

Interest Rates

Rates applicable from 12 March 2013

From 25 July 2005, WorldWide Service (WWS) accounts are only available to existing WWS customers.

WWS EXECUTIVE PLATINUM SAVINGS ACCOUNT (Platinum Account no longer available but existing accounts remain valid.)

	WITH BONUS					WITHOUT BONUS				
	ANNUAL INTEREST		MONTHLY INTEREST			ANNUAL INTEREST		MONTHLY INTEREST		
	AER/GROSS %	NET %	AER %	GROSS %	NET %	AER/GROSS %	NET %	AER %	GROSS %	NET %
£1+	0.10	0.08	0.10	0.10	0.08	0.10	0.08	0.10	0.10	0.08
£250+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08
£2,500+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08
£10,000+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08
£25,000+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08
£50,000+	0.35	0.28	0.32	0.32	0.26	0.10	0.08	0.10	0.10	0.08

Interest is paid annually on the anniversary of the account opening or monthly on the same date. An introductory bonus of 0.25% p.a. AER/GROSS is paid for 12 months from date of account opening.

WWS EXECUTIVE GOLD SAVINGS ACCOUNT (Available from 10 August 2005 for Executive Gold customers only.)

Credit	Paid Annually in December		Monthly		
	AER/GROSS %	NET %	AER %	GROSS %	NET %
£1+	0.10	0.08	0.10	0.10	0.08
£2,500+	0.10	0.08	0.10	0.10	0.08
£10,000+	0.10	0.08	0.10	0.10	0.08
£25,000+	0.10	0.08	0.10	0.10	0.08
£50,000+	0.10	0.08	0.10	0.10	0.08
£100,000+	0.10	0.08	0.10	0.10	0.08

WWS GOLD SAVINGS ACCOUNT

Credit	Paid Annually in April		Paid from March Quarterly		
	AER/GROSS %	NET %	AER %	GROSS %	NET %
£1+	0.10	0.08	0.10	0.10	0.08
£2,500+	0.10	0.08	0.10	0.10	0.08
£10,000+	0.10	0.08	0.10	0.10	0.08
£25,000+	0.10	0.08	0.10	0.10	0.08
£50,000+	0.10	0.08	0.10	0.10	0.08



WWS INSTANT ACCESS ACCOUNT

Credit (Interest paid monthly or annually in December)	AER %	GROSS %	NET %
£1+	0.10	0.10	0.08
£1,000+	0.10	0.10	0.08
£5,000+	0.10	0.10	0.08
£10,000+	0.10	0.10	0.08
£25,000+	0.10	0.10	0.08

OVERDRAFT INTEREST RATES

Debit Interest rate payable on Planned and Unplanned Overdrafts (paid monthly)	% Per Month	% EAR
WWS Cheque Account	1.53	19.94
WWS Executive Gold Account	1.37	17.77

Interest rates are correct at time of going to print. Interest rates may vary from time to time.



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GROSS RATE – The contractual rate of interest payable before deduction of income tax at the rate specified by law.

NET RATE – The rate of interest which would be payable after allowing for the deduction of income tax at the rate specified by law.

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.

EAR – EAR stands for Equivalent Annual Rate. The EAR does not take into account any additional charges (e.g. monthly fees) which may be applicable.

As every advert 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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