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# ISLAND PERSONAL ACCOUNTS

Historic Interest rates

Rates correct as at 3 February 2024

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# Historic rates for current product range

This document lists interest rate history for products that are currently still available. For current rates for new accounts please refer to Islands Retail Rate Sheet as they may vary. This document also records the rate history for products withdrawn from sale.

## Call Savings Accounts

### Island Instant Saver Account – Sterling only

Interest is paid monthly.

Dates rate applicable	Account Balance	Gross Variable Rate*	AER**
4 September 2023 to 2 February 2024*	£1+	2.50	2.53
	£25,000+	3.50	3.56
	£50,000+	4.50	4.59
3 February 2024	£1+	2.50	2.53
	£25,000+	3.00	3.04
	£50,000+	3.25	3.30

\* Interest rates on accounts opened before 3 February 2024 will reduce to 3.25%/3.00%/2.50% from 13 May 2024.

### Island Instant Access Account

Interest is paid monthly.

Dates rate applicable	Account Balance	Gross Variable Rate*	AER**
1 April 2009 to 30 August 2016 *	£1+	0.05	0.05
	£25,000+	0.10	0.10
1 September 2016 to 30 November 2017	£1+	0.05	0.05
	£25,000+	0.05	0.05
1 December 2017 to 2 September 2018	£1+	0.05	0.05
	£25,000+	0.10	0.10
3 September 2018 to 28 February 2021 **	£1+	0.05	0.05
	£25,000+	0.20	0.20
1 March 2021 to 28 February 2022	£1+	0.05	0.05
	£25,000+	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.11	0.11
	£25,000+	0.18	0.18
11 April 2022 to 29 May 2022	£1+	0.17	0.17
	£25,000+	0.31	0.31
30 May 2022 to 10 July 2022	£1+	0.23	0.23
	£25,000+	0.46	0.46

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## Island Instant Access Account (continued)

Interest is paid monthly.

Dates rate applicable	Account Balance	Gross Variable Rate*	AER**
11 July 2022 to 23 October 2022	£1+ £25,000+	0.30 0.61	0.30 0.61
24 October 2022 to 4 December 2022	£1+ £25,000+	0.55 0.86	0.55 0.86
5 December 2022 to 25 June 2023	£1+ £25,000+	0.77 1.08	0.77 1.09
26 June 2023	£1+ £25,000+	0.90 1.20	0.90 1.21

\* Interest rates on accounts opened before 1 September 2016 reduce to 0.05% from 8 December 2016.

\*\* Interest rates on accounts opened before 1 March 2021 reduce to 0.05% from 10 May 2021.

## Island Regular Savings Account

Interest is paid annually.

Date account opened	Account Balance	0-2 Withdrawals Gross Variable Rate *	3-6 Withdrawals Gross Variable Rate *	7+ Withdrawals Gross Variable Rate *
1 April 2009 to 31 August 2016*	£1+	1.00	0.50	0.25
1 September 2016 to 30 August 2017	£1+	0.75	0.25	0.05
1 September 2017 to 2 September 2018	£1+	0.95	0.45	0.25
3 September 2018 to 11 October 2020 **	£1+	1.10	0.55	0.30
12 October 2020 to 28 February 2022	£1+	0.50	0.15	0.05
1 March 2022 to 10 April 2022	£1+	0.63	0.28	0.18
11 April 2022 to 29 May 2022	£1+	0.76	0.41	0.31
30 May 2022 to 10 July 2022	£1+	0.91	0.47	0.32
11 July 2022 to 23 October 2022	£1+	1.06	0.57	0.35
24 October 2022 to 4 December 2022	£1+	1.31	0.77	0.50

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## Island Regular Savings Account (continued)

Interest is paid annually.

Date account opened	Account Balance	0-2 Withdrawals Gross Variable Rate *	3-6 Withdrawals Gross Variable Rate *	7+ Withdrawals Gross Variable Rate *
5 December 2022	£1+	1.68	1.07	0.60

\*Interest rates on accounts opened before 1 September 2016 reduced to 0.75%/0.25%/0.05% from 16 January 2017.

\*\*Interest rates on accounts opened before 12 October 2020 reduced to 0.50%/0.15%/0.05% from 17 February 2021.

## Island First Account

Interest is paid quarterly.

Date account opened	Account Balance	Gross Variable Rate*	AER**
31 May 2014 to	£1-£20,000	1.99	2.00
31 August 2016*	Anything over £20,000	0.50	0.50
1 September 2016 to	£1-£20,000	1.74	1.75
2 September 2018	Anything over £20,000	0.25	0.25
3 September 2018 to	£1-£20,000	1.89	1.90
11 October 2020 **	Anything over £20,000	0.25	0.25
12 October 2020 to	£1-£20,000	1.25	1.26
28 February 2022	Anything over £20,000	0.20	0.20
1 March 2022 to	£1-£20,000	1.38	1.39
10 April 2022	Anything over £20,000	0.20	0.20
11 April 2022 to	£1-£20,000	1.51	1.52
29 May 2022	Anything over £20,000	0.30	0.30
30 May 2022 to	£1-£20,000	1.66	1.67
10 July 2022	Anything over £20,000	0.35	0.35
11 July 2022 to	£1-£20,000	1.81	1.82
23 October 2022	Anything over £20,000	0.40	0.40
24 October 2022 to	£1-£20,000	2.06	2.08
4 December 2022	Anything over £20,000	0.55	0.55
5 December 2022 to	£1-£20,000	2.43	2.45
23 April 2023	Anything over £20,000	0.77	0.77
24 April 2023 to	£1-£20,000	2.50	2.52
24 September 2023	Anything over £20,000	1.00	1.00

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## Island Instant Access Account (continued)

Interest is paid monthly.

25 September 2023	£1-£20,000	3.50	3.56
	Anything over £20,000	2.00	2.02

\*Interest rates on accounts opened before 1 September 2016 reduced to 1.74%/0.25% from 16 January 2017.

\*\*Interest rates on accounts opened before 12 October 2020 reduced to 1.25%/0.20% from 17 February 2021.

## Island Future Account

Interest is paid half yearly.

Dates rate applicable	Account Balance	Gross Variable Rate*	AER**
1 April 2009 to 7 December 2016	£1+	0.10	0.10
8 December 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 2 September 2018	£1+	0.10	0.10
3 September 2018 to 10 April 2022	£1+	0.20	0.20
11 April 2022 to 29 May 2022	£1+	0.30	0.30
30 May 2022 to 10 July 2022	£1+	0.35	0.35
11 July 2022 to 23 October 2022	£1+	0.40	0.40
24 October 2022 to 4 December 2022	£1+	0.55	0.55
5 December 2022	£1+	0.77	0.77

## Money Market Call Account – GBP

Interest is paid monthly.

The Money Market Call Account is the Servicing Account referred to in the Fixed Term Deposit Terms and Conditions.

Dates rate applicable	Account Balance	Gross Variable Rate*	AER**
30 March 2009 to 15 January 2017	£1+	0.10	0.10
	£1,000,000+	0.20	0.20
16 January 2017 to 30 November 2017	£1+	0.05	0.05
	£1,000,000+	0.05	0.05

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## Money Market Call Account – GBP (continued)

Dates rate applicable	Account Balance	Gross Variable Rate*	AER**
1 December 2017 to 9 May 2021	£1+	0.10	0.10
	£1,000,000+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
	£1,000,000+	0.10	0.10
1 March 2022 to 10 April 2022	£1+	0.18	0.18
	£1,000,000+	0.23	0.23
11 April 2022 to 29 May 2022	£1+	0.23	0.23
	£1,000,000+	0.28	0.28
30 May 2022 to 10 July 2022	£1+	0.28	0.28
	£1,000,000+	0.33	0.33
11 July 2022 to 23 October 2022	£1+	0.33	0.33
	£1,000,000+	0.38	0.38
24 October 2022 to 4 December 2022	£1+	0.48	0.48
	£1,000,000+	0.53	0.53
5 December 2022 to 25 June 2023	£1+	0.70	0.70
	£1,000,000+	0.75	0.75
26 June 2023	£1+	0.75	0.75
	£1,000,000+	0.75	0.75

## Island Fixed Rate Deposit Account

The Island Fixed Rate Deposit Account is a fixed term, fixed interest rate account. Interest is paid annually. Withdrawals are not allowed until the end of the term.

### Sterling 2 Year Island Fixed Rate Deposit

Date account opened	Account Balance	Gross Rate*	AER**
4 May 2016 to 30 November 2017	£2,000-£5,000,000	0.70	0.70
1 December 2017 to 2 April 2018	£2,000-£5,000,000	0.85	0.85

Off Sale from 3 April 2018

## Island Fixed Rate Deposit Account (continued)

Interest is paid monthly.

