Savings Accounts | | | | | |
|---|--|----------------------|----------------------|------------|-------|
| Account Name | Reserve 30 | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> | Tier | Gross (variable)/AER | £1 or more | 0.01% |
| | Tier | Gross (variable)/AER | | | |
| £1 or more | 0.01% | | | | |
| Interest is paid each year in October. | | | | | |
| Tax Status | Interest is paid after tax | | | | |
| Conditions for bonus payment | Does not apply | | | | |
| Withdrawal arrangements | You can withdraw your savings without losing interest if you give 30 days' notice on this account | | | | |
| Access | Branch, telephone or internet | | | | |

Reserve 90

| Summary Box Key Product Information for our Savings Accounts | | | | | |
|---|--|----------------------|----------------------|------------|-------|
| Account Name | Reserve 90 | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> | Tier | Gross (variable)/AER | £1 or more | 0.01% |
| | Tier | Gross (variable)/AER | | | |
| £1 or more | 0.01% | | | | |
| Interest is paid each year in October. | | | | | |
| Tax Status | Interest is paid after tax | | | | |
| Conditions for bonus payment | Does not apply | | | | |
| Withdrawal arrangements | You can withdraw your savings without losing interest if you give 90 days' notice | | | | |
| Access | Branch, telephone or internet | | | | |

Personal Savings

| Summary Box Key Product Information for our Savings Accounts | | | | | |
|---|--|------|----------------------|------------|-------|
| Account Name | Personal Savings | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.10%</td> </tr> </tbody> </table> <p>Interest is paid each year in October.</p> | Tier | Gross (variable)/AER | £1 or more | 0.10% |
| Tier | Gross (variable)/AER | | | | |
| £1 or more | 0.10% | | | | |
| Tax Status | Interest is paid after tax | | | | |
| Conditions for bonus payment | Does not apply | | | | |
| Withdrawal arrangements | Instant access | | | | |
| Access | Branch, telephone or internet | | | | |

urmoney

| Summary Box Key Product Information for our Savings Accounts | | | | | |
|---|--|------|----------------------|------------|-------|
| Account Name | urmoney | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£5 or more</td> <td>0.01%</td> </tr> </tbody> </table> <p>Interest is paid each year in October.</p> | Tier | Gross (variable)/AER | £5 or more | 0.01% |
| Tier | Gross (variable)/AER | | | | |
| £5 or more | 0.01% | | | | |
| Tax Status | Interest is paid after tax | | | | |
| Conditions for bonus payment | Does not apply | | | | |
| Withdrawal arrangements | Instant access | | | | |
| Access | Branch, telephone or internet | | | | |

Cash ISA – Tessa Funds / ISA Online

| Summary Box Key Product Information for our Savings Accounts | | | | | | | | | |
|---|--|------|----------------------|-----------------|-------|-------------------|-------|--------------|-------|
| Account Name | Cash ISA – Tessa Funds / ISA Online | | | | | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£25,000 or more</td> <td>1.25%</td> </tr> <tr> <td>£15,000 - £24,999</td> <td>0.75%</td> </tr> <tr> <td>£1 - £14,999</td> <td>0.50%</td> </tr> </tbody> </table> <p>Interest is paid each year in October.</p> | Tier | Gross (variable)/AER | £25,000 or more | 1.25% | £15,000 - £24,999 | 0.75% | £1 - £14,999 | 0.50% |
| Tier | Gross (variable)/AER | | | | | | | | |
| £25,000 or more | 1.25% | | | | | | | | |
| £15,000 - £24,999 | 0.75% | | | | | | | | |
| £1 - £14,999 | 0.50% | | | | | | | | |
| Tax Status | Tax exempt | | | | | | | | |
| Conditions for bonus payment | Does not apply | | | | | | | | |
| Withdrawal arrangements | Instant access | | | | | | | | |
| Access | Branch, telephone or internet | | | | | | | | |

RSVI Online

| Summary Box Key Product Information for our Savings Accounts | | | | | |
|---|--|------|----------------------|------------|-------|
| Account Name | RSVI Online | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> <p>Interest is paid each year in October.</p> | Tier | Gross (variable)/AER | £1 or more | 0.01% |
| Tier | Gross (variable)/AER | | | | |
| £1 or more | 0.01% | | | | |
| Tax Status | Interest is paid after tax | | | | |
| Conditions for bonus payment | Does not apply | | | | |
| Withdrawal arrangements | Instant access | | | | |
| Access | Branch, telephone or internet | | | | |

RSVP Anytime (postal account)

| Summary Box Key Product Information for our Savings Accounts | | | | | |
|---|--|----------------------|----------------------|------------|-------|
| Account Name | RSVP Anytime | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th>Tier</th> <th>Gross (variable)/AER</th> </tr> </thead> <tbody> <tr> <td>£1 or more</td> <td>0.01%</td> </tr> </tbody> </table> | Tier | Gross (variable)/AER | £1 or more | 0.01% |
| | Tier | Gross (variable)/AER | | | |
| £1 or more | 0.01% | | | | |
| Interest is paid each year in October. | | | | | |
| Tax Status | Interest is paid after tax | | | | |
| Conditions for bonus payment | Does not apply | | | | |
| Withdrawal arrangements | Instant access. The smallest amount you can withdraw or pay in is £250. | | | | |
| Access | Post, telephone or internet | | | | |

