

# Interest Rates

(correct as at 14 June 2010)

	Annual interest Gross p.a./AER	Monthly interest Gross rate	Monthly interest AER	Withdrawal Notice	Further Information
<b>International Premium 90</b>					
£100,000 or more	2.25%	2.00%	2.02%	90 days' notice	A notice account where 90 days notice is required for all withdrawals. There is no early access option with this account. Interest credited annually on 1 June. Monthly interest is paid on the 20th of each month. Minimum Opening Balance is £10,000. Minimum Transaction is £1,000.
£10,000 to £99,999	2.00%	1.80%	1.81%		
<b>International Premium 40</b>					
£100,000 or more	2.10%	1.90%	1.92%	40 days' notice	A notice account where 40 days notice is required for all withdrawals. There is no early access option with this account. Interest credited annually on 1 June. Monthly interest is paid on the 20th of each month. Minimum Opening Balance is £10,000. Minimum Transaction is £1,000.
£10,000 to £99,999	1.90%	1.70%	1.71%		
<b>International Access Plus</b>					
£100,000 or more	1.60%	1.40%	1.41%	4 withdrawals per year	Allows 4 easy access withdrawals per year, i.e. 14 October to 13 October, subsequent withdrawals will result in a £25 fee. Interest credited annually on 14 October. Monthly interest is paid on the first of the month. Minimum opening balance is £10,000. Minimum transaction is £1,000.
£10,000 to £99,999	1.50%	1.30%	1.31%		
<b>International Easy Access</b>					
£100,000 or more	1.25%	1.05%	1.06%	Easy access	Interest credited annually on 15 March. Monthly interest is paid on the first of the month. Minimum opening balance is £10,000. Minimum transaction is £1,000.
£10,000 to £99,999	1.00%	0.80%	0.80%		

Balances below £10,000 attract 0.10% on all sterling accounts.

<b>International US Dollar Account</b>					
US\$25,000 or more	0.25%	N/A	N/A	Easy access	Interest credited annually on 30 June. Minimum opening balance is US\$25,000. Minimum transaction is US\$1,000.
<b>International Euro Account</b>					
€25,000 or more	0.75%	N/A	N/A	Easy access	Interest credited annually on 30 June. Minimum opening balance is €25,000. Minimum transaction is €1,000.

Balances below US\$25,000 or €25,000 attract 0.10% on all currency accounts.

All interest rates are quoted gross p.a./AER. Gross means interest paid without the deduction of tax. AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year. The maximum overall balance an individual may hold with Skipton International Limited is £5 million or currency equivalent.

P.O. BOX 509, FAIRBAIRN HOUSE, ROHAIS, ST PETER PORT, GUERNSEY GY1 6DS. TEL: **+44 (0) 1481 727374** FAX: +44 (0) 1481 727440

**www.skiptoninternational.com**. To help maintain service and quality, telephone calls may be recorded and monitored.

Skipton International Limited (SIL), registered in Guernsey: 30112, is a wholly owned subsidiary of Skipton Building Society (SBS). SBS, established 1853, has given an undertaking agreeing to discharge the liabilities of SIL in so far as SIL is unable to discharge them out of its own assets and whilst SIL remains a subsidiary of SBS. SIL places funds with SBS and thus its financial standing is linked to SBS. Publicly available information, including reports and accounts, is available from [www.skipton.co.uk](http://www.skipton.co.uk). SIL is licensed under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended. Copies of the latest audited accounts are available on request. The content of this leaflet have been approved for distribution in the United Kingdom by Skipton Building Society.

Deposits made with SIL are not covered by the Financial Services Compensation Scheme established under the UK Financial services and Markets Act 2000.

As a Licensed Bank in Guernsey, Skipton International Limited is a participant in the Guernsey Banking Deposit Compensation Scheme (the "Scheme") established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008 (the "Ordinance"). The following is a brief summary of the Scheme, but is not intended as a substitute for the actual wording of the Ordinance, a copy of which is available on request. • The Scheme only applies to 'qualifying deposits', which broadly means deposits made by natural persons for their own benefit; with a few limited exceptions such as, for example, deposits made by trustees of retirement annuity trust schemes, the Scheme does not apply to companies, trusts, partnerships or charities. • The Scheme will provide compensation in the event that a Licensed Bank is unable to repay its depositors. Under normal circumstances, payment will be made within 3 months of receipt of a valid claim form. • Compensation is limited to a maximum of £50,000 per individual claimant; in the case of a joint account each depositor would be entitled. • Total Scheme compensation in any five year period is limited to £100 million. If claims exceed this cap, compensation would be reduced pro rata. The cap also means that compensation in respect of any one bank cannot exceed £100 million. • The amount payable may be reduced if the Bank has any contractual right of set-off against the account. The Scheme is entitled to recover compensation from any funds subsequently paid out by the Bank. • Further information and a leaflet about the Scheme is available at: Website: [www.dcs.gg](http://www.dcs.gg) Telephone: +44 (0) 1481 722756 Post: P.O. Box 380, St Peter Port, GY1 3FY.



**SKIPTON  
INTERNATIONAL**  
LIMITED

[www.skiptoninternational.com](http://www.skiptoninternational.com)