



## INTEREST RATES ON VARIOUS PRODUCTS

### Sterling Savings Account:

Balance up to	GROSS	AER
Over £499,999.00	1.50%	1.50%
Upto £499,999.00	1.00%	1.00%
Upto £99,999.00	0.75%	0.75%
Upto £49,999.00	0.40%	0.40%
Upto £9,999.00	0.20%	0.20%

Interest to your account will be calculated daily and credited half yearly in June and December. All rates are variable, but we will inform you beforehand where the rate change is to your disadvantage.

Please note that interest is paid on incremental basis. For example: if you have a deposit of £40,000 you will be paid interest of 0.20% on 1<sup>st</sup> £9,999 and 0.40% for the remaining £30,001 of your balance.

	GROSS	AER
90 Days Notice Gold account (Interest is variable. Minimum deposit £1 applies; Maximum deposit £1 Million)	2.25%	2.26%
Online 90 Days Anniversary Account (interest paid half yearly) (Interest is variable. Minimum deposit £2,000 applies)	3.10%	3.12%

### Sterling Fixed Term Deposit Rates

	GROSS	AER
1 month fixed deposit (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	0.53%	0.53%
2 months fixed deposit (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	0.64%	0.64%
3 months fixed deposit (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	0.84%	0.84%
6 months fixed deposit (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	1.50%	1.51%
1 year fixed deposit (interest paid monthly) (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	3.25%	3.30%
1 year fixed deposit (interest paid annually) (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	3.30%	3.30%



# United National Bank

20<sup>th</sup> February 2012

	<b>GROSS</b>	<b>AER</b>
2 year fixed deposit (interest paid monthly) (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	3.45%	3.50%
2 year fixed deposit (interest paid annually) (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	3.50%	3.50%
2 year fixed deposit (interest paid at maturity) (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	3.50%	3.56%
3 year fixed deposit (interest paid monthly) (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	3.54%	3.60%
3 year fixed deposit (interest paid annually) (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	3.60%	3.60%
3 year fixed deposit (interest paid at maturity) (Interest is fixed for the term of the deposit. Minimum deposit £2,000 applies)	3.60%	3.73%

## USD Fixed Term Deposit Rates

	<b>GROSS</b>	<b>AER</b>
1 month fixed deposit (Interest is fixed for the term of the deposit) (Minimum deposit \$4,000; Maximum deposit \$1 Million)	0.10%	0.10%
2 months fixed deposit (Interest is fixed for the term of the deposit) (Minimum deposit \$4,000; Maximum deposit \$1 Million)	0.12%	0.12%
3 months fixed deposit (Interest is fixed for the term of the deposit) (Minimum deposit \$4,000; Maximum deposit \$1 Million)	0.26%	0.26%
6 months fixed deposit (Interest is fixed for the term of the deposit) (Minimum deposit \$5,000; Maximum deposit \$1.5 Million per depositor)	2.00%	2.00%
1 year fixed deposit (Interest is fixed for the term of the deposit) (Minimum deposit \$5,000; Maximum deposit 1.5 Million per depositor)	2.70%	2.70%

### IMPORTANT NOTICE:

*Terms and Condition: Early withdrawal from deposit accounts is at the banks discretion and may result in a penalty charge.*

*Interest will be paid after tax is deducted, to receive the gross interest you must have signed the relevant tax declarations.*



**Definitions of Interest**

**Gross Interest:**

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

**Net interest:**

Interest after the deduction of income tax at the rate specified by law.