Reward Reserve Account

| Summary Box Key Product Information for our Savings Accounts | | | | | | | | | | | | | | | | |
|---|--|----------------------------|--|--|------|------------------|-----|------------------|-------|-------|-------------------|-------|-------|------------------|-------|-------|
| Account Name | Reward Reserve | | | | | | | | | | | | | | | |
| Interest rates (AERs) | <table border="1"> <thead> <tr> <th colspan="3">(without interest rewards)</th> </tr> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£100,000 or more</td> <td>0.50%</td> <td>0.50%</td> </tr> <tr> <td>£25,000 - £99,999</td> <td>0.25%</td> <td>0.25%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>0.10%</td> <td>0.10%</td> </tr> </tbody> </table> | (without interest rewards) | | | Tier | Gross (variable) | AER | £100,000 or more | 0.50% | 0.50% | £25,000 - £99,999 | 0.25% | 0.25% | £2,000 - £24,999 | 0.10% | 0.10% |
| | (without interest rewards) | | | | | | | | | | | | | | | |
| Tier | Gross (variable) | AER | | | | | | | | | | | | | | |
| £100,000 or more | 0.50% | 0.50% | | | | | | | | | | | | | | |
| £25,000 - £99,999 | 0.25% | 0.25% | | | | | | | | | | | | | | |
| £2,000 - £24,999 | 0.10% | 0.10% | | | | | | | | | | | | | | |
| <table border="1"> <thead> <tr> <th colspan="3">(with interest rewards)</th> </tr> <tr> <th>Tier</th> <th>Gross (variable)</th> <th>AER</th> </tr> </thead> <tbody> <tr> <td>£100,000 or more</td> <td>1.25%</td> <td>1.25%</td> </tr> <tr> <td>£25,000 - £99,999</td> <td>1.00%</td> <td>1.00%</td> </tr> <tr> <td>£2,000 - £24,999</td> <td>0.85%</td> <td>0.85%</td> </tr> </tbody> </table> | | (with interest rewards) | | | Tier | Gross (variable) | AER | £100,000 or more | 1.25% | 1.25% | £25,000 - £99,999 | 1.00% | 1.00% | £2,000 - £24,999 | 0.85% | 0.85% |
| (with interest rewards) | | | | | | | | | | | | | | | | |
| Tier | Gross (variable) | AER | | | | | | | | | | | | | | |
| £100,000 or more | 1.25% | 1.25% | | | | | | | | | | | | | | |
| £25,000 - £99,999 | 1.00% | 1.00% | | | | | | | | | | | | | | |
| £2,000 - £24,999 | 0.85% | 0.85% | | | | | | | | | | | | | | |
| Interest is paid every three months in January, April, July and October. If your account balance falls below £2,000, we will pay interest at a rate of 0.10% Gross/AER. | | | | | | | | | | | | | | | | |
| Tax Status | Interest is paid after tax | | | | | | | | | | | | | | | |
| Conditions for bonus payment | If you hold at least £2,000 and make only one withdrawal every three months, we will reward you with an extra 0.15% Gross each quarter (0.15% AER). We will add another interest reward of 0.15% Gross each year (0.15% AER) if you make no more than three withdrawals each year. | | | | | | | | | | | | | | | |
| Withdrawal arrangements | Instant access | | | | | | | | | | | | | | | |
| Access | Branch, telephone or internet | | | | | | | | | | | | | | | |

Pathway (for accounts opened prior to 21st December 2009)

| Summary Box Key Product Information for our Savings Accounts | | |
|---|---|------------------|
| Account Name | Pathway | |
| Interest rates (AERs) | (without introductory bonus) | |
| | Tier | Gross (variable) |
| | £10,000 - £1,000,000 | 2.60% |
| | (including six month introductory bonus of 1.00%) | |
| | Tier | Gross (variable) |
| £10,000 - £1,000,000 | 3.60 % | AER 2.60% |
| Interest is paid each year in October. If your account balance falls below £10,000 we will pay interest at a rate of 0.01% gross/AER. | | |
| Tax Status | Interest is paid after tax | |
| Conditions for bonus payment | Will reward you with an introductory bonus rate of interest of 1.00% Gross /AER variable for the first six months from the date the account is opened | |
| Withdrawal arrangements | Instant access | |
| Access | Telephone or internet | |

Pathway (for accounts opened on/after 21st December 2009)

| Summary Box Key Product Information for our Savings Accounts | | |
|---|---|------------------|
| Account Name | Pathway | |
| Interest rates (AERs) | (without introductory bonus) | |
| | Tier | Gross (variable) |
| | £10,000 - £1,000,000 | 2.60% |
| | (including six month introductory bonus of 0.75%) | |
| | Tier | Gross (variable) |
| £10,000 - £1,000,000 | 3.35 % | AER 2.60% |
| Interest is paid each year in October. If your account balance falls below £10,000 we will pay interest at a rate of 0.01% gross/AER. | | |
| Tax Status | Interest is paid after tax | |
| Conditions for bonus payment | Will reward you with an introductory bonus rate of interest of 0.75% Gross /AER variable for the first six months from the date the account is opened | |
| Withdrawal arrangements | Instant access | |
| Access | Telephone or internet | |