

# Deposit Account Product Range

## Interest Rate Comparison



The following products are on-sale and available to customers:

We offer straightforward banking solutions and take the time to understand your needs. Call us on 0345 140 1000 to discuss how we can help your business reach its full potential.

Bank base rate 0.50% (applicable from 02 November 2017)

Product	Net Rate*	Gross Rate**	AER***
<b>Instant Access Account</b>	0.160%	0.20%	0.200%

\*Net Rate is the amount of interest you will receive if your organisation pays tax at source.

\*\* Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

\*\*\* AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.

The following products are off-sale and no longer available to customers:

Bank base rate 0.50% (applicable from 02 November 2017)

Product	Net Rate*	Gross Rate**	AER***
<b>Tailored Deposit Account #</b>	0.160%	0.20%	0.200%
<b>Credit Union Development Fund ++</b>	0.160%	0.20%	0.200%

# Interest is credited quarterly in March, June, September and December. Any charges are debited quarterly in the same months.

++ Gross interest is credited in March and September. All accounts are instant access unless shown otherwise.

Equivalent of 0.125% of aggregated balances paid into Development Fund to help develop the Credit Union Movement in the UK with effect from 02/04/09. This account is only available to Credit Unions.

### 14 Day Deposit Account ++

Interest is paid on the *whole* balance at the rate shown.

0.160%	0.20%	0.200%
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### HIDA (High Interest Deposit Account) ++

Interest is paid on the *whole* balance at the rate shown.

3 months notice of withdrawal required.	0.160%	0.20%	0.200%
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### Ideal Deposit Account #

Interest is paid on the *whole* balance at the rate shown.

0.160%	0.20%	0.200%
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### Ideal Reserve Account #

Interest is paid on the *whole* balance at the rate shown.

35 days notice of withdrawal is required	0.160%	0.20%	0.200%
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### 90-Day Deposit Account

Early withdrawal penalties apply

**Rates as of 3rd November 2017**

£0 -£999,999	0.280%	0.35%	0.350%
£1,000,000+	0.52%	0.65%	0.65%