

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

Term	Date	Gross	Net	AER
6 months	5th March 2014 – 25th Sept. 2016	1.00%	0.80%	1.00%
	28th June 2012 - 4th March 2014	1.14%	0.91%	1.15%
	20th June 2012 - 27th June 2012	1.34%	1.07%	1.35%
	29th April 2010 - 19th June 2012	1.48%	1.19%	1.50%
	15th July 2009 - 28th April 2010	1.99%	1.59%	2.00%

Term	Date	Gross	Net	AER
1 Year	1st April 2016 – 25th Sept. 2016	1.29%	1.03%	1.30%
	28th Jan. 2016 – 31st Mar. 2016	1.59%	1.27%	1.60%
	15th July 2015 – 27th Jan. 2016	1.88%	1.50%	1.90%
	5th Feb 2015 - 14th July 2015	1.59%	1.27%	1.60%
	5th Dec. 2014 - 5th Feb. 2015	1.83%	1.46%	1.85%
	5th March 2014 - 4th Dec. 2014	1.59%	1.27%	1.59%
	21st Nov. 2013 - 4th March 2014	1.74%	1.39%	1.75%
	20th Sept. - 20th Nov. 2013	1.34%	1.07%	1.35%
	16th Aug. 2013 - 19th Sept. 2013	1.64%	1.31%	1.65%
	3rd July 2013 - 15th Aug 2013	1.87%	1.50%	1.89%
	21st Feb. 2013 - 2nd July 2013	1.93%	1.54%	1.95%
	7th Feb. 2013 - 20th Feb. 2013	2.03%	1.62%	2.05%
	23rd Jan. 2013- 6th Feb. 2013	2.17%	1.74%	2.19%
	2nd Jan. 2013 - 22nd Jan. 2013	2.22%	1.78%	2.24%
	19th Nov. 2012 - 1st Jan. 2013	2.46%	1.97%	2.49%
	23rd Sept 2012 - 31st Oct 2012	2.91%	2.33%	2.95%
	28th June 2012 - 23rd Sept. 2012	3.06%	2.45%	3.10%
	4th April 2012 - 27th June 2012	3.11%	2.49%	3.15%
	16th Feb 2012 - 3rd April 2012	2.95%	2.36%	2.99%
	1st Feb 2012 - 15th Feb 2012	2.96%	2.37%	3.00%
	22nd Oct 2010 - 31st Jan 2012	2.23%	1.78%	2.25%
	17th Sept 2010 - 21st Oct 2010	2.72%	2.18%	2.75%
	27th Aug 2010 - 16th Sept 2010	2.96%	2.37%	3.00%
	29th June 2010 - 26th Aug 2010	3.06%	2.45%	3.10%
	7th June 2010 - 28th June 2010	2.96%	2.37%	3.00%
23rd April 2010 - 6th June 2010	2.72%	2.18%	2.75%	
17th Feb 2010 - 22nd April 2010	3.11%	2.49%	3.15%	

Term	Date	Gross	Net	AER
1 Year	25th Sept 2009 - 16th Feb 2010	3.34%	2.67%	3.40%
	15th July 2009 - 24th Sept 2009	3.40%	2.72%	3.45%

Term	Date	Gross	Net	AER
18 months	15th July 2009 - 24th Sept 2009	3.40%	2.72%	3.45%
	22nd Oct 2010 - 30th Mar 2011	2.72%	2.18%	2.75%
	2nd July 2010 - 21st Oct 2010	3.01%	2.41%	3.05%
	23rd April 2010 - 1st July 2010	3.16%	2.53%	3.20%
	15th July 2009 - 22nd April 2010	3.55%	2.84%	3.60%

