



INTEREST RATES ON VARIOUS PRODUCTS

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.

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 1st £9,999 and 0.40% for the remaining £30,001 of your balance.

Fixed Term Deposit Rates

	Gross	AER
90 Day notice gold account (Interest is variable. Minimum deposit of £1 applies)	2.25%	2.26%
90 Day notice Hi-Rate Special Account (Interest is variable. Minimum deposit of £1 applies)	2.75%	2.78%
6 months fixed deposit (Interest is fixed for the term of the deposit. Minimum Deposit of £2500 applies)	1.50%	1.51%
1 year fixed deposit (Interest is fixed for the term of the deposit. Minimum deposit £2500 applies)	3.25%	3.25%
2 year fixed deposit (Monthly interest) (Interest is fixed for the term of the deposit. Minimum deposit £1 applies)	3.68%	3.75%
2 year fixed deposit (Annual interest) (Interest is fixed for the term of the deposit. Minimum deposit £1 applies)	3.75%	3.75%
3 year fixed deposit (Monthly interest) (Interest is fixed for the term of the deposit. Minimum deposit £1 applies)	4.17%	4.25%
3 year fixed deposit (Annual interest) (Interest is fixed for the term of the deposit. Minimum deposit £1 applies)	4.25%	4.25%

IMPORTANT NOTICE:

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

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**

	Gross	AER
4 Feb 09 – 3 March 09	5.0% p.a.	5.06%
4 March 09-9 Aug 09	4.25% p.a.	4.30%
9 August 09-14 July 10	3.5%p.a.	3.53%
15 July 10-19 Sep 10	3.0%p.a.	3.02%
Current rate from 20 Sep 10	2.25%p.a.	2.26%

90 day notice Hi-Rate Special Account

	Gross	AER
16 Mar 11	2.75%	2.78%

Savings account

2001 to 4th 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 49,999.00	0.80%	0.80%
Upto 9,999.00	0.40%	0.40%

1 Year fixed term deposit

	Gross	AER
Aug 6, 08 to Nov 11,08	7.00%	7.00%
Nov 12,08 to Jan 7,08	4.25%	4.25%
Jan 8,09 to Feb 5,09	4.25%	4.25%
Feb 6,09 to Mar 4,09	4.00%	4.00%
Mar 5,09 to Mar 20,09	3.50%	3.50%
Mar 21,09 to Jun 8, 10	3.25%	3.25%

Jun 9, 2010 to Jul 2,10	2.75%	2.75%
Jul 2, 10 to Mar 15, 11	2.25%	2.25%

6 Months Fixed Deposit

	Gross	AER
Aug 6,08 to Nov 11,08	6.25%	6.35%
Nov 12,08 to Jan 7,08	4.25%	4.30%
Jan 8,09 to Feb 5,09	4.00%	4.04%
Feb 6, 09 to Mar 4,09	3.50%	3.53%
Mar 5,09 to Mar 20,09	3.00%	3.02%
Jun 9, 10 to Jul 1,10	2.50%	2.52%

Mar 2011

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 ask a member of staff who will advise you as to the complaints procedure of the bank.