

**HiSAVE Fixed Rate Account - With Early access Facility**

NO LONGER AVAILABLE TO NEW CUSTOMERS

Term	Date	Gross	Net	AER	Early Access Rate
6 months	15th Jan 2009 - Onwards	3.22%	2.60%	3.25%	1.50%
	10th Dec 2008 - 14th Jan 2009	3.97%	3.18%	4.00%	2.00%
	14th Nov 2008 - 9th Dec 2008	4.89%	3.91%	4.95%	3.00%
	7th Nov 2008 - 13th Nov 2008	5.72%	4.58%	5.80%	3.00%
	25th July 2008 - 6th Nov 2008	6.20%	4.96%	6.30%	4.50%
	22nd April 2008 - 24th July 2008	6.59%	5.27%	6.70%	5.00%
	5th March 2008 - 21st April 2008	6.40%	5.12%	6.50%	5.75%
	22nd Oct 2007 - 4th March 2008	6.65%	5.40%	6.76%	5.75%
	10th Sept 2007 - 21st Oct 2007	6.55%	5.24%	6.65%	5.75%
	10th Aug 2007 - 9th Sept 2007	6.35%	5.08%	6.45%	5.75%
	25th May 2007 - 9th Aug 2007	6.15%	4.92%	6.24%	5.50%
	12th Jan 2007 - 24th May 2007	5.85%	4.68%	5.93%	5.25%
	4th Jan 2007 - 11th Jan 2007	5.65%	4.52%	5.73%	5.32%

Term	Date	Gross	Net	AER	Early Access Rate
1 Year	16th Jan 2009 - Onwards	3.95%	3.20%	3.95%	1.50%
	10th Dec 2008 - 15th Jan 2009	4.40%	3.52%	4.40%	2.00%
	14th Nov 2008 - 9th Dec 2008	5.40%	4.32%	5.40%	3.00%
	7th Nov 2008 - 13th Nov 2008	6.25%	5.00%	6.25%	3.00%
	25th July 2008 - 6th Nov 2008	6.75%	5.40%	6.75%	4.50%
	22nd April 2008 - 24th July 2008	7.00%	5.60%	7.00%	5.00%
	5th March 2008 - 21st April 2008	6.65%	5.32%	6.65%	5.75%
	22nd Oct 2007 - 4th March 2008	6.85%	5.48%	6.85%	5.75%
	22nd Oct 2007 - 4th March 2008	6.85%	5.48%	6.85%	5.75%
	10th Sept 2007 - 21st Oct 2007	6.75%	5.40%	6.75%	5.75%
	10th Aug 2007 - 9th Sept 2007	6.55%	5.24%	6.55%	5.75%
	25th May 2007 - 9th Aug 2007	6.30%	5.04%	6.30%	5.50%

<b>Term</b>	<b>Date</b>	<b>Gross</b>	<b>Net</b>	<b>AER</b>	<b>Early Access Rate</b>
2 Years	15th Jan 2009 - Onwards	2.96%	2.40%	2.92%	1.50%
	9th Dec 2008 - 14th Jan 2009	4.26%	3.41%	4.17%	2.00%
	14th Nov 2008 - 8th Dec 2008	5.22%	4.18%	5.09%	3.00%
	7th Nov 2008 - 13th Nov 2008	6.12%	4.90%	5.94%	3.00%
	9th Sept 2008 - 6th Nov 2008	6.65%	5.32%	6.44%	4.50%
	25th July 2008 - 8th Sept 2008	6.65%	5.32%	6.65%	4.50%
	23rd July 2008 - 24th July 2008	6.65%	5.32%	6.65%	5.00%

<b>Term</b>	<b>Date</b>	<b>Gross</b>	<b>Net</b>	<b>AER</b>	<b>Early Access Rate</b>
3 Years	15th Jan 2009 - Onwards	3.24%	2.60%	3.15%	1.50%
	12th Dec 2008 - 14th Jan 2009	4.16%	3.33%	4.00%	2.00%
	9th Dec 2008 - 11th Dec 2008	4.60%	3.68%	4.40%	2.00%
	14th Nov 2008 - 8th Dec 2008	5.14%	4.11%	4.90%	3.00%
	7th Nov 2008 - 13th Nov 2008	6.10%	4.88%	5.75%	3.00%
	9th Sept 2008 - 6th Nov 2008	6.65%	5.32%	6.25%	4.50%
	25th July 2008 - 8th Sept 2008	6.65%	5.32%	6.65%	4.50%
	23rd July 2008 - 24th July 2008	6.65%	5.32%	6.65%	5.00%