### Sterling 1 Year Island Fixed Rate Deposit

Date account opened	Account Balance	Gross Rate*	AER**
3 April 2018 to 2 September 2018	£2,000-£5,000,000	1.00	1.00
3 September 2018 to 21 July 2019	£2,000-£5,000,000	1.15	1.15
22 July 2019 to 18 March 2020	£2,000-£5,000,000	0.90	0.90
Off Sale from 19 March 2020 to 27 March 2022			
28 March 2022 to 29 May 2022	£2,000-£5,000,000	0.85	0.85
30 May 2022 to 10 July 2022	£2,000-£5,000,000	1.55	1.55
11 July 2022 to 21 August 2022	£2,000-£5,000,000	1.85	0.85
22 August 2022 to 25 September 2022	£2,000+	1.98	1.98
	£100,000-£5,000,000	2.17	2.17
26 September 2022 to 23 October 2022	£2,000+	3.18	3.18
	£250,000+	3.23	3.23
	£1,000,000-£5,000,000	3.28	3.28
24 October 2022 to 13 November 2022	£2,000+	4.45	4.45
	£100,000+	4.50	4.50
	£500,000-£5,000,000	4.55	4.55
14 November 2022 to 8 January 2023	£2,000+	3.50	3.50
	£50,000+	3.70	3.70
	£250,000-£5,000,000	3.90	3.90
9 January 2023 to 23 April 2023	£2,000+	3.91	3.91
	£50,000+	3.96	3.96
	£250,000+	3.99	3.99
	£500,000-£5,000,000	4.05	4.05

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## Island Fixed Rate Deposit Account (continued)

Interest is paid annually.

Date account opened	Account Balance	Gross Rate*	AER**
24 April 2023 to 25 June 2023	£2,000+	3.55	3.55
	£50,000+	3.65	3.65
	£100,000+	3.75	3.75
	£250,000+	3.90	3.90
	£500,000+	4.05	4.05
	£1,000,000-£5,000,000	4.15	4.15
26 June 2023 to 23 July 2023	£2,000+	3.70	3.70
	£50,000+	5.00	5.00
	£100,000+	5.00	5.00
	£250,000+	5.00	5.00
	£500,000+	5.00	5.00
	£1,000,000-£5,000,000	5.00	5.00
24 July 2023 to 2 February 2024	£2,000+	4.00	4.00
	£50,000+	5.50	5.50
	£100,000+	5.50	5.50
	£250,000+	5.50	5.50
	£500,000+	5.50	5.50
	£1,000,000-£5,000,000	5.50	5.50
3 February 2024	£2,000+	4.00	4.00
	£50,000+	4.80	4.80
	£100,000+	4.80	4.80
	£250,000+	4.80	4.80
	£500,000+	4.80	4.80
	£1,000,000-£5,000,000	4.80	4.80



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## Island Standard Saver Account

Interest is paid annually

Dates rate applicable	Account Balance	Gross Rate*	AER**
3 April 2018 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.30	0.30
11 July 2022 to 23 October 2022	£1+	0.40	0.40
24 October 2022 to 4 December 2022	£1+	0.55	0.55
5 December 2022 to 25 June 2023	£1+	0.77	0.77
26 June 2023	£1+	0.90	0.90

## Other Accounts

### Sterling International Instant Saver Account

Interest is paid monthly.

	Account Balance	Gross Rate	AER**
4 September 2023 to 2 February 2024*	£1+	0.00	0.00
	£10,000+	2.50	2.53
	£25,000+	3.50	3.56
	£50,000+	4.50	4.59
3 February 2024	£1+	0.00	0.00
	£10,000+	2.50	2.53
	£25,000+	3.00	3.04
	£50,000+	4.00	4.07
	£500,000+	4.25	4.33

\* Interest rates on accounts opened before 3 February 2024 will reduce to 4.25%/4.00%/3.00%/2.50%/0.00% from 13 May 2024.

### US Dollar International Instant Saver Account

Interest is paid monthly.

	Account Balance	Gross Rate	AER**
4 September 2023 to 2 February 2024*	\$1+	0.00	0.00
	\$10,000+	2.50	2.53
	\$25,000+	3.50	3.56
	\$50,000+	4.50	4.59
3 February 2024	\$1+	0.00	0.00
	\$10,000+	2.50	2.53
	\$25,000+	3.00	3.04
	\$50,000+	4.00	4.07
	\$500,000+	4.25	4.33

\* Interest rates on accounts opened before 3 February 2024 will reduce to 4.25%/4.00%/3.00%/2.50%/0.00% from 13 May 2024.

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## Euro International Instant Saver Account

Interest is paid monthly.

	Account Balance	Gross Rate	AER**
4 September 2023	€1+	0.00	0.00
	€10,000+	2.00	2.02
	€25,000+	2.50	2.53
	€50,000+	3.00	3.04

## Money Market Call Account – EURO

Interest is paid monthly.

The Money Market Call Account is the Servicing Account referred to in the Fixed Term Deposit Terms and Conditions.

Date account opened	Account Balance	Gross Rate*	AER**
3 June 2009 to 2 May 2011	€1+	0.30	0.30
	€100,000+	0.40	0.40
3 May 2011 to 11 January 2015	€1+	0.20	0.20
	€100,000+	0.20	0.20
12 January 2015 to 4 March 2018	€1+	0.05	0.05
	€100,000+	0.05	0.05
5 March 2018 to current date	€1+	0.01	0.01
	€100,000+	0.01	0.01

## Money Market Call Account – USD

Interest is paid monthly.

The Money Market Call Account is the Servicing Account referred to in the Fixed Term Deposit Terms and Conditions.

Date account opened	Account Balance	Gross Rate*	AER**
9 January 2009 to 31 January 2018	\$1+ \$15,000+	0.00 0.10	0.00 0.10
1 February 2018 to 2 September 2018	\$1+ \$15,000+	0.00 0.25	0.00 0.25
3 September 2018 to 9 May 2021	\$1+ \$10,000+	0.00 0.25	0.00 0.25
10 May 2021 to 29 May 2022	\$1+ \$10,000+	0.00 0.15	0.00 0.15
30 May 2022 to 10 July 2022	\$1+ \$10,000+	0.00 0.30	0.00 0.30
11 July 2022 to 23 October 2022	\$1+ \$10,000+	0.00 0.45	0.00 0.45
24 October 2022 to 4 December 2022	\$1+ \$10,000+	0.00 0.68	0.00 0.68
5 December 2022	\$1+ \$10,000+	0.00 0.90	0.00 0.90

## Sterling 1 Year Fixed Term Deposit

Interest rate is fixed and interest is paid at the end of the term.

Date deposit placed	Account Balance	Gross Rate*	AER**
3 April 2018 to 2 September 2018	£2,000-£5,000,000	1.00	1.00
3 September 2018 to 21 July 2019	£2,000-£5,000,000	1.15	1.15
22 July 2019 to 18 March 2020	£2,000 - £5,000,000	0.90	0.90
Off Sale from 19 March 2020 to 21 March 2022			
22 March 2022 to 15 May 2022	£2,000-£5,000,000	0.85	0.85
16 May 2022 to 28 June 2022	£2,000-£5,000,000	1.55	1.55
29 June 2022 to 14 August 2022	£2,000-£5,000,000	1.85	1.85
15 August 2022 to 7 September 2022	£2,000+ £100,000-£5,000,000	1.98 2.17	1.98 2.17

## Sterling 1 Year Fixed Term Deposit (continued)

Interest rate is fixed and interest is paid at the end of the term.

Date deposit placed	Account Balance	Gross Rate*	AER**
8 September 2022 to 13 October 2022	£2,000+	3.18	3.18
	£250,000+	3.23	3.23
	£1,000,000-£5,000,000	3.28	3.28
14 October 2022 to 6 November 2022	£2,000+	4.45	4.45
	£100,000+	4.50	4.50
	£500,000-£5,000,000	4.55	4.55
7 November 2022 to 4 December 2022	£2,000+	3.50	3.50
	£50,000+	3.70	3.70
	£250,000-£5,000,000	3.90	3.90
5 December 2022 to 23 April 2023	£2,000+	3.91	3.91
	£50,000+	3.96	3.96
	£250,000+	3.99	3.99
	£500,000-£5,000,000	4.05	4.05
24 April 2023 to 25 June 2023	£2,000+	3.55	3.55
	£50,000+	3.65	3.65
	£100,000+	3.75	3.75
	£250,000+	3.90	3.90
	£500,000+	4.05	4.05
	£1,000,000-£5,000,000	4.15	4.15
26 June 2023 to 23 July 2023	£2,000+	3.70	3.70
	£50,000+	5.00	5.00
	£100,000+	5.00	5.00
	£250,000+	5.00	5.00
	£500,000+	5.00	5.00
	£1,000,000-£5,000,000	5.00	5.00

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## Sterling 1 Year Fixed Term Deposit (continued)

Interest rate is fixed and interest is paid at the end of the term.

