

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

| Term | Date | Gross | Net | AER |
|----------|----------------------------------|-------|-------|-------|
| 6 months | 5th Mar. 2014 - 25th Sept. 2016 | 1.00% | 0.80% | 1.00% |
| | 28th June 2012 - 4th Mar. 2014 | 1.15% | 0.92% | 1.15% |
| | 20th June 2012 - 27th June 2012 | 1.35% | 1.08% | 1.35% |
| | 29th April 2010 - 19th June 2012 | 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 | 15th July 2015 - 27th Jan. 2016 | 1.30% | 1.04% | 1.40% |
| | 28th Jan. 2016 - 31st Mar. 2016 | 1.60% | 1.28% | 1.60% |
| | 15th July 2015 - 27th Jan. 2016 | 1.90% | 1.50% | 1.90% |
| | 5th Feb. 2015 - 14th July 2015 | 1.60% | 1.28% | 1.60% |
| | 5th Dec. 2014 - 5th Feb. 2015 | 1.85% | 1.48% | 1.85% |
| | 5th Mar. 2014 - 4th Dec. 2014 | 1.60% | 1.28% | 1.60% |
| | 21st Nov. 2013 - 4th Mar. 2014 | 1.75% | 1.40% | 1.75% |
| | 20th Sept. 2013 - 20th Nov.. 2013 | 1.35% | 1.08% | 1.35% |
| | 16th Aug. 2013 - 19th Sept. 2013 | 1.65% | 1.31% | 1.65% |
| | 3rd July 2013 - 15th Aug. 2013 | 1.89% | 1.51% | 1.89% |
| | 21st Feb. 2013 - 2nd July 2013 | 1.95% | 1.56% | 1.95% |
| | 7th Feb. 2013 - 20th Feb. 2013 | 2.05% | 1.64% | 2.05% |
| | 23rd Jan. 2013 - 6th Feb. 2013 | 2.19% | 1.75% | 2.19% |
| | 2nd Jan. 2013 - 22nd Jan. 2013 | 2.24% | 1.79% | 2.24% |
| | 19th Nov. 2012 - 1st Jan. 2013 | 2.49% | 1.99% | 2.49% |
| | 23rd Sept. 2012 - 31st Oct. 2012 | 2.95% | 2.36% | 2.95% |
| | 28th June 2012 - 23rd Sept. 2012 | 3.10% | 2.48% | 3.10% |
| 4th April 2012 - 27th June 2012 | 3.15% | 2.52% | 3.15% | |

| Term | Date | Gross | Net | AER |
|---------------------------------|----------------------------------|-------|-------|-------|
| 1 Year | 16th Feb. 2012 - 3rd April 2012 | 2.99% | 2.39% | 2.99% |
| | 1st Feb. 2012 - 15th Feb. 2012 | 3.00% | 2.40% | 3.00% |
| | 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% |
| | 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 | 15th July 2015 - 27th Jan. 2016 | 1.50% | 1.20% | 1.50% |
| | 28th Jan. 2016 - 31st Mar. 2016 | 1.80% | 1.44% | 1.80% |
| | 15th July 2015 - 27th Jan. 2016 | 2.10% | 1.66% | 2.10% |
| | 5th Dec. 2014 - 14th July 2015 | 1.90% | 1.52% | 1.90% |

| Term | Date | Gross | Net | AER |
|---------------------------------|----------------------------------|--------------|------------|------------|
| 2 Years | 5th Mar. 2014 - 4th Dec. 2014 | 2.05% | 1.64% | 2.05% |
| | 27th Jan. 2014 - 4th Mar. 2014 | 2.40% | 1.92% | 2.40% |
| | 21st Nov. 2013 - 26th Jan. 2014 | 2.15% | 1.72% | 2.15% |
| | 20th Sept. 2013 - 20th Nov. 2013 | 1.75% | 1.40% | 1.75% |
| | 16th Aug. 2013 - 19th Sept. 2013 | 2.09% | 1.67% | 2.09% |
| | 6th June 2013 - 15th Aug. 2013 | 2.30% | 1.84% | 2.30% |
| | 21st Feb. 2013 - 5th June 2013 | 2.20% | 1.76% | 2.20% |
| | 15th July 2009 - 22nd April 2010 | 3.60% | 2.88% | 3.60% |
| | 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 Mar. 2010 - 22nd April 2010 | 4.10% | 3.28% | 4.10% |
| | 25th Sept. 2009 - 4th Mar. 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 | 5th Dec. 2014 - 27th Jan. 2016 | 1.50% | 1.20% | 1.50% |
| | 28th Jan. 2016 - 31st Mar. 2016 | 1.80% | 1.44% | 1.80% |
| | 5th Dec. 2014 - 27th Jan. 2016 | 2.10% | 1.66% | 2.10% |
| | 27th Jan. 2014 - 26th Aug. 2014 | 2.70% | 2.16% | 2.70% |
| | 21st Nov. 2013 - 26th Jan. 2014 | 2.50% | 2.00% | 2.50% |
| | 20th Sept. 2013 - 20th Nov. 2013 | 1.95% | 1.56% | 1.95% |
| | 10th Sept. 2013 - 19th Sept. 2013 | 2.30% | 1.84% | 2.30% |
| | 6th June 2013 - 9th Sept. 2013 | 2.55% | 2.04% | 2.55% |
| | 21st Feb. 2013 - 5th June 2013 | 2.40% | 1.92% | 2.40% |
| | 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% |
| | 4th 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 | 11st 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% |
| | 23rd July 2008 - 24th July 2008 | 7.00% | 5.60% | 7.00% |

| Term | Date | Gross | Net | AER |
|-------------|----------------------------------|--------------|------------|------------|
| 5 Years | 5th Dec. 2014 - 27th Jan. 2016 | 1.80% | 1.44% | 1.80% |
| | 28th Jan. 2016 - 31st Mar. 2016 | 2.10% | 1.68% | 2.10% |
| | 5th Dec. 2014 - 27th Jan. 2016 | 2.30% | 1.82% | 2.30% |
| | 19th Sept. 2013 - 4th Dec. 2014 | 2.50% | 2.00% | 2.50% |
| | 16th Aug. 2013 - 19th Sept. 2013 | 2.90% | 2.32% | 2.90% |
| | 6th June 2013 - 15th Aug. 2013 | 2.75% | 2.20% | 2.75% |
| | 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% |
| | 20th April 2009 - 6th July 2009 | 4.00% | 3.20% | 4.40% |