

SAVINGS INTEREST RATE HISTORY

July 2004 - September 2005

Savings interest
rate history



Alliance
Leicester

INTERNATIONAL

Sterling variable accounts

CURRENTLY AVAILABLE

Account type	Interest rate tier	Changes arising in →		July 04		September 04		January 05		March 05	
		09.07.2004 GROSS %	09.07.2004 AER %	22.07.2004 GROSS %	22.07.2004 AER %	03.09.2004 GROSS %	03.09.2004 AER %	12.01.2005 GROSS %	12.01.2005 AER %	30.03.2005 GROSS %	30.03.2005 AER %
Offshore 60 Plus ¹ (Annual interest) <i>(Launched 30 March 2005)</i>	£10,000 - 49,999 £50,000 - 99,999 £100,000+	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	4.85 4.95 5.05	4.85 4.95 5.05
Offshore 60 Plus (Monthly interest) <i>(Launched 30 March 2005)</i>	£10,000 - 49,999 £50,000 - 99,999 £100,000+	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	4.70 4.80 4.90	4.80 4.91 5.01
Offshore 90 Plus ² (Annual interest)	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 99,999 £100,000+	4.80 4.80 4.87 5.02	4.80 4.80 4.87 5.02	No change	No change	4.93 4.93 5.00 5.15	4.93 4.93 5.00 5.15	4.65 4.65 4.72 4.87	4.65 4.65 4.72 4.87	No change	No change
Offshore 180 Plus ³ (Annual Interest) <i>Converted to Offshore Call account 24 August 2005</i>	£10,000+	4.51	4.51	4.41	4.41	4.61	4.61	No change	No change	No change	No change
Island Easy Access ⁴ (Annual interest) <i>(Launched 12 January 2005)</i>	£10,000+	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	Prior to product launch	4.80	4.80	No change	No change
Offshore Monthly Income (Monthly interest)	£10,000 - 24,999 £25,000 - 249,999 £250,000+	3.45 4.03 4.12	3.51 4.11 4.20	No change	No change	3.66 4.24 4.33	3.72 4.32 4.42	No change	No change	No change	No change
Offshore Call (Annual interest)	£10 +	3.00	3.00	No change	No change	3.15	3.15	No change	No change	No change	No change
International Deferred Interest ⁵	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 99,999 £100,000 +	4.30 4.35 4.65 4.95	See note 5	No change	No change	4.55 4.60 4.90 5.20	See note 5	No change	No change	No change	No change
Offshore 30 ⁶ (Monthly interest)	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 249,999 £250,000 +	2.53 2.63 2.82 2.87	2.56 2.66 2.86 2.91	No change	No change	2.67 2.76 2.96 3.01	2.70 2.80 3.00 3.05	No change	No change	No change	No change

Continued opposite

If you have any questions on understanding this booklet or finding the interest rate for your account, please telephone our International Customer Service Centre on +44 (0) 1624 663566.

Notes applying to all pages of this booklet

Currency: All accounts are denominated in Sterling except for the US Dollar and Euro Savings Accounts.

AER: The Annual Equivalent Rate (AER) is a notional rate which illustrates the contractual rate as if paid and compounded on an annual basis.

Minimum balance: If the balance on any account falls below the minimum balance shown in the interest rate tier column, the bank reserves the right to pay any rate including zero.

Maximum balance: The maximum permitted balance on all Sterling accounts is £1,000,000 unless otherwise stated.

Residence indicator: On your account statement you may find that your account has an indication of whether your account has been set up with a residency indicator for the Isle of Man (IOM), the UK (UK) or elsewhere (EXPAT or EXP). The interest rate for the account type in the period covered by this booklet has been the same regardless of whether your account is marked IOM, UK or EXP. For example, an Offshore Call account has attracted the same rate of interest whether it is an Offshore Call IOM, an Offshore Call UK or an Offshore Call EXP account.