Date deposit placed	Account Balance	Gross Rate*	AER**
24 July 2023 to 2 February 2024	£2,000+	4.00	4.00
	£50,000+	5.50	5.50
	£100,000+	5.50	5.50
	£250,000+	5.50	5.50
	£500,000+	5.50	5.50
	£1,000,000-£5,000,000	5.50	5.50
3 February 2024	£2,000+	4.00	4.00
	£50,000+	4.80	4.80
	£100,000+	4.80	4.80
	£250,000+	4.80	4.80
	£500,000+	4.80	4.80
	£1,000,000-£5,000,000	4.80	4.80

## US Dollar 1 Year Fixed Term Deposit

Interest rate is fixed and interest is paid at the end of the term.

Date deposit placed	Account Balance	Gross Rate*	AER**
21 May 2016 to 3 September 2017	\$2,000-\$5,000,000	0.75	0.75
4 September 2017 to 31 January 2018	\$2,000-\$5,000,000	0.95	0.95
1 February 2018 to 31 July 2018	\$2,000-\$5,000,000	1.55	1.55
1 August 2018 to 31 October 2018	\$2,000-\$5,000,000	2.05	2.05
1 November 2018 to 21 July 2019	\$2,000-\$5,000,000	2.25	2.25
22 July 2019 to 3 November 2019	\$2,000-\$5,000,000	1.85	1.85
4 November 2019 to 11 March 2020	\$2,000-\$5,000,000	1.60	1.60
Off Sale from 12 March 2020 to 21 March 2022			
22 March 2022 to 15 May 2022	\$2,000-\$5,000,000	0.65	0.65
16 May 2022 to 28 June 2022	\$2,000-\$5,000,000	1.95	1.95
29 June 2022 to 14 August 2022	\$2,000-\$5,000,000	2.30	2.30
15 August 2022 to 7 September 2022	\$2,000+	2.57	2.57
	\$100,000-\$5,000,000	3.20	3.20

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## US Dollar 1 Year Fixed Term Deposit (continued)

Interest rate is fixed and interest is paid at the end of the term.

Date deposit placed	Account Balance	Gross Rate*	AER**
8 September 2022 to 13 October 2022	\$2,000+	3.27	3.27
	\$100,000+	3.32	3.32
	\$500,000-£5,000,000	3.42	3.42
14 October 2022 to 15 November 2022	\$2,000+	3.79	3.79
	\$100,000-\$5,000,000	4.03	4.03
	\$2,000+	3.79	3.79
16 November 2022 to 4 December 2022	\$100,000+	4.09	4.09
	\$500,000-£5,000,000	4.14	4.14
	\$2,000+	4.40	4.40
5 December 2022 to 23 April 2023	\$100,000+	4.47	4.47
	\$500,000-£5,000,000	4.73	4.73
	\$2,000+	3.45	3.45
24 April 2023 to 25 June 2023	\$100,000+	3.80	3.80
	\$250,000+	4.00	4.00
	\$500,000+	4.20	4.20
	\$1,00,000-\$5,000,000	4.45	4.45
	\$2,000+	3.60	3.60
26 June 2023 to 1 October 2023	\$50,000+	4.75	4.75
	\$100,000+	4.75	4.75
	\$250,000+	4.75	4.75
	\$500,000+	4.75	4.75
	\$1,00,000-\$5,000,000	4.75	4.75
2 October 2023 to 2 February 2024	\$2,000+	3.60	3.60
	\$50,000+	5.00	5.00
	\$100,000+	5.00	5.00
	\$250,000+	5.00	5.00
	\$500,000+	5.00	5.00
	\$1,00,000-\$5,000,000	5.00	5.00

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## US Dollar 1 Year Fixed Term Deposit (continued)

Interest rate is fixed and interest is paid at the end of the term.

Date deposit placed	Account Balance	Gross Rate*	AER**
3 February 2024	\$2,000+	3.60	3.60
	\$50,000+	4.50	4.50
	\$100,000+	4.50	4.50
	\$250,000+	4.50	4.50
	\$500,000+	4.50	4.50
	\$1,000,000-\$5,000,000	4.50	4.50

## Euro 1 Year Fixed Term Deposit

Interest rate is fixed and interest is paid at the end of the term.

Date deposit placed	Account Balance	Gross Rate*	AER**
16 November 2022 to 23 April 2023	€2,000+	0.75	0.75
	€100,000+	1.92	1.92
	€250,000+	1.97	1.97
	€500,000-€5,000,000	1.99	1.99
24 April 2023 to 25 June 2023	€2,000+	0.75	0.75
	€100,000+	1.92	1.92
	€250,000+	1.97	1.97
	€500,000+	2.45	2.45
	€1,000,000-€5,000,000	2.75	2.75
26 June 2023 to 3 September 2023	€2,000+	0.90	0.90
	€100,000+	2.05	2.05
	€250,000+	2.10	2.10
	€500,000+	2.60	2.60
	€1,000,000-€5,000,000	2.95	2.95
4 September 2023	€2,000+	0.90	0.90
	€50,000+	3.55	3.55
	€100,000+	3.55	3.55
	€250,000+	3.55	3.55
	€500,000+	3.55	3.55
	€1,000,000-€5,000,000	3.55	3.55



## Accounts No Longer Available

### Island Bonus Saver Account – Sterling Only

This product was closed for new business from 4 September 2023. Interest is paid monthly. Bonus rate is fixed and payable for first 12 months then pays the Standard Variable Rate

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
1 July 2013 to 9 February 2014		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.60	0.60	0.10	0.10	0.50
	£5,000+	1.00	1.00	0.50	0.50	0.50
10 February 2014 to 19 April 2015		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.55	0.55	0.20	0.20	0.35
	£5,000+	0.75	0.75	0.20	0.20	0.55
20 April 2015 to 20 May 2016		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.25	0.25	0.20	0.20	0.05
	£25,000+	0.40	0.40	0.20	0.20	0.20
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£500,000+	0.60	0.60	0.20	0.20	0.40
	£5,000,001+	0.00	0.00	0.00	0.00	0.00
21 May 2016 to 31 August 2016		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.25	0.25	0.20	0.20	0.05
	£100,000+	0.35	0.35	0.20	0.20	0.15
	£500,000+	0.50	0.50	0.20	0.20	0.30
	£5,000,001+	0.00	0.00	0.00	0.00	0.00
1 September 2016 to 30 November 2017		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 30 November 2017		Bonus %
	£1+	0.20	0.20	0.05	0.05	0.15
	£500,000+	0.25	0.25	0.05	0.05	0.20
	£5,000,001+	0.00	0.00	0.00	0.00	0.00

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## Island Bonus Saver Account – Sterling Only (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
1 December 2017 to 2 April 2018		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	£1+	0.35	0.35	0.20	0.20	0.15
	£100,000+	0.40	0.40	0.20	0.20	0.20
	£500,000+	0.45	0.45	0.20	0.20	0.25
	£5,000,001+	0.00	0.00	0.00	0.00	0.00
3 April 2018 to 2 September 2018		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	£1+	0.35	0.35	0.20	0.20	0.15
	£100,000+	0.40	0.40	0.20	0.20	0.20
	£500,000+	0.55	0.55	0.20	0.20	0.35
	£5,000,001+	0.00	0.00	0.00	0.00	0.00
3 September 2018 to 11 October 2020		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	£1+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.55	0.55	0.20	0.20	0.35
	£500,000+	0.70	0.70	0.20	0.20	0.50
	£5,000,001+	0.00	0.00	0.00	0.00	0.00
12 October 2020 to 28 February 2021		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	£1+	0.25	0.25	0.20	0.20	0.05
	£100,000+	0.40	0.40	0.20	0.20	0.20
	£5,000,001+	0.00	0.00	0.00	0.00	0.00
1 March 2021 to 28 February 2022		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 28 February 2022		Bonus %
	£1+	0.15	0.15	0.05	0.05	0.10
	£100,000+	0.20	0.20	0.05	0.05	0.15
	£1,000,000+	0.35	0.35	0.05	0.05	0.30

