

# LAIKI BANK UK

Savings product interest rates effective as of 18.12.08

Existing Base Rate: 3.50%

Savings Accounts	Tiers (GBP)	Gross	Gross AER	Net	Net AER
<b>Privilege Account</b>	300,000+	2.95	2.97	2.36	2.37
	200,000+	2.85	2.87	2.28	2.29
	100,000+	2.75	2.77	2.20	2.21
	75,000+	2.65	2.67	2.12	2.13
	20,000+	2.45	2.47	1.96	1.97
	10,000+	2.35	2.36	1.88	1.89
	5,000+	2.25	2.26	1.80	1.81
	1+	2.15	2.16	1.72	1.73
<b>7 Day Notice Account</b>	50,000+	0.40	0.40	0.32	0.32
	20,000+	0.00	0.00	0.00	0.00
	10,000+	0.00	0.00	0.00	0.00
	1+	0.00	0.00	0.00	0.00
<b>1 Month Notice Account</b>	300,000+	2.15	2.16	1.72	1.73
	200,000+	2.15	2.16	1.72	1.73
	100,000+	1.95	1.96	1.56	1.57
	75,000+	1.75	1.76	1.40	1.40
	20,000+	1.40	1.40	1.12	1.12
	10,000+	0.90	0.90	0.72	0.72
	5,000+	0.40	0.40	0.32	0.32
	1+	0.25	0.25	0.20	0.20
<b>6 Month Notice Account</b>	300,000+	3.00	3.02	2.40	2.41
	200,000+	2.90	2.92	2.32	2.33
	100,000+	2.80	2.82	2.24	2.25
	75,000+	2.70	2.72	2.16	2.17
	20,000+	2.50	2.52	2.00	2.01
	10,000+	2.40	2.41	1.92	1.93
	5,000+	2.30	2.31	1.84	1.85
	1+	2.20	2.21	1.76	1.77
<b>9 Month Notice Account</b>	300,000+	3.00	3.02	2.40	2.41
	200,000+	2.90	2.92	2.32	2.33
	100,000+	2.80	2.82	2.24	2.25
	75,000+	2.70	2.72	2.16	2.17
	20,000+	2.50	2.52	2.00	2.01
	10,000+	2.40	2.41	1.92	1.93
	5,000+	2.30	2.31	1.84	1.85
	1+	2.20	2.21	1.76	1.77

<b>12 Month Notice Account</b>	300,000+	3.05	3.07	2.44	2.45
	200,000+	2.95	2.97	2.36	2.37
	100,000+	2.85	2.87	2.28	2.29
	75,000+	2.75	2.77	2.20	2.21
	20,000+	2.55	2.57	2.04	2.05
	10,000+	2.45	2.47	1.96	1.97
	5,000+	2.35	2.36	1.88	1.89
	1+	2.25	2.26	1.80	1.81
<b>Instant Access Account</b>	1+	0.00	0.00	0.00	0.00
<b>Professional Plus Package</b>	1+	1.50	1.51	1.20	1.20
<b>Honours Student Account</b>	1+	0.50	0.50	0.40	0.40
<b>Available only to existing account holders</b>					
<b>Money Box Account 7 Day Notice Account</b>	5,000+	0.65	0.65	0.52	0.52
	1,000+	0.40	0.40	0.32	0.32
	500+	0.15	0.15	0.12	0.12
	300+	0.00	0.00	0.00	0.00
	100+	0.00	0.00	0.00	0.00
	1+	0.00	0.00	0.00	0.00
<b>Individual Savings Account (ISA)</b>	1+	3.50	3.53	N/A	N/A

1. Net is the interest rate payable after allowing for the deduction of Income Tax at the Lower Rate Tax (currently 20%)
2. AER stands for Annual Equivalent Rate; it illustrates what the interest rate would be if interest was paid and compounded each year.
3. Gross is the interest rate before the deduction of tax that may apply to an interest bearing account.
4. The Bank subscribes to both The Banking Code and The Business Banking Code.
5. Interest on all accounts indicated above is paid semi-annually with the exception of the Professional Plus Package and the Honours Student Account which are paid on a monthly basis.
6. Terms and Conditions are available upon request at the Branches.

Laiki Bank is the trading name of Marfin Popular Bank Public Co Ltd

Registered in England & Wales. Company Registration Number: FC008037.Branch Number: BR000274.

Registered Office: 12 Hay Hill, Mayfair, London W1J 8NR.VAT Number: 22879409.

Incorporated in Cyprus with limited liability. Registration Number 1-Public. Registered Office: 154 Limassol Avenue, 2025,Nicosia, Cyprus.

Laiki Bank is authorised by the Central Bank of Cyprus and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request.

Interest rate changes of savings accounts are published in the newspapers **Parikiaki** and **Eleftheria** while changes of the Base Rate are published in **The Financial Times**.