Notes applying to pages 1 and 2

¹ Offshore 60 Plus rates include premium interest of 0.30% (variable). From 1 June 2005, there is no guaranteed minimum level of premium interest.

² The Offshore 90 Plus account provided customers with a guaranteed premium of 0.40% from 1 March 2004 to 1 September 2004. The premium rate of 0.40% was paid until 2 September 2004 and is included in the rates shown above. Thereafter the premium became discretionary, and from 3 September 2004 to 11 January 2005 a premium rate of 0.28% was paid and is included in the rates shown above. From 12 January 2005, the rate of premium was reduced to 0.00%.

³ The Offshore 180 Plus account became superseded with effect from 24 August 2005 and was converted at that date to the Offshore Call account. Customers holding this type of account should consider whether they wish to continue to hold their funds in an Offshore Call account (rates shown above) or whether they wish to transfer to one of our other accounts.

⁴ The Island Easy Access account is only available to Isle of Man residents. The interest rate includes premium interest of 0.30% (variable). From 1 June 2005 there is no guaranteed minimum level of premium interest.

⁵ International Deferred Interest Account interest is not paid until closure of the account. The AER interest rate will depend on the length of time for which you choose to hold the account. If your account is open for one year, the AER is the same as the gross rate.

⁶ The Offshore 30 (Monthly Interest) account became a Closed Issue account as from 17 May 2005. Interest rates on this account from that date are shown in the table of Closed Issue accounts on page 4.

Savings interest rate history to 30 September 2005

Sterling variable accounts

CURRENTLY AVAILABLE

Account type	Interest rate tier	May 05		June 05		August 05	
		17.05.2005 GROSS %	17.05.2005 AER %	17.06.2005 GROSS %	17.06.2005 AER %	19.08.2005 GROSS %	19.08.2005 AER %
Offshore 60 Plus ¹ (Annual interest) <i>(Launched 30 March 2005)</i>	£10,000 - 49,999 £50,000 - 99,999 £100,000+	No change	No change	No change	No change	4.60 4.70 4.75	4.60 4.70 4.75
Offshore 60 Plus (Monthly interest) <i>(Launched 30 March 2005)</i>	£10,000 - 49,999 £50,000 - 99,999 £100,000+	No change	No change	No change	No change	4.45 4.55 4.60	4.54 4.65 4.70
Offshore 90 Plus ² (Annual interest)	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 99,999 £100,000+	4.40 4.40 4.47 4.62	4.40 4.40 4.47 4.62	4.35 4.35 4.35 4.35	4.35 4.35 4.35 4.35	4.35 4.35 4.35 4.35	4.35 4.35 4.35 4.35
Offshore 180 Plus ³ (Annual Interest) <i>Converted to Offshore Call account 24 August 2005</i>	£10,000+	4.36	4.36	4.10	4.10	2.50	2.50
Island Easy Access ⁴ (Annual interest) <i>(Launched 12 January 2005)</i>	£10,000+	No change	No change	No change	No change	4.55	4.55
Offshore Monthly Income (Monthly interest)	£10,000 - 24,999 £25,000 - 249,999 £250,000+	3.42 4.00 4.09	3.47 4.07 4.17	3.75 3.75 3.75	3.82 3.82 3.82	3.25 3.25 3.25	3.30 3.30 3.30
Offshore Call (Annual interest)	£10 +	2.90	2.90	2.50	2.50	2.50	2.50
International Deferred Interest ⁵	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 99,999 £100,000 +	No change	No change	4.35 4.40 4.70 5.00	See note 5	4.10 4.15 4.45 4.75	See note 5
Offshore 30 ⁶ (Monthly interest)	£10,000 - 24,999 £25,000 - 49,999 £50,000 - 249,999 £250,000 +	1.14 1.14 1.14 1.14	1.15 1.15 1.15 1.15	Closed Issue	Closed Issue	Closed Issue	Closed Issue