## Island Bonus Saver Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
1 March 2022 to 10 April 2022		With Bonus for first <b>12 months</b>		Standard Variable rate		Bonus %
	£1+	0.30	0.30	0.10	0.10	0.20
	£100,000+	0.35	0.35	0.10	0.10	0.25
	£1,000,000+	0.50	0.50	0.10	0.10	0.40
11 April 2022 to 29 May 2022		With Bonus for first <b>12 months</b>		Standard Variable rate		Bonus %
	£1+	0.45	0.45	0.20	0.20	0.25
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£1,000,000+	0.65	0.65	0.20	0.20	0.45
30 May 2022 to 10 July 2022		With Bonus for first <b>12 months</b>		Standard Variable rate		Bonus %
	£1+	0.60	0.60	0.30	0.30	0.30
	£100,000+	0.65	0.65	0.30	0.30	0.35
	£1,000,000+	0.80	0.80	0.30	0.30	0.50
11 July 2022 to 23 October 2022		With Bonus for first <b>12 months</b>		Standard Variable rate		Bonus %
	£1+	0.75	0.75	0.40	0.40	0.35
	£100,000+	0.80	0.80	0.40	0.40	0.40
	£1,000,000+	0.90	0.90	0.40	0.40	0.50
24 October 2022 to 4 December 2022		With Bonus for first <b>12 months</b>		Standard Variable rate		Bonus %
	£1+	1.00	1.00	0.55	0.55	0.45
	£100,000+	1.05	1.06	0.55	0.55	0.50
	£1,000,000+	1.15	1.16	0.55	0.55	0.60
5 December 2022 to 5 February 2023		With Bonus for first <b>12 months</b>		Standard Variable rate		Bonus %
	£1+	1.10	1.11	0.77	0.77	0.33
	£100,000+	1.41	1.42	0.77	0.77	0.64
	£1,000,000+	1.55	1.56	0.77	0.77	0.78
6 February 2023 to 23 April 2023		With Bonus for first <b>12 months</b>		Standard Variable rate		Bonus %
	£1+	1.22	1.23	0.77	0.77	0.45
	£100,000+	1.41	1.42	0.77	0.77	0.64
	£1,000,000+	1.55	1.56	0.77	0.77	0.78

## Island Bonus Saver Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
24 April 2023 to 2 June 2023		With Bonus for first 12 months		Standard Variable rate		Bonus %
	£1+	1.45	1.46	1.00	1.00	0.45
	£100,000+	1.70	1.71	1.00	1.00	0.70
	£500,000+	1.85	1.86	1.00	1.00	0.85
	£1,000,000+	2.05	2.07	1.00	1.00	1.05
3 June 2023 to 25 June 2023		With Bonus for first 12 months		Standard Variable rate		Bonus %
	£1+	1.70	1.71	1.25	1.26	0.45
	£100,000+	1.95	1.96	1.25	1.26	0.70
	£500,000+	2.10	2.12	1.25	1.26	0.85
	£1,000,000+	2.30	2.32	1.25	1.26	1.05
26 June 2023 to 3 September 2023		With Bonus for first 12 months		Standard Variable rate		Bonus %
	£1+	1.95	1.97	1.50	1.51	0.45
	£100,000+	2.20	2.22	1.50	1.51	0.70
	£500,000+	2.35	2.38	1.50	1.51	0.85
	£1,000,000+	2.55	2.58	1.50	1.51	1.05

## Standard Variable rates payable on all Island Bonus Saver Issues following completion of first 12 months bonus rate

Date	Account Balance	Gross Rate*	AER**
13 July 2015 to 7 December 2016	£1+	0.20	0.20
8 December 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.30	0.30
11 July 2022 to 23 October 2022	£1+	0.40	0.40
24 October 2022 to 4 December 2022	£1+	0.55	0.55

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## Island Bonus Saver Account (continued)

Date	Account Balance	Gross Rate*	AER**
5 December 2022 to 23 April 2023	£1+	0.77	0.77
24 April 2023 to 2 June 2023	£1+	1.00	1.00
3 June 2023 to 25 June 2023	£1+	1.25	1.26
26 June 2023	£1+	1.50	1.51

## Island Premier Savings Account

This product was closed for new business from 4 September 2023. Interest is paid monthly or annually. Bonus rate is fixed and payable for first 12 months then pays the Standard Variable Rate.

Note. The total rate the customer receives changes when Standard Variable element of the rate changes

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
2 January 2008 to 2 March 2008	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	2.96	3.00	2.72	2.75	0.25
	£10,000+	3.93	4.00	3.69	3.75	0.25
	£25,000+	4.65	4.75	4.41	4.50	0.25
	£50,000+	4.89	5.00	4.65	4.75	0.25
	£100,000+	5.13	5.25	4.89	5.00	0.25
	£250,000+	5.13	5.25	4.89	5.00	0.25
		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
3 March 2008 to 30 April 2008	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	2.72	2.75	2.48	2.50	0.25
	£10,000+	3.69	3.75	3.45	3.50	0.25
	£25,000+	4.41	4.50	4.17	4.25	0.25
	£50,000+	4.65	4.75	4.41	4.50	0.25
	£100,000+	4.89	5.00	4.65	4.75	0.25
	£250,000+	4.89	5.00	4.65	4.75	0.25

## Island Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
1 May 2008 to 2 November 2008	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	2.48	2.50	2.23	2.25	0.25
3 November 2008 to 30 November 2008	£10,000+	3.45	3.50	3.21	3.25	0.25
	£25,000+	4.17	4.25	3.93	4.00	0.25
	£50,000+	4.41	4.50	4.17	4.25	0.25
	£100,000+	4.65	4.75	4.41	4.50	0.25
	£250,000+	4.65	4.75	4.41	4.50	0.25
	£1+	0.25	0.25	0.25	0.25	0.00
1 December 2008 to 1 January 2009	£5,000+	1.99	2.00	1.74	1.75	0.25
	£10,000+	2.96	3.00	2.72	2.75	0.25
	£25,000+	3.69	3.75	3.45	3.50	0.25
	£50,000+	3.93	4.00	3.69	3.75	0.25
	£100,000+	4.17	4.25	3.93	4.00	0.25
	£250,000+	4.17	4.25	3.93	4.00	0.25
2 January 2009 to 1 February 2009	£1+	0.25	0.25	0.25	0.25	0.00
	£5,000+	0.50	0.50	0.25	0.25	0.25
	£10,000+	1.40	1.40	1.15	1.15	0.25
	£25,000+	2.13	2.15	1.89	1.90	0.25
	£50,000+	2.38	2.40	2.13	2.15	0.25
	£100,000+	2.62	2.65	2.38	2.40	0.25
	£1,000,000+	2.72	2.75	2.48	2.50	0.25
		Rate including Bonus		Standard Variable rate payable from end of bonus period		Bonus %
2 January 2009 to 1 February 2009	£1+	0.05	0.05	0.05	0.05	0.00
	£5,000+	0.45	0.45	0.20	0.20	0.25
	£10,000+	0.70	0.70	0.45	0.45	0.25
	£25,000+	1.15	1.15	0.90	0.90	0.25
	£50,000+	1.40	1.40	1.15	1.15	0.25
	£100,000+	1.64	1.65	1.40	1.40	0.25
	£1,000,000+	1.74	1.75	1.49	1.50	0.25

## Island Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
2 February 2009 to 1 March 2009	£1+	0.05	0.05	0.05	0.05	0.00
	£5,000+	0.40	0.40	0.15	0.15	0.25
	£10,000+	0.50	0.50	0.25	0.25	0.25
	£25,000+	0.65	0.65	0.40	0.40	0.25
	£50,000+	1.00	1.00	0.75	0.75	0.25
	£100,000+	1.25	1.25	1.00	1.00	0.25
	£1,000,000+	1.35	1.35	1.10	1.10	0.25
2 March 2009 to 31 March 2009	£1+	0.05	0.05	0.05	0.05	0.00
	£5,000+	0.30	0.30	0.05	0.05	0.25
	£10,000+	0.35	0.35	0.10	0.10	0.25
	£25,000+	0.40	0.40	0.15	0.15	0.25
	£50,000+	0.65	0.65	0.40	0.40	0.25
	£100,000+	0.85	0.85	0.60	0.60	0.25
	£1,000,000+	1.00	1.00	0.75	0.75	0.25
1 April 2009 to 30 August 2016		Rate including Bonus		Standard Variable rate 1 April 2009 to 15 January 2017		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.30	0.30	0.05	0.05	0.25
	£25,000+	0.35	0.35	0.10	0.10	0.25
	£50,000+	0.40	0.40	0.15	0.15	0.25
	£100,000+	0.45	0.45	0.20	0.20	0.25
	£1,000,000+	0.50	0.50	0.25	0.25	0.25
1 September 2016 to 2 July 2017		Rate including Bonus		Standard Variable rate		
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.30	0.30	0.05	0.05	0.25
3 July 2017 to 30 November 2017		Rate including Bonus		Standard Variable rate		
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.25	0.25	0.05	0.05	0.20
1 December 2017 to 2 April 2018		Rate including Bonus		Standard Variable rate		
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.45	0.45	0.20	0.20	0.25

