

Personal Interest Rates

Product Name	Annual Interest Gross* (variable) p.a./AER**	Withdrawal Notice	Further Information
Personal Saver 200 - Issue 3	3.60%	200 days notice*	A notice account where 200 days notice is required for all withdrawals. There is no early access option with this account. Interest is created annually on 31 August
Personal Saver 120	3.50%	120 days notice*	A notice account where 120 days notice is required for all withdrawals. There is no early access option with this account. Interest is created annually on 31 August
Personal Saver 40	3.40%	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 is created annually on 31 August
Personal Easy Saver	3.15%	Easy Access	Easy access is available to your funds. Interest is credited annually on 31 August

New variable rate accounts must be funded within six weeks from the account opening date.

*Accounts are not automatically placed on notice once opened. This must be requested by the account holder.

Interest rates are variable. Balances below £10,000 will attract 0.00%. The minimum opening balance for new customers is £25,000. The minimum transaction is £1,000. At the discretion of Skipton International, an account may be closed should the balance fall below the minimum balance required. *Gross means interest paid without the deduction of tax. Your tax treatment will depend on your individual circumstances and may be subject to change in the future. **AER stands for annual equivalent rate and illustrates what the interest would be if interest was paid and added each year.. The maximum overall balance an individual entity may hold with Skipton International Limited is £5 million. If the date the notice expires falls on either a weekend or a Guernsey bank holiday, your money will be available on the next working day. Please note that interest may be paid gross and it is your responsibility to declare all income received to your tax authority. The above conditions are to be read in conjunction with our General Terms and Conditions for deposit accounts.



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Skipton International Limited (Skipton) is a Guernsey-incorporated company (company number 30112) which is a wholly owned subsidiary of Skipton Building Society. Skipton is licensed in Guernsey to take deposits under the Banking Supervision (Bailiwick of Guernsey) Law 2020 and regulated by the Guernsey Financial Services Commission.

Skipton is a participant in the Guernsey Banking Deposit Compensation Scheme. The Scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any five-year period. Full details are available on the Scheme's website www.dcs.gg or on request.

To help maintain service and quality, telephone calls may be recorded.

AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.