Latest rates as at 30 September 2005

Offshore Base Rate Tracker & Currency accounts

CURRENTLY AVAILABLE

Changes arising in →		June 04		August 04		June 05		August 05		Latest rates as at 30 September 2005
Account type	Interest rate tier	17.06.2004 GROSS %	17.06.2004 AER %	12.08.2004 GROSS %	12.08.2004 AER %	17.06.2005 GROSS %	17.06.2005 AER %	09.08.2005 GROSS %	09.08.2005 AER %	
Offshore Base Rate Tracker Issue II ¹ (Annual Interest)	£5,000 - 249,999 £250,000 +	4.25 4.50	4.25 4.50	4.50 4.75	4.50 4.75	4.50 4.50	4.50 4.50	4.25 4.25	4.25 4.25	

Changes arising in →		August 04		September 04		November 04		December 04		February 05		March 05		Continued below
Currency Account type	Interest rate tier	12.08.2004 GROSS %	12.08.2004 AER %	28.09.2004 GROSS %	28.09.2004 AER %	16.11.2004 GROSS %	16.11.2004 AER %	21.12.2004 GROSS %	21.12.2004 AER %	10.02.2005 GROSS %	10.02.2005 AER %	30.03.2005 GROSS %	30.03.2005 AER %	
Euro Savings Account (Annual Interest)	€0 - 4,999	0.50	0.50									0.50	0.50	
	€5,000 - 9,999	0.55	0.55	No change	No change	No change	No change	No change	No change	No change	No change	1.80	1.80	
	€10,000 - 49,999	1.75	1.75									1.90	1.90	
	€50,000 +	2.00	2.00									2.00	2.00	
US Dollar Savings Account (Annual Interest)	\$5,000 - 49,999	1.30	1.30	1.70	1.70	1.95	1.95	2.15	2.15	2.35	2.35	2.60	2.60	
	\$50,000 - 99,999	1.35	1.35	1.75	1.75	2.00	2.00	2.20	2.20	2.40	2.40	2.65	2.65	
	\$100,000 +	1.35	1.35	1.75	1.75	2.00	2.00	2.20	2.20	2.40	2.40	2.65	2.65	

Changes arising in →		May 05		August 05		Latest rates as at 30 September 2005
Currency Account type	Interest rate tier	17.05.2005 GROSS %	17.05.2005 AER %	12.08.2005 GROSS %	12.08.2005 AER %	
Euro Savings Account (Annual Interest)	€0 - 4,999	No change	No change	0.50	0.50	
	€5,000 - 9,999			1.80	1.80	
	€10,000 - 49,999			1.90	1.90	
	€50,000 +			2.00	2.00	
US Dollar Savings Account (Annual Interest)	\$5,000 - 49,999	2.85	2.85	2.85	2.85	
	\$50,000 - 99,999	2.90	2.90	2.90	2.90	
	\$100,000 +	2.90	2.90	3.20	3.20	

Notes applying to this page

¹ The Offshore Base Rate Tracker (Issue II) account guarantees to pay a rate not more than 0.25% below Bank of England Base Rate on balances of £5,000 and above. Bank Base Rate is currently 4.50% (last changed 4 August 2005). Interest rate is variable. Issue II available since 1 August 2002. Until 16 June 2005, a discretionary premium of 0.25% was paid above the guaranteed minimum rate for all accounts with a balance of £250,000 or more. This discretionary premium was discontinued from 17 June 2005.

Maximum balance: the maximum balance permitted in any Euro account is €1,500,000 and in any US Dollar account \$1,500,000.

Savings interest rate history to 30 September 2005

Limited Issue Bonds

CURRENTLY AVAILABLE

Account type	Minimum Bond Amount	Annual Gross % PA/AER Fixed interest rate until 30.09.06	Monthly Gross % PA Fixed interest rate until 30.09.06
1 Year Fixed Rate Bond (Issue 18)* <i>Interest rate fixed until 30 September 2006</i>	£5,000	4.40%	4.30% (4.39% AER)

*The Bond will mature on 30 September 2006. The interest rates are fixed at the rate advertised in this booklet and on our website until the maturity date. The rates are guaranteed not to change until the maturity date of the Bond.