Term	Date	Gross	Net	AER
2 Years	1st April 2016 – 25th Sept. 2016	1.49%	1.19%	1.50%
	28th Jan. 2016 – 31st Mar. 2016	1.79%	1.43%	1.80%
	15th July 2015 – 27th Jan. 2016	2.08%	1.66%	2.10%
	5th March 2014 - 4th Dec. 2014	2.03%	1.62%	2.03%
	27th Jan. 2014 - 4th March 2014	2.37%	1.90%	2.40%
	21st Nov. 2013 - 26th Jan. 2014	2.13%	1.70%	2.15%
	20th Sept. - 20th Nov. 2013	1.74%	1.39%	1.75%
	16th Aug. 2013 - 19th Sept. 2013	2.07%	1.66%	2.09%
	6th June 2013 - 15th Aug 2013	2.28%	1.82%	2.30%
	21st Feb 2013 - 5th June 2013	2.18%	1.74%	2.20%
	2nd July 2010 - 21st Oct 2010	3.01%	2.41%	3.05%
	23rd April 2010 - 1st July 2010	3.16%	2.53%	3.20%
	15th July 2009 - 22nd April 2010	3.55%	2.84%	3.60%
	22nd Oct 2010 - 30th Mar 2011	3.30%	2.64%	3.35%
	17th Sept 2010 - 21st Oct 2010	3.45%	2.76%	3.50%
	14th May 2010 - 16th Sept 2010	3.64%	2.91%	3.70%
	23rd April 2010 - 13th May 2010	3.79%	3.03%	3.85%
	5th March 2010 - 22nd April 2010	4.03%	3.22%	4.10%
	25th Sept 2009 - 4th March 2010	4.17%	3.34%	4.25%
	15th July 2009 - 24th Sept 2009	4.27%	3.41%	4.35%

Term	Date	Gross	Net	AER
3 Years	1st April 2016 – 25th Sept. 2016	1.49%	1.19%	1.50%
	28th Jan. 2016 – 31st Mar. 2016	1.79%	1.80%	1.80%
	5th Dec. 2014 – 27th Jan. 2016	2.08%	1.66%	2.10%
	27th Jan. 2014 - 26th Aug. 2014	2.67%	2.14%	2.70%
	21st Nov. 2013 - 26th Jan. 2014	2.47%	1.98%	2.50%

<b>Term</b>	<b>Date</b>	<b>Gross</b>	<b>Net</b>	<b>AER</b>
3 Years	20th Sept. - 20th Nov. 2013	1.93%	1.54%	1.95%
	10th Sept 2013 - 19th Sept 2013	2.28%	1.82%	2.30%
	6th June 2013 - 9th Sept 2013	2.52%	2.02%	2.55%
	21st Feb 2013 - 5th June 2 013	2.37%	1.90%	2.40%
	15th July 2009 - 24th Sept 2009	4.27%	3.41%	4.35%
	10th Nov 2010 - 30th Mar 2011	3.74%	2.99%	3.80%
	17th Sept 2010 - 9th Nov 2010	3.93%	3.14%	4.00%
	7th June 2010 - 16th Sept 2010	4.08%	3.26%	4.15%
	14th May 2010 - 6th June 2010	4.17%	3.34%	4.25%
	23rd April 2010 - 13th May 2010	4.27%	3.42%	4.35%
	17th Feb 2010 - 22nd April 2010	4.51%	3.61%	4.60%
	25th Sept 2009 - 16th Feb 2010	4.60%	3.68%	4.70%
	15th July 2009 - 24th Sept 2009	4.51%	3.60%	4.60%

<b>Term</b>	<b>Date</b>	<b>Gross</b>	<b>Net</b>	<b>AER</b>
4 Years	1st Oct 2010 - 30th Mar 2011	3.98%	3.18%	4.05%
	2nd July 2010 - 30th Sept 2010	4.08%	3.26%	4.15%
	7th June 2010 - 1st July 2010	4.17%	3.34%	4.25%
	14th May 2010 - 6th June 2010	4.41%	3.53%	4.50%
	23rd April 2010 - 13th May 2010	4.27%	3.42%	4.35%
	15th July 2009 - 24th Sept 2009	4.51%	3.60%	4.60%

<b>Term</b>	<b>Date</b>	<b>Gross</b>	<b>Net</b>	<b>AER</b>
5 Years	1st April 2016 – 25th Sept. 2016	1.79%	1.43%	1.80%
	28th Jan. 2016 – 31st Mar. 2016	2.08%	1.66%	2.10%
	5th Dec. 2014 – 27th Jan. 2016	2.88%	1.82%	2.30%