

# SCHEDULE OF INTEREST RATES

WITH EFFECT FROM 1 JANUARY 2011

| Account  | Balance £       | Gross Rate pa                      | 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                        |
| 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 (or the currency equivalent using the reference exchange rate for non-sterling accounts). | 20.00           | 35.00                              | 25.00                  | 38.00                      |

A margin of 0.50% on the value of all currency transactions will be applied to our reference exchange rate.

- 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 on maturity on Fixed Time Deposits.
- The provision of any overdraft or loan facility by us is conditional upon you being a client of Rathbone Investment Management Limited for investment services.
- Overdraft or loan interest is charged quarterly on Capital and Loan accounts. Representative examples of the total charge of credit for both loan and overdraft facilities are available on page two of this schedule.
- In respect of an overdraft based on the assumptions set out below, the total charge for credit is £10.50. This figure assumes:
  - An overdraft limit of £1,200;
  - The overdraft is fully drawn;
  - The overdraft is provided for three months; and
  - The overdraft interest rate does not vary.
- Overdraft interest is linked to UK base rate as determined by the Bank of England and is payable at the rate of the UK base plus a margin, currently 3%. The overdraft interest rate will vary in line with changes to the Bank of England base rate. We will give you two calendar months prior written notice if we change the margin over the Bank of England base rate we use for calculating the overdraft interest rate.
- Tax 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.
- If you wish to contact us please either write to us at our head office 159 New Bond Street, London W1S 2UD or telephone us on the following number +44 (0)20 7399 0000.

### Representative Example for an Overdraft

| Overdraft Amount | Gross Rate pa<br>(Variable) | Annual<br>Equivalent Rate | Representative<br>APR |
|------------------|-----------------------------|---------------------------|-----------------------|
| £1,200           | 3.50%                       | 3.55%                     | 3.55%                 |

No other charges are included in calculating the Representative APR

### Representative Example for a Loan

| Loan Amount | Gross Rate pa<br>(Variable) | Annual<br>Equivalent Rate | Representative<br>APR | Term   | Total Amount<br>Payable |
|-------------|-----------------------------|---------------------------|-----------------------|--------|-------------------------|
| £100,000    | 3.00%                       | 3.03%                     | 3.28%                 | 1 year | £103,280                |

In calculating the Representative APR the facility fee of 0.25% of the total value of the facility granted is included.

### 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 £85,000. 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 £85,000 each (making a total of £170,000). The £85,000 limit relates to the combined amount in all the eligible depositor's accounts with the bank, including their share of any joint account and not 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](http://www.FSCS.org.uk) or call 020 7741 4100 or 0800 678 1100.