Sterling variable accounts

CLOSED ISSUES

Account type	Changes arising in → Interest rate tier	June 04		May 05		June 05		August 05	
		04.06.2004 GROSS %	04.06.2004 AER %	17.05.2005 GROSS %	17.05.2005 AER %	17.06.2005 GROSS %	17.06.2005 GROSS %	19.08.2005 GROSS %	19.08.2005 GROSS %
Offshore 28 (Annual interest) <i>Formerly Premier Plus & Premier 60 accounts</i>	£0 - 9,999 £10,000 +	0.05 1.00	0.05 1.00	No change	No change	0.05 0.75	0.05 0.75	0.05 0.50	0.05 0.50
Offshore 28 (Monthly interest) <i>Formerly Premier Plus & Premier 60 accounts</i>	£0 - 9,999 £10,000 - 24,999 £25,000	0.05 0.85 1.00	0.05 0.85 1.00	No change	No change	0.05 0.75 0.75	0.05 0.75 0.75	0.05 0.50 0.50	0.05 0.50 0.50
Offshore 60 (Annual interest) <i>Formerly 180 Day Notice</i>	£10,000 - 24,999 £25,000 +	0.90 1.00	0.90 1.00	No change	No change	0.75 0.75	0.75 0.75	0.50 0.50	0.50 0.50
Offshore 60 (Monthly interest) <i>Formerly 180 Day Notice</i>	£10,000 - 24,999 £25,000 +	0.70 1.00	0.70 1.00	No change	No change	0.70 0.75	0.70 0.75	0.50 0.50	0.50 0.50
Offshore 30 (Monthly interest) <i>Formerly Anniversary Variable Deposit</i>	£10,000 +	N/A	N/A	1.14	1.15	1.00	1.00	0.50	0.50

Latest rates as at 30 September 2005

Customers holding closed issue accounts shown on this page should consider transferring to one of the accounts currently available. Customers may move from closed issue accounts to current issue accounts without notice or penalty.

Notes applying to this page

Fixed rate bonds are limited issue and will be closed when fully subscribed.
Telephone us on +44 (0) 1624 663566 for latest rates and availability.