## Island Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
3 April 2018 to 2 September 2018		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.60	0.60	0.20	0.20	0.40
3 September 2018 to 3 November 2019		Rate including Bonus		Standard Variable rate		
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.75	0.75	0.20	0.20	0.55
4 November 2019 to 11 October 2020		Rate including Bonus		Standard Variable rate		
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.55	0.55	0.20	0.20	0.35
	£250,000+	0.75	0.75	0.20	0.20	0.55
12 October 2020 to 28 February 2021		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.25	0.25	0.20	0.20	0.25
	£100,000+	0.40	0.40	0.20	0.20	0.20
1 March 2021 to 28 February 2022		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.15	0.15	0.05	0.05	0.10
	£100,000+	0.20	0.20	0.05	0.05	0.15
	£1,000,000+	0.35	0.35	0.05	0.05	0.30
1 March 2022 to 10 April 2022		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.30	0.30	0.10	0.10	0.20
	£100,000+	0.35	0.35	0.10	0.10	0.25
	£1,000,000+	0.50	0.50	0.10	0.10	0.40
11 April 2022 to 29 May 2022		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.45	0.45	0.20	0.20	0.25
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£1,000,000+	0.65	0.65	0.20	0.20	0.45



## Island Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
30 May 2022 to 10 July 2022		Rate including Bonus		Standard Variable rate	Bonus %	
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.60	0.60	0.30	0.30	0.30
	£100,000+	0.65	0.65	0.30	0.30	0.35
	£1,000,000+	0.80	0.80	0.30	0.30	0.50
11 July 2022 to 23 October 2022		Rate including Bonus		Standard Variable rate	Bonus %	
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	0.75	0.75	0.40	0.40	0.35
	£100,000+	0.80	0.80	0.40	0.40	0.40
	£1,000,000+	0.90	0.90	0.40	0.40	0.50
24 October 2022 to 4 December 2022		Rate including Bonus		Standard Variable rate	Bonus %	
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	1.00	1.00	0.55	0.55	0.45
	£100,000+	1.05	1.06 (monthly interest) 1.05 (annual interest)	0.55	0.55	0.50
	£1,000,000+	1.15	1.16 (monthly interest) 1.15 (annual interest)	0.55	0.55	0.60
5 December 2022 to 5 February 2023		Rate including Bonus		Standard Variable rate	Bonus %	
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	1.10	1.11 (monthly interest) 1.10 (annual interest)	0.77	0.77	0.33
	£100,000+	1.41	1.42 (monthly interest) 1.41 (annual interest)	0.77	0.77	0.64
	£1,000,000+	1.55	1.56 (monthly interest) 1.55 (annual interest)	0.77	0.77	0.78

## Island Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
6 February 2023 to 23 April 2023		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	1.22	1.23 (monthly interest)	0.77	0.77	0.45
			1.22 (annual interest)			
	£100,000+	1.41	1.42 (monthly interest)	0.77	0.77	0.64
1.41 (annual interest)						
£1,000,000+	1.55	1.56 (monthly interest) 1.55 (annual interest)	0.77	0.77	0.78	
24 April 2023 to 2 June 2023		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	1.45	1.46 (monthly interest)	1.00	1.00	0.45
			1.45 (annual interest)			
	£100,000+	1.70	1.71 (monthly interest)	1.00	1.00	0.70
1.70 (annual interest)						
£500,000+	1.85	1.86 (monthly interest)	1.00	1.00	0.85	
		1.85 (annual interest)				
£1,000,000+	2.05	2.07 (monthly interest) 2.05 (annual interest)	1.00	1.00	1.05	

## Island Premier Savings Account (continued)

Dates rate applicable	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	AER**
3 June 2023 to 25 June 2023		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	1.70	1.71 (monthly interest) 1.70 (annual interest)	1.25	1.26	0.45
	£100,000+	1.95	1.97 (monthly interest) 1.95 (annual interest)	1.25	1.26	0.70
	£500,000+	2.10	2.12 (monthly interest) 2.10 (annual interest)	1.25	1.26	0.85
	£1,000,000+	2.30	2.32 (monthly interest) 2.30 (annual interest)	1.25	1.26	1.05
26 June 2023		Rate including Bonus		Standard Variable rate		Bonus %
	£1+	0.01	0.01	0.01	0.01	0.00
	£5,000+	1.95	1.97 (monthly interest) 1.95 (annual interest)	1.50	1.51	0.45
	£100,000+	2.20	2.22 (monthly interest) 2.20 (annual interest)	1.50	1.51	0.70
	£500,000+	2.35	2.38 (monthly interest) 2.35 (annual interest)	1.50	1.51	0.85
	£1,000,000+	2.55	2.58 (monthly interest) 2.55 (annual interest)	1.50	1.51	1.05

## Island Premier Savings Account (continued)

Standard Variable rates payable on all Island Premier Saver Issues following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
16 January 2017 to 30 November 2017	£1+ £5,000+	0.01 0.05	0.01 0.05
1 December 2017 to 9 May 2021	£1+ £5,000+	0.01 0.20	0.01 0.20
10 May 2021 to 28 February 2022	£1+ £5,000+	0.01 0.05	0.01 0.05
1 March 2022 to 10 April 2022	£1+ £5,000+	0.01 0.10	0.01 0.10
11 April 2022 to 29 May 2022	£1+ £5,000+	0.01 0.20	0.01 0.20
30 May 2022 to 10 July 2022	£1+ £5,000+	0.01 0.30	0.01 0.30
11 July 2022 to 23 October 2022	£1+ £5,000+	0.01 0.40	0.01 0.40
24 October 2022 to 4 December 2022	£1+ £5,000+	0.01 0.55	0.01 0.55
5 December 2022 to 23 April 2023	£1+ £5,000+	0.01 0.77	0.01 0.77
24 April 2023 to 2 June 2023	£1+ £5,000+	0.01 1.00	0.01 1.00
3 June 2023 to 25 June 2023	£1+ £5,000+	0.01 1.25	0.01 1.26
26 June 2023	£1+ £5,000+	0.01 1.50	0.01 1.51

## Sterling International Bonus Saver Account – Standard

This product was closed for new business from 4 September 2023. Interest is paid monthly. Prior to the launch of Island Bonus Saver in July 2013, this product was offered to Island Retail customers and Expatriate Banking customers. Since July 2013 this product was primarily offered to Expatriate Banking customers. Interest is paid monthly. Bonus rate is fixed and payable for first 12 months then pays the Standard Variable Rate.

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
25 January 2010 to 2 October 2012 (Issue 3)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 30 June 2013		Bonus %
	£1+	0.60	0.60	0.10	0.10	0.50
	£5,000+	1.50	1.51	1.00	1.00	0.50
	£50,000+	1.75	1.76	1.25	1.26	0.50
	£100,000+	2.00	2.02	1.50	1.51	0.50
				Standard Variable rate payable from 1 July 2013 to 12 July 2015		
	£1+	–	–	0.10	0.10	–
	£5,000+	–	–	1.00	1.00	–
3 October 2012 to 15 November 2012 (Issue 4)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		
	£1+	1.60	1.61	0.10	0.10	1.50
	£5,000+	2.00	2.02	0.50	0.50	1.50
16 November 2012 to 27 January 2013 (Issue 5)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		
	£1+	1.15	1.16	0.10	0.10	1.05
	£5,000+	1.55	1.56	0.50	0.50	1.05
28 January 2013 to 31 March 2013 (Issue 6)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		
	£1+	0.90	0.90	0.10	0.10	0.80
	£5,000+	1.30	1.31	0.50	0.50	0.80
1 April 2013 to 9 February 2014 (Issue 7)		With Bonus for first 12 months		Standard Variable rate payable from end of bonus period to 12 July 2015		
	£1+	0.60	0.60	0.10	0.10	0.50
	£5,000+	1.00	1.00	0.50	0.50	0.50

## Sterling International Bonus Saver Account – Standard (continued)

10 February 2014 to 19 April 2015 (Issue 8)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	£1+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.80	0.80	0.50	0.50	0.30
	£500,000+	0.90	0.90	0.60	0.60	0.30
20 April 2015 to 20 May 2016 (Issue 9)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.30	0.30	0.20	0.20	0.10
	£100,000+	0.50	0.50	0.20	0.20	0.30
	£500,000+	0.60	0.60	0.20	0.20	0.40
21 May 2016 to 31 August 2016 (Issue10)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.25	0.25	0.20	0.20	0.05
	£100,000+	0.35	0.35	0.20	0.20	0.15
	£500,000+	0.50	0.50	0.20	0.20	0.30

