

1 JANUARY 2011

Rathbone Investment Management Limited

Schedule of interest rates

With effect from 21 October 2009

Account	Balance £	Gross rate p.a.	Annual equivalent rate	Gross % below UK base rate
Capital, ISA, Reserve and Accumulation Accounts	100,000 +	0.30%	0.30%	0.20%
	50,000 – 99,999	0.00%	0.00%	1.00%
	25,000 – 49,999	0.00%	0.00%	1.25%
	0 – 24,999	0.00%	0.00%	1.50%
Fixed Time Deposit	50,000 +	Variable according to market rates		n/a
Income Account	All balances	No interest paid or charged		n/a
Capital – overdraft	All balances	3.50%	3.55%	n/a
Loan	All balances	3.00%	3.03%	n/a

Charges	£	US\$	€	CHF
CHAPS and international payments	20.00	35.00	25.00	38.00

(or the currency equivalent using the reference exchange rate for non-sterling accounts)

- Interest rates shown are the rates in force from the date of this schedule and will vary in line with UK base rate as determined by the Bank of England. Credit balances receive an interest rate linked to a gross percentage (%) below UK base rate. Two calendar months prior written notice will be given for any amendments to the gross percentage (%) below UK base rate.
- If the balance on the account moves into a higher band, the higher rate is applicable to the total amount.
- Interest is paid quarterly on Capital, ISA, Reserve and Accumulation accounts. Interest is paid gross on maturity on Fixed Time Deposits.
- Overdraft or loan interest is charged quarterly on Capital and Loan accounts.
- Deductions will be made from interest paid on ISAs in accordance with HM Revenue & Customs rules.
- Annual Equivalent Rate is a notional rate which illustrates what the interest would be if interest was paid and compounded on an annual basis.
- Gross Rate is the rate of interest payable before the deduction of income tax or other deductions at the rate specified by law. Lower rate tax will be deducted at source unless evidence on non-liability has been supplied.

- The rate of interest, tax treatment and rate of interest payable depends on the individual circumstances of each customer and may be subject to changes in the future.

- Other rates may be available on application.

Important information about compensation arrangement

We are covered by the Financial Services Compensation scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors, including most individuals and small businesses, are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each (making a total of £100,000). The £50,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account and to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.

EXPIRED

1 JANUARY 2011

Rathbone Investment Management Limited

Foreign currency interest rates

With effect from 21 October 2009

	Currency	Balance	Gross rate p.a.	Annual equivalent rate p.a.	Gross % below ECB base rate
Euro Capital	€	500,000 +	0.25%	0.25%	0.75%
		0 – 499,999	0.00%	0.00%	1.25%
Fixed Time Deposit		£50,000 equivalent	Variable according to market rates		
Non sterling overdrafts		All balances			Details on application
Charges		£	US\$	€	CHF
		20.00	35.00	25.00	38.00

(or the currency equivalent using the reference exchange rate for non-sterling accounts)

- Interest rates shown are the rates in force from the date of this schedule and will vary in line with the local base rate. Credit balances receive an interest rate linked to a gross percentage (%) below the local base rate. Two calendar months prior written notice will be given for any amendments to the gross percentage (%) below the local base rate.
- If the balance on the account moves into a higher band, the higher rate is applicable to the total amount.
- Interest is paid quarterly on Capital accounts. Interest is paid gross on maturity on Fixed Time Deposits.
- Overdraft or loan interest is charged quarterly on Capital and Loan accounts.
- Annual Equivalent Rate is a notional rate which illustrates what the interest would be if interest was paid and compounded on an annual basis.
- Gross Rate is the rate of interest payable before the deduction of income tax or other deductions at the rate specified by law. Lower rate tax will be deducted at source unless evidence on non-liability has been supplied.
- The ECB is the European Central Bank.
- The rate of interest, tax treatment and rate of interest payable depends on the individual circumstances of each customer and may be subject to changes in the future.
- Other rates may be available on application.

Important information about compensation arrangements

We are covered by the Financial Services Compensation scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors, including most individuals and small businesses, are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each (making a total of £100,000). The £50,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account and to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.

Under the Data Protection Act 1998 you have the right of access to your personal data and any information pertaining to how it is processed.

EXPIRED

1 JANUARY 2011

The Rathbone SIPP

Schedule of interest rates

For Trustee Bank Account

With effect from 21 October 2009

Account	Balance £	Gross rate p.a.	Annual equivalent rate	Gross % below UK base rate
Capital Accounts	100,000 +	0.30%	0.30%	0.20%
	50,000 – 99,999	0.00%	0.00%	1.00%
	25,000 – 49,999	0.00%	0.00%	1.25%
	0 – 24,999	0.00%	0.00%	1.50%
Fixed Time Deposit	50,000 +	Variable according to market rates		n/a

Charges	£	US\$	€	CHF
CHAPS and international payments	20.00	35.00	25.00	38.00

(or the currency equivalent using the reference exchange rate for non-sterling accounts)

- The Trustee bank account (the “Designated” Account as defined in the RPAS SIPP Terms & Conditions) is opened by the administrator (Rathbone Pension & Advisory Services Ltd) on behalf of the trustees (Rathbone Pension & Advisory Services (Trustees) Ltd) for the purpose of administering the member’s funds.
- Interest rates shown are the rates in force from the date of this schedule and will vary in line with UK base rate as determined by the Bank of England. Credit balances receive an interest rate linked to a gross percentage (%) below UK base rate. Two calendar months prior written notice will be given for any amendments to the gross percentage (%) below UK base rate. Details of current rates are available on request.
- If the balance on the account moves into a higher band, the higher rate is applicable to the total amount.
- Interest is paid quarterly on Capital accounts. Interest is paid gross on maturity on Fixed Time Deposits.
- Overdraft or loan interest is charged quarterly on Capital and Loan accounts.
- Annual Equivalent Rate is a notional rate which illustrates what the interest would be if interest was paid and compounded on an annual basis.
- Gross Rate is the rate of interest payable before the deduction of income tax or other deductions at the rate specified by law. Lower rate tax will be deducted at source unless evidence on non-liability has been supplied.

8. The rate of interest, tax treatment and rate of interest payable depends on the individual circumstances of each customer and may be subject to changes in the future.

9. Other rates may be available on application.

Important information about compensation arrangements

We are covered by the Financial Services Compensation scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors, including most individuals and small businesses, are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £50,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £50,000 each (making a total of £100,000). The £50,000 limit relates to the combined amount in all the eligible depositor’s accounts with the bank, including their share of any joint account and to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call 020 7892 7300 or 0800 678 1100.