Limited Issue Bonds

ISSUES NO LONGER AVAILABLE

Account type	Interest rate tier	Issue number	Issue launch date	Interest payment	Gross % pa	AER %	Issue maturity date	Current status
1 Year Fixed Rate Bond	£5,000 +	1	24.10.2003	Annual	4.15	4.15	30.11.2004	Matured
1 Year Fixed Rate Bond	£5,000 +	1	24.10.2003	Monthly	4.07	4.15	30.11.2004	Matured
1 Year Fixed Rate Bond	£5,000 +	2	08.12.2003	Annual	4.35	4.35	31.12.2004	Matured
1 Year Fixed Rate Bond	£5,000 +	2	08.12.2003	Monthly	4.27	4.35	31.12.2004	Matured
1 Year Fixed Rate Bond	£5,000 +	3	20.01.2004	Annual	4.35	4.35	28.02.2005	Matured
1 Year Fixed Rate Bond	£5,000 +	3	20.01.2004	Monthly	4.27	4.35	28.02.2005	Matured
1 Year Fixed Rate Bond	£5,000 +	4	04.03.2004	Annual	4.40	4.40	31.03.2005	Matured
1 Year Fixed Rate Bond	£5,000 +	4	04.03.2004	Monthly	4.28	4.36	31.03.2005	Matured
1 Year Fixed Rate Bond	£5,000 +	5	21.04.2004	Annual	4.75	4.75	31.05.2005	Matured
1 Year Fixed Rate Bond	£5,000 +	5	21.04.2004	Monthly	4.60	4.70	31.05.2005	Matured
1 Year Fixed Rate Bond	£5,000 +	6	08.06.2004	Annual	5.20	5.20	30.06.2005	Matured
1 Year Fixed Rate Bond	£5,000 +	6	08.06.2004	Monthly	5.00	5.12	30.06.2005	Matured
1 Year Fixed Rate Bond	£25,000 - 49,999 £50,000 - 99,999 £100,000 - 500,000	7	02.07.2004	Annual	5.40 5.50 5.60	5.40 5.50 5.60	31.07.2005	Matured
1 Year Fixed Rate Bond	£25,000 - 49,999 £50,000 - 99,999 £100,000 - 500,000	7	02.07.2004	Monthly	5.15 5.25 5.35	5.27 5.38 5.48	31.07.2005	Matured
1 Year Fixed Rate Bond	£25,000 +	8	29.07.2004	Annual	5.40	5.40	31.08.2005	Matured
1 Year Fixed Rate Bond	£25,000 +	8	29.07.2004	Monthly	5.25	5.38	31.08.2005	Matured
1 Year Fixed Rate Bond	£25,000 +	9	26.08.2004	Annual	5.40	5.40	30.09.2005	Matured
1 Year Fixed Rate Bond	£25,000 +	9	26.08.2004	Monthly	5.25	5.38	30.09.2005	Matured
1 Year Fixed Rate Bond	£10,000+	10	14.09.2004	Annual	5.30	5.30	30.09.2005	Matured
1 Year Fixed Rate Bond	£10,000+	10	14.09.2004	Monthly	5.15	5.27	30.09.2005	Matured
1 Year Fixed Rate Bond	£10,000+	11	20.10.2004	Annual	5.15	5.15	31.10.2005	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	11	20.10.2004	Monthly	5.00	5.12	31.10.2005	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	12	15.11.2004	Annual	5.25	5.25	30.11.2005	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	12	15.11.2004	Monthly	5.00	5.12	30.11.2005	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	13	27.11.2004	Annual	5.05	5.05	30.11.2005	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	13	27.11.2004	Monthly	5.00	5.12	30.11.2005	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	14	16.12.2004	Annual	5.00	5.00	31.01.2006	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	14	16.12.2004	Monthly	4.90	5.01	31.01.2006	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	15	08.02.2005	Annual	4.85	4.85	31.03.2006	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	15	08.02.2005	Monthly	4.70	4.80	31.03.2006	Fully subscribed

Notes applying to this page

The maximum balance in any Limited Issue Bond account is £1,000,000 unless otherwise stated. Limited issue bonds become closed issues when they are fully subscribed and thereafter no further deposits will be accepted.

Limited Issue Bonds

ISSUES NO LONGER AVAILABLE

Account type	Interest rate tier	Issue number	Issue launch date	Interest payment	Gross % pa	AER %	Issue maturity date	Current status
1 Year Fixed Rate Bond	£10,000+	16	11.03.2005	Annual	5.00	5.00	31.03.2006	Fully subscribed
1 Year Fixed Rate Bond	£10,000+	16	11.03.2005	Monthly	4.90	5.01	31.03.2006	Fully subscribed
1 Year Fixed Rate Bond	£5,000 +	17	18.05.2005	Annual	4.75	4.75	31.05.2006	Fully subscribed
1 Year Fixed Rate Bond	£5,000 +	17	18.05.2005	Monthly	4.65	4.75	31.05.2006	Fully subscribed
2 Year Fixed Rate Bond	£5,000 - 49,999 £50,000 +	1	07.08.2003	After 2 years	4.00 4.15	3.92 4.07	2 years after account opening date	Matured
2 Year Fixed Rate Bond	£5,000 +	2	24.10.2003	Annual	4.55	4.55	30.11.2005	Fully subscribed
2 Year Fixed Rate Bond	£5,000 +	2	24.10.2003	Monthly	4.46	4.55	30.11.2005	Fully subscribed
3 Year Fixed Rate Bond	£5,000 +	1	22.09.2003	Annual	4.45	4.45	02.10.2006	Fully subscribed
3 Year Fixed Rate Bond	£5,000 +	1	22.09.2003	Monthly	4.36	4.45	02.10.2006	Fully subscribed
3 Year Fixed Rate Bond	£5,000 +	2	24.10.2003	Annual	4.80	4.80	30.11.2006	Fully subscribed
3 Year Fixed Rate Bond	£5,000 +	2	24.10.2003	Monthly	4.70	4.80	30.11.2006	Fully subscribed