## Sterling International Bonus Saver Account – Standard (continued)

1 September 2016 to 11 October 2020 (Issue 11)	With Bonus for first <b>12 months</b> 1 September 2016 to 30 November 2017		Standard Variable rate payable from end of bonus period to 30 November 2017		Bonus %	
	£1+	0.20	0.20	0.05	0.05	0.15
	£500,000+	0.25	0.25	0.05	0.05	0.20
	With Bonus for first <b>12 months</b> 1 December 2017 to 2 April 2018		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %	
£1+	0.35	0.35	0.20	0.20	0.15	
£100,000+	0.40	0.40	0.20	0.20	0.20	
£500,000+	0.45	0.45	0.20	0.20	0.25	
	With Bonus for first <b>12 months</b> 3 April 2018 to 2 September 2018		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %	
	£1+	0.35	0.35	0.20	0.20	0.15
	£100,000+	0.40	0.40	0.20	0.20	0.20
	£500,000+	0.60	0.60	0.20	0.20	0.40
	With Bonus for first <b>12 months</b> 3 September 2018 to 11 October 2020		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %	
	£1+	0.50	0.50	0.20	0.20	0.30
	£100,000+	0.55	0.55	0.20	0.20	0.35
	£500,000+	0.75	0.75	0.20	0.20	0.55
12 October 2020 to 28 February 2021 (Issue 12)	With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %	
	£1+	0.25	0.25	0.20	0.20	0.05
	£100,000+	0.40	0.40	0.20	0.20	0.20

## Sterling International Bonus Saver Account – Standard (continued)

1 March 2021 to 28 February 2022 (Issue 13)		With Bonus for first <b>12 months</b>		Standard Variable rate		Bonus %
	£1+	0.15	0.15	0.05	0.05	0.10
	£100,000+	0.20	0.20	0.05	0.05	0.15
	£1,000,000+	0.35	0.35	0.05	0.05	0.30
1 March 2022 to 3 September 2023 (Issue 14)		With Bonus for first <b>12 months</b> 1 March 2022 to 10 April 2022		Standard Variable rate		Bonus %
	£1+	0.30	0.30	0.10	0.10	0.20
	£100,000+	0.35	0.35	0.10	0.10	0.25
	£1,000,000+	0.50	0.50	0.10	0.10	0.40
		With Bonus for first <b>12 months</b> 11 April 2022 to 29 May 2022		Standard Variable rate		Bonus %
	£1+	0.45	0.45	0.20	0.20	0.20
	£100,000+	0.50	0.50	0.20	0.20	0.25
	£1,000,000+	0.65	0.65	0.20	0.20	0.40
		With Bonus for first <b>12 months</b> 30 May 2022 to 10 July 2022		Standard Variable rate		Bonus %
	£1+	0.60	0.60	0.30	0.30	0.30
	£100,000+	0.65	0.65	0.30	0.30	0.35
	£1,000,000+	0.80	0.80	0.30	0.30	0.50
		With Bonus for first <b>12 months</b> 11 July 2022 to 23 October 2022		Standard Variable rate payable from 11 July 2022 to 23 October 2022		Bonus %
£1+	0.75	0.75	0.40	0.40	0.35	
£100,000+	0.80	0.80	0.40	0.40	0.40	
£1,000,000+	0.95	0.95	0.40	0.40	0.55	

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## Sterling International Bonus Saver Account – Standard (continued)

1 March 2022 to  
3 September 2023  
(Issue 14)

	With Bonus for first <b>12 months</b> 24 October 2022 to 4 December 2022		Standard Variable rate payable from 24 October 2022 to 4 December 2022		Bonus %
£1+	1.00	1.00	0.55	0.55	0.45
£100,000+	1.05	1.06	0.55	0.55	0.50
£1,000,000+	1.20	1.21	0.55	0.55	0.65
	With Bonus for first <b>12 months</b> from 5 December 2022 to 23 April 2023		Standard Variable rate payable from 5 December 2022 to 23 April 2023		Bonus %
£1+	1.22	1.23	0.77	0.77	0.45
£100,000+	1.41	1.42	0.77	0.77	0.64
£1,000,000+	1.55	1.56	0.77	0.77	0.78
	With Bonus for first <b>12 months</b> from 24 April 2023 to 4 June 2023		Standard Variable rate payable from 24 April 2023 to 4 June 2023		Bonus %
£1+	1.45	1.46	1.00	1.00	0.45
£100,000+	1.70	1.71	1.00	1.00	0.70
£500,000+	1.85	1.86	1.00	1.00	0.85
£1,000,000+	2.05	2.07	1.00	1.00	1.05
	With Bonus for first <b>12 months</b> from 5 June 2023 to 25 June 2023		Standard Variable rate payable from 5 June 2023 to 25 June 2023		Bonus %
£1+	1.70	1.71	1.25	1.26	0.45
£100,000+	1.95	1.96	1.25	1.26	0.70
£500,000+	2.10	2.12	1.25	1.26	0.85
£1,000,000+	2.30	2.32	1.25	1.26	1.05
	With Bonus for first <b>12 months</b> from 26 June 2023		Standard Variable rate payable from 26 June 2023		Bonus %
£1+	1.95	1.97	1.50	1.51	0.45
£100,000+	2.20	2.22	1.50	1.51	0.70
£500,000+	2.35	2.38	1.50	1.51	0.85
£1,000,000+	2.55	2.58	1.50	1.51	1.05

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## Sterling International Bonus Saver Account – Standard (continued)

Standard Variable rates payable on all Standard £ IBSA Issues following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
13 July 2015 to 7 December 2016	£1+	0.20	0.20
8 December 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.30	0.30
11 July 2022 to 23 October 2022	£1+	0.40	0.40
24 October 2022 to 4 December 2022	£1+	0.55	0.55
5 December 2022 to 23 April 2023	£1+	0.77	0.77
24 April 2023 to 4 June 2023	£1+	1.00	1.00
5 June 2023 to 25 June 2023	£1+	1.25	1.26
26 June 2023	£1+	1.50	1.51

## US Dollar International Bonus Saver Account

This product was closed for new business from 4 September 2023. Interest is paid monthly. Bonus rate is fixed and payable for first 12 months then pays the Standard Variable Rate.

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
3 May 2011 to 2 October 2012 (Issue 3)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	\$1+	0.85	0.85	0.10	0.10	0.75
	\$5,000+	1.00	1.00	0.25	0.25	0.75
	\$50,000+	1.25	1.25	0.50	0.50	0.75
	\$100,000+	1.50	1.50	0.75	0.75	0.75
3 October 2012 to 28 February 2013 (Issue 4)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	\$1+	1.10	1.11	0.10	0.10	1.00
	\$5,000+	1.50	1.51	0.50	0.50	1.00
1 March 2013 to 19 October 2014 (Issue 6)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 31 January 2018		Bonus %
	\$1+	0.50	0.50	0.10	0.10	0.40
	\$5,000+	0.95	0.95	0.10	0.10	0.85
20 October 2014 to 19 April 2015 (Issue 8)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 12 July 2015		Bonus %
	\$1+	0.50	0.50	0.20	0.20	0.30
	\$100,000+	0.70	0.70	0.40	0.40	0.30
	\$500,000+	0.80	0.80	0.50	0.50	0.30
20 April 2015 to 11 October 2020 (Issue 9)		With Bonus for first <b>12 months</b> 20 April 2015 to 31 January 2018		Standard Variable rate payable from end of bonus period to 31 January 2018		Bonus %
	\$1+	0.12	0.12	0.10	0.10	0.02
	\$100,000+	0.15	0.15	0.10	0.10	0.05
	\$500,000+	0.20	0.20	0.10	0.10	0.10

## US Dollar International Bonus Saver Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
20 April 2015 to 11 October 2020 (Issue 9) (continued)		With Bonus for first <b>12 months</b> 1 February 2018 to 31 October 2018		Standard Variable rate payable from end of bonus period to 31 October 2018		Bonus %
	\$1+	0.37	0.37	0.20	0.20	0.17
	\$100,000+	0.55	0.55	0.20	0.20	0.35
	\$500,000+	0.70	0.70	0.20	0.20	0.50
12 October 2020 to 28 February 2021 (Issue 12)		With Bonus for first <b>12 months</b> 1 November 2018 to 11 October 2020		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	\$1+	0.52	0.52	0.30	0.30	0.22
	\$100,000+	0.70	0.70	0.30	0.30	0.40
	\$500,000+	0.90	0.90	0.30	0.30	0.60
	\$1,000,000+	1.00	1.00	0.30	0.30	0.70
12 October 2020 to 28 February 2021 (Issue 12)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 9 May 2021		Bonus %
	\$1+	0.35	0.35	0.30	0.30	0.05
	\$100,000+	0.40	0.40	0.30	0.30	0.10
1 March 2021 to 29 May 2022 (Issue 13)		With Bonus for first <b>12 months</b>		Standard Variable rate end of bonus period to 29 May 2022		Bonus %
	\$1+	0.20	0.20	0.15	0.15	0.05
	\$100,000+	0.25	0.25	0.15	0.15	0.10
	\$1,000,000+	0.35	0.35	0.15	0.15	0.20