**AER: Annual equivalent rate.**

The AER shows the true rate of interest you will have received by the end of the year taking into account the regularity of which interest is added to the account (as the payment frequency has a compounding affect on the amount of interest you receive)

**Interest rate history:**

**90 Day Notice Account deposit rate history**

	<b>GROSS</b>	<b>AER</b>
04 <sup>th</sup> Feb 09 – 03 <sup>rd</sup> Mar 09	5.00%	5.06%
04 <sup>th</sup> Mar 09 – 09 <sup>th</sup> Aug 09	4.25%	4.30%
09 <sup>th</sup> Aug 09 - 14 <sup>th</sup> Jul 10	3.50%	3.53%
15 <sup>th</sup> Jul 10 - 19 <sup>th</sup> Sep 10	3.00%	3.02%
current rate from 20 <sup>th</sup> Sep 10	2.25%	2.26%

**90 Day Notice Hi-Rate Special Account (Product withdrawn for new depositors)**

<b>GROSS</b>	<b>AER</b>
2.75%	2.78%

**Savings account rate history**

	<b>GROSS</b>	<b>AER</b>
2001 to 4 <sup>th</sup> Feb 2009		
Over £499,999.00	2.00%	2.00%
Upto £499,999.00	2.00%	2.00%
Upto £99,999.00	1.20%	1.20%
Upto £9,999.00	0.80%	0.80%
Upto £9,999.00	0.40%	0.40%

**1 year fixed term deposit rate history**

	<b>GROSS</b>	<b>AER</b>
06 <sup>th</sup> Aug 08 to 11 <sup>th</sup> Nov 08	7.00%	7.00%
12 <sup>th</sup> Nov 08 to 07 <sup>th</sup> Jan 08	4.25%	4.25%
08 <sup>th</sup> Jan 09 to 05 <sup>th</sup> Feb 09	4.25%	4.25%
06 <sup>th</sup> Feb 09 to 04 <sup>th</sup> Mar 09	4.00%	4.00%
05 <sup>th</sup> Mar 09 to 20 <sup>th</sup> Mar 09	3.50%	3.50%
21 <sup>st</sup> Mar 09 to 08 <sup>th</sup> Jun 10	3.25%	3.25%
09 <sup>th</sup> Jun 10 to 02 <sup>nd</sup> Jul 10	2.75%	2.75%
02 <sup>nd</sup> Jul 10 to 15 <sup>th</sup> Mar 11	2.25%	2.25%
16 <sup>th</sup> Mar 11 to 22 <sup>nd</sup> May 11	3.25%	3.25%
23 <sup>rd</sup> May 11 to 30 <sup>th</sup> Sep 11	3.51%	3.51%
01 <sup>st</sup> Oct 11 to 22 <sup>nd</sup> Oct 11	3.41%	3.41%
23 <sup>rd</sup> Nov 11 to 22 <sup>nd</sup> Jan 12	3.25%	3.25%



# United National Bank

20<sup>th</sup> February 2012

## 2 year fixed term deposit rates history

16<sup>th</sup> Oct 11

<b>GROSS</b>	<b>AER</b>
3.75%	3.75%

## 3 year fixed term deposit rates history

16<sup>th</sup> Oct 11

17<sup>th</sup> Oct 11 to 22<sup>nd</sup> Nov 11

<b>GROSS</b>	<b>AER</b>
4.25%	4.25%
4.00%	4.00%

## 6 Months Fixed Deposit rates history

11<sup>th</sup> Aug 08 to 11<sup>th</sup> Nov 08

12<sup>th</sup> Nov 08 to 07<sup>th</sup> Jan 08

08<sup>th</sup> Jan 09 to 05<sup>th</sup> Feb 09

06<sup>th</sup> Feb 09 to 04<sup>th</sup> Mar 09

05<sup>th</sup> Mar 09 to 20<sup>th</sup> Mar 09

09<sup>th</sup> Jun 09 to 01<sup>st</sup> Jul 10

<b>GROSS</b>	<b>AER</b>
6.25%	6.35%
4.25%	4.30%
4.00%	4.04%
3.50%	3.53%
3.00%	3.02%
2.50%	2.52%

## YOUR FEEDBACK

United National Bank values its customers' business but also acknowledges that, on rare occasions, the customer may not feel fully satisfied with the service provided by the bank. If you have a grievance, please speak to a member of staff, or write to

Centralised Operations  
United National Bank Limited  
391-393 Stratford Road  
B11 4JZ  
Birmingham  
United Kingdom  
Tele: 0800 212 88 66  
Email: [info@unbankltd.com](mailto:info@unbankltd.com)