Account type	Interest rate tier	Gross % Fixed minimum return over 5½ years	AER %	FTSE 100 Index Starting Index Level
Capital Guaranteed Growth Bond Issue I Start Date 23 July 2004	£5,000 +	25.00	4.14	4,326.30
Capital Guaranteed Growth Bond Issue II Start Date 8 October 2004	£5,000 +	25.00	4.14	4,698.90

Capital Guaranteed Growth Bond (Issue I) interest rate of 25% gross/4.14% AER is the guaranteed minimum return during the investment term from 23 July 2004 to 25 January 2010. Potential additional growth is linked to 70% of any growth in the UK Stock Market - see full terms & conditions for definition and calculation. No withdrawals or closures are permitted until the sixth banking day following the maturity date of 25 January 2010. Interest paid at 5.00% gross/AER 5.00% on deposits in the period up to and including 22 July 2004.

Capital Guaranteed Growth Bond (Issue II) interest rate of 25% gross/4.14% AER is the guaranteed minimum return during the investment term from 8 October 2004 to 8 April 2010. Potential additional growth is linked to 70% of any growth in the UK stock market - see full terms & conditions for definition and calculation. No withdrawals or closures are permitted until the sixth banking day following the maturity date of 8 April 2010.

Account type	Minimum Bond Amount	Gross % PA/AER Fixed interest rate during offer period 01.06.05 to 14.09.05**	Return payable after 5½ year bond term (subject to early redemption condition***)	FTSE 100 Index Starting Index Level
Capital Guaranteed Maximum Growth Bond* Start Date 15 September 2005	£5,000	6.00%	Full capital plus 150% of the total growth of FTSE 100 Index	5,383.50

*CGMGB is a fixed term product for 5½ years commencing 15 September 2005 and ending on 15 March 2011. Your capital is guaranteed and at the end of the Bond term a return equal to 150% of the growth in the FTSE 100 over the same period (subject to averaging in the final year) will also be payable.
**The Bond was open for deposits from 1 June 2005 to 8 September 2005. During the period to 14 September 2005 interest was payable at the fixed rate 6.00% gross PA/AER.
***The Bond will mature early if the FTSE 100 Index grows by 30% or more in the first 3 years. In this event you will receive a full return of your capital plus 30% on top, at the end of 3 years.

Notes applying to this page

The maximum balance in any Limited Issue Bond account is £1,000,000 unless otherwise stated. Limited issue bonds become closed issues when they are fully subscribed and thereafter no further deposits will be accepted.

Deposits made with an Isle of Man Office of Alliance & Leicester International Limited are covered by the Depositors Compensation Scheme contained in the Banking Business (Compensation of Depositors) Regulations 1991.

We operate an internal complaints process. Complaints we cannot settle may be referred to the Isle of Man Financial Services Ombudsman Scheme.

Information correct as at 30 September 2005.

Terms & Conditions available on request or on our website, www.alil.co.im

Alliance & Leicester International Limited, PO Box 226, 19/21 Prospect Hill, Douglas, Isle of Man, IM99 1RY, British Isles.

Incorporated in the Isle of Man (No.81918C).

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Licensed by the Isle of Man Financial Supervision Commission to conduct Banking Business.