## US Dollar International Bonus Saver Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	Bonus %
30 May 2022 to 3 September 2023 (Issue 14)		With Bonus for first <b>12 months</b> 30 May 2022 to 10 July 2022		Standard Variable rate payable from end of bonus period to 10 July 2022		Bonus %
	\$1+	0.40	0.40	0.30	0.30	0.10
	\$100,000+	0.50	0.50	0.30	0.30	0.20
	\$1,000,000+	0.65	0.65	0.30	0.30	0.35
		With Bonus for first <b>12 months</b> from 11 July 2022 to 23 October 2022		Standard Variable rate payable from 11 July 2022 to 23 October 2022		Bonus %
	\$1+	0.78	0.78	0.50	0.50	0.28
	\$100,000+	0.88	0.88	0.50	0.50	0.38
	\$1,000,000+	1.03	1.03	0.50	0.50	0.53
		With Bonus for first <b>12 months</b> from 24 October 2022 to 4 December 2022		Standard Variable rate payable from 24 October 2022 to 4 December 2022		Bonus %
	\$1+	1.16	1.17	0.73	0.73	0.43
	\$100,000+	1.26	1.27	0.73	0.73	0.53
	\$1,000,000+	1.41	1.42	0.73	0.73	0.68
		With Bonus for first <b>12 months</b> from 5 December 2022 to 23 April 2023		Standard Variable rate payable from 5 December 2022 to 23 April 2023		Bonus %
	\$1+	1.45	1.46	0.95	0.95	0.50
	\$100,000+	1.62	1.63	0.95	0.95	0.67
	\$1,000,000+	1.77	1.78	0.95	0.95	0.82
		With Bonus for first <b>12 months</b> from 24 April 2023 to 4 June 2023		Standard Variable rate payable from 24 April 2023 to 4 June 2023		Bonus %
	\$1+	1.60	1.61	1.00	1.00	0.60
	\$100,000+	1.80	1.81	1.00	1.00	0.80
	\$500,000+	2.00	2.01	1.00	1.00	1.00
	\$1,000,000+	2.55	2.57	1.00	1.00	1.55

## US Dollar International Bonus Saver Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
30 May 2022 to 3 September 2023 (Issue 14)		With Bonus for first <b>12 months</b> from 5 June 2023 to 25 June 2023		Standard Variable rate payable from 5 June 2023 to 25 June 2023		Bonus %
	\$1+	1.85	1.87	1.25	1.26	0.60
	\$100,000+	2.05	2.07	1.25	1.26	0.80
	\$500,000+	2.25	2.27	1.25	1.26	1.00
	\$1,000,000+	2.80	2.84	1.25	1.26	1.55
			With Bonus for first <b>12 months</b> from 26 June 2023		Standard Variable rate payable from 26 June 2023	
\$1+	2.10	2.12	1.50	1.51	0.60	
\$100,000+	2.30	2.32	1.50	1.51	0.80	
\$500,000+	2.50	2.53	1.50	1.51	1.00	
\$1,000,000+	3.05	3.09	1.50	1.51	1.55	

## Standard Variable rates payable on all \$ IBSA Issues following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
13 July 2015 to 31 January 2018	\$1+	0.10	0.10
1 February 2018 to 31 October 2018	\$1+	0.20	0.20
1 November 2018 to 9 May 2021	\$1+	0.30	0.30
10 May 2021 to 29 May 2022	\$1+	0.15	0.15
30 May 2022 to 10 July 2022	\$1+	0.30	0.30
11 July 2022 to 23 October 2022	\$1+	0.50	0.50
24 October 2022 to 4 December 2022	\$1+	0.73	0.73
5 December 2022 to 23 April 2023	\$1+	0.95	0.95

## US Dollar International Bonus Saver Account (continued)

Date	Account Balance	Gross Rate*	AER**
24 April 2023 to 4 June 2023	\$1+	1.00	1.00
5 June 2023 to 25 June 2023	\$1+	1.25	1.26
26 June 2023	\$1+	1.50	1.51

## Euro International Bonus Saver Account

This product was closed for new business from 4 September 2023. Interest is paid monthly. Bonus rate is fixed and payable for first 12 months then pays the Standard Variable Rate.

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
3 May 2011 to 2 October 2012 (Issue 3)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 11 January 2015		Bonus %
	€1+	0.85	0.85	0.10	0.10	0.75
	€5,000+	1.25	1.26	0.50	0.50	0.75
3 October 2012 to 15 November 2012 (Issue 4)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 11 January 2015		Bonus %
	€1+	1.00	1.00	0.10	0.10	0.90
	€5,000+	1.40	1.41	0.50	0.50	0.90
16 November 2012 to 28 February 2013 (Issue 5)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 11 January 2015		Bonus %
	€1+	0.60	0.60	0.10	0.10	0.50
	€5,000+	1.00	1.00	0.50	0.50	0.50
1 March 2013 to 19 October 2014 (Issue 6)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 11 January 2015		Bonus %
	€1+	0.50	0.50	0.10	0.10	0.40
	€5,000+	0.50	0.50	0.50	0.10	0.40
20 October 2014 to 20 May 2016 (Issue 8)		With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	€1+	0.15	0.15	0.05	0.05	0.10
Off Sale from 21 May 2016 to 4 December 2022						

## Euro International Bonus Saver Account (continued)

Date account opened	Account Balance	Gross Rate*	AER**	Gross Rate*	AER**	
5 December 2022 to 3 September 2023 (Issue 14)		With Bonus for first <b>12 months</b> from 5 December 2022 to 23 April 2023		Standard Variable rate payable from 5 December 2022 to 23 April 2023		Bonus %
	€1+	0.01	0.01	0.01	0.01	0.00
	€50,000+	0.51	0.51	0.01	0.01	0.50
		With Bonus for first <b>12 months</b> from 24 April 2023 to 4 June 2023		Standard Variable rate payable from 24 April 2023 to 4 June 2023		Bonus %
	€1+	0.50	0.50	0.25	0.25	0.25
	€50,000+	0.75	0.75	0.25	0.25	0.50
	€100,000+	1.00	1.00	0.25	0.25	0.75
	€500,000+	1.25	1.26	0.25	0.25	1.00
		With Bonus for first <b>12 months</b> from 5 June 2023		Standard Variable rate payable from 5 June 2023		Bonus %
	€1+	0.75	0.75	0.50	0.50	0.25
	€50,000+	1.00	1.00	0.50	0.50	0.50
	€100,000+	1.25	1.26	0.50	0.50	0.75
	€500,000+	1.50	1.51	0.50	0.50	1.00

## Standard Variable rates payable following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
12 January 2015 to 7 December 2016	€1+	0.05	0.05
8 December 2016 to 23 April 2023	€1+	0.01	0.01
24 April 2023 to 4 June 2023	€1+	0.25	0.25
5 June 2023	€1+	0.50	0.50



## International Incentive Saver Account

The Product was closed for new business from 16 November 2012.

Interest is paid monthly. Account terms and conditions were changed as of 1 May 2013.

Date	Account Balance	Gross Variable Rate*		AER**	
		No withdrawals	One or more withdrawals in month		
29 October 2012 to 15 January 2017	£1+	0.00	0.00	0.00	0.00
	£10,000+	2.40	2.42	0.25	0.25
16 January 2017 to 30 November 2017	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.10	0.10	0.05	0.05
1 December 2017 to 09 May 2021	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.20	0.20	0.05	0.05
10 May 2021 to 28 February 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.05	0.05	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.10	0.10	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.20	0.20	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.30	0.30	0.30	0.30
11 July 2022 to 23 October 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.40	0.40	0.40	0.40
24 October 2022 to 4 December 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.55	0.55	0.55	0.55
5 December 2022	£1+	0.00	0.00	0.00	0.00
	£10,000+	0.77	0.77	0.77	0.77

## International Bonus Saver Account

Date	Account Balance	Gross Variable Rate*	AER**
1 July 2013 to 7 December 2016	£1+	0.10	0.10
	£5,000+	1.00	1.01
8 December 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05

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## International Bonus Saver Account (continued)

Date	Account Balance	Gross Variable Rate*	AER**
1 March 2022 to 10 April 2022	£1+	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.30	0.30
11 July 2022 to 23 October 2022	£1+	0.40	0.40
	£10,000+	0.40	0.40
24 October 2022 to 4 December 2022	£1+	0.55	0.55
	£10,000+	0.55	0.55
5 December 2022 to 23 April 2023	£1+	0.77	0.77
	£10,000+	0.77	0.77
24 April 2023 to 4 June 2023	£1+	1.00	1.00
	£10,000+	1.00	1.00
5 June 2023 to 25 June 2023	£1+	1.25	1.26
	£10,000+	1.25	1.26
26 June 2023	£1+	1.50	1.51
	£10,000+	1.50	1.51

## Instant Access Savings Account

Date	Account Balance	Gross Variable Rate*	AER**
1 July 2013 to 7 December 2016	£1+	0.10	0.10
	£5,000+	1.00	1.01
8 December 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 10 April 2022	£1+	0.10	0.10
11 April 2022 to 29 May 2022	£1+	0.20	0.20
30 May 2022 to 10 July 2022	£1+	0.30	0.30

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## Instant Access Savings Account (continued)

Date	Account Balance	Gross Variable Rate*	AER**
11 July 2022 to 23 October 2022	£1+	0.40	0.40
24 October 2022 to 4 December 2022	£1+	0.55	0.55
5 December 2022	£1+	0.77	0.77

## Island Young Saver Account

Interest is paid monthly.

