

Deposit Account Product Range

Interest Rate Comparison



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

All Organisations have different banking needs and we have a range of deposit accounts available to meet your needs. The availability of accounts will vary dependent upon the needs of the organisation and the suitability of the account. We will be happy to discuss the most suitable account to meet your requirements. Call us on 0345 140 1000 and we will be happy to provide you with more information.

Bank base rate 0.25% (applicable from 06 August 2016)

Product	Net Rate*	Gross Rate**	AER***
Tailored Deposit Account #	0.04%	0.05%	0.05%

*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 for sale:

Bank base rate 0.25% (applicable from 06 August 2016)

Product	Net Rate*	Gross Rate**	AER***
Credit Union Development Fund ++	0.04%	0.05%	0.05%

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.

A deposit account for Credit Unions.

14 Day Deposit Account ++

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

14 days notice of withdrawal required.

0.04%	0.05%	0.05%
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HIDA (High Interest Deposit Account) ++

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

0.04%	0.05%	0.05%
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3 months notice of withdrawal required.

Ideal Deposit Account

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

0.04%	0.05%	0.05%
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Ideal Reserve Account

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

0.04%	0.05%	0.05%
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35 days notice of withdrawal is required

90-Day Deposit Account

90 days notice of withdrawal required.

Early withdrawal penalties apply

Rates as of 6 August 2016

£0 -£999,999	0.20%	0.25%	0.25%
£1,000,000+	0.52%	0.65%	0.65%