Date	Account Balance	Gross Variable Rate*	AER**
1 July 2013 to 7 December 2016	£1+	0.10	0.10
8 December 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 23 March 2022	£1+	0.10	0.10

Customer accounts were migrated to Island Instant Access Account on 23 March 2022.

## Firstsave

Interest is paid Monthly.

Date	Account Balance	Gross Variable Rate*	AER**
1 July 2013 to 7 December 2016	£1+	0.10	0.10
8 December 2016 to 30 November 2017	£1+	0.05	0.05
1 December 2017 to 30 August 2018	£1+	0.10	0.10
1 September 2018 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 23 March 2022	£1+	0.10	0.10

Customer accounts were migrated to Instant Access Account on 23 March 2022.

## Flexible Save Account

Interest is paid monthly or annually.

Date	Account Balance	Gross Variable Rate*	AER**
1 April 2009 to 30 November 2017	£1+ £25,000+	0.01 0.05	0.01 0.05
1 December 2017 to 2 September 2018	£1+	0.10	0.10
3 September 2018 to 9 May 2021	£1+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
1 March 2022 to 23 March 2022	£1+	0.10	0.10

Customer accounts were migrated to Island Instant Access Account on 23 March 2022.

## 60 Day Notice Account

Interest is paid monthly or annually.

Date account opened	Account Balance	Gross Variable Rate*	AER**
1 April 2009 to 16 January 2017	£1+ £500+ £25,000+ £100,000+	0.00 0.01 0.05 0.10	0.00 0.01 0.05 0.10
17 January 2017 to 30 November 2017	£1+ £500+ £25,000+ £100,000+	0.00 0.01 0.05 0.05	0.00 0.01 0.05 0.05
1 December 2017 to 28 February 2022	£1+ £500+ £25,000+ £100,000+	0.00 0.01 0.05 0.10	0.00 0.01 0.05 0.10
1 March 2022 to 23 March 2022	£1+	0.10	0.10

Customer accounts were migrated to Instant Access Account on 23 March 2022.

## Island 30 Day Account

Interest is paid monthly. 30 days notice required for withdrawals.

Date account opened	Account Balance	Gross Variable Rate*	AER**
1 April 2009 to 30 August 2016*	£1+	0.01	0.01
	£10,000+	0.05	0.05
	£25,000+	0.10	0.10
	£50,000+	0.15	0.15
	£100,000+	0.20	0.20
1 September 2016 to 30 November 2017	£1+	0.01	0.01
	£10,000+	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.01	0.01
	£10,000+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.01	0.01
	£10,000+	0.05	0.05
1 March 2022 to 23 March 2022	£1+	0.01	0.01
	£10,000+	0.10	0.10

Closed to new business from 3 September 2018.

Customer accounts were migrated to Island Instant Access Account on 23 March 2022.

## Island Investment Account

You must give us 60 days' notice in writing for all withdrawals from your Account. If you do not give us 60 days' written notice, an amount equivalent to 60 days' interest on the Withdrawal Amount will be deducted from the interest you have earned on your Account.

Bonus rate is fixed and payable for first 12 months from the date the account is opened, then pays the Standard Variable Rate.

27 July 2009 to 3 February 2013	With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %	
	£1+	0.05	0.05	0.05	0.05	–
	£50,000+	2.00	2.02	1.00	1.00	1.00
4 February 2013 to 31 March 2013	With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %	
	£1+	0.05	0.05	0.05	0.05	–
	£50,000+	1.30	1.31	0.50	0.50	0.80

1 April 2013 to 19 April 2015	With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.05	0.05	0.05	0.05
	£50,000+	1.00	1.00	0.50	0.50
20 April 2015 to 20 May 2016	With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.05	0.05	0.05	0.05
	£50,000+	0.70	0.70	0.50	0.50
21 May 2016 to 30 August 2016	With Bonus for first <b>12 months</b>		Standard Variable rate payable from end of bonus period to 7 December 2016		Bonus %
	£1+	0.05	0.05	0.05	0.05
	£50,000+	0.55	0.55	0.20	0.20
1 September 2016 to 11 October 2020	With Bonus for first <b>12 months</b> from 1 September 2016 to 30 November 2017		Standard Variable rate payable from end of bonus period to 30 November 2017		Bonus %
	£1+	0.05	0.05	0.05	0.05
	£50,000+	0.30	0.30	0.05	0.05

## Standard Variable rates payable following completion of first 12 months bonus rate.

Date	Account Balance	Gross Rate*	AER**
8 December 2016 to 30 November 2017	£1+	0.05	0.05
	£50,000+	0.05	0.05
1 December 2017 to 9 May 2021	£1+	0.05	0.05
	£50,000+	0.20	0.20
10 May 2021 to 28 February 2022	£1+	0.05	0.05
	£50,000+	0.05	0.05
1 March 2022 to 23 March 2022	£1+	0.10	0.10
	£50,000+	0.10	0.10

If the bonus rate is increased, existing accounts currently on bonus will receive the higher rate until the end of their bonus period.

Closed to new business from 12 October 2020.

Customer accounts were migrated to Island Instant Access Account on 23 March 2022.

## Offshore Savings Account

Interest is paid monthly.

Date account opened	Account Balance	Gross Variable Rate*	AER**
1 April 2009 to 28 February 2022	£1+	0.01	0.01
1 March 2022 to 23 March 2022	£1+	0.10	0.10

Customer accounts were migrated to Island Instant Access Account on 23 March 2022.

## Offshore Instant Savings Account

Interest is paid monthly.

Date account opened	Account Balance	Gross Variable Rate*	AER**
1 April 2009 to 28 February 2022	£1+	0.10	0.10
	£25,000+	0.05	0.05
1 March 2022 to 23 March 2022	£1+	0.10	0.10

Customer accounts were migrated to Island Instant Access Account on 23 March 2022.

You can check up-to-date rates by contacting any of our branches or by visiting our website at [islands.lloydsbank.com](https://islands.lloydsbank.com). Rates are correct at date of going to press on 3 February 2024.

\* GROSS RATE – Gross rate means we will not deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to your appropriate tax authorities.

\*\* AER RATE – AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year. As every advertisement for a savings product will contain an AER you can compare more easily what return you can expect from your savings over time.

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# Get in touch

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 Go to [islands.lloydsbank.com](https://islands.lloydsbank.com)

 Visit your local branch

 Call us  
Jersey 0345 730 9461  
Guernsey 0345 730 9373  
Isle of Man 0345 730 1280

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## Important information

To ensure security for our customers and staff and to help maintain service quality, some calls may be recorded and monitored. Call costs may vary depending on your service provider.

Lloyds Bank Corporate Markets plc. Registered Office and principal place of business: 25 Gresham Street, London EC2V 7HN. Incorporated in England and Wales, Company No. 10399850. Lloyds Bank Corporate Markets plc in the UK is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under Registration number 763256. Authorisation can be checked on the Financial Services Register at [www.fca.org.uk](http://www.fca.org.uk)

Services provided by the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc will be subject to the regulatory regime applicable in their respective jurisdiction, which will differ in some or all respects from that of the UK. Further information about the regulatory status of the Jersey, Guernsey and Isle of Man branches of Lloyds Bank Corporate Markets plc is set out below.

The Jersey branch of Lloyds Bank Corporate Markets plc, principal place of business: 9 Broad Street, St. Helier, Jersey JE2 3RR is licensed by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law, 1991 and general insurance mediation business under the Financial Services (Jersey)

Law, 1998 and has also notified the Jersey Financial Services Commission that it carries on money service business. Lloyds Bank Corporate Markets plc, Jersey Branch, subscribes to the Jersey Code of Practice for Consumer Lending.

The Guernsey branch of Lloyds Bank Corporate Markets plc, principal place of business: 1 Smith Street, St. Peter Port, Guernsey GY1 2JN is licensed by the Guernsey Financial Services Commission to carry on a deposit-taking business under the Banking Supervision (Bailiwick of Guernsey) Law 2020; as an insurance intermediary under the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002 (as amended); to undertake credit business under the Lending, Credit and Finance (Bailiwick of Guernsey) Law, 2022, Part II; and is also registered with the Guernsey Financial Services Commission as a money service provider.

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Lloyds Bank International and Lloyds Bank International Private Banking are the registered business names of Lloyds Bank Corporate Markets plc in Jersey and the Isle of Man.



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