

# Savings Rates As at 2 March 2010

As part of our commitment to keeping our customers informed this is a comprehensive list of all our variable rates.

Account	Interest	Minimum	New Rates			Previous Rates		
			AER <sup>^</sup>	Gross <sup>#</sup>	Net <sup>†</sup>	AER <sup>^</sup>	Gross <sup>#</sup>	Net <sup>†</sup>
<b>DirectSaver Reserve</b>	Annually	£100+	<b>1.00%</b>	<b>1.00%</b>	<b>0.80%</b>	1.50%	1.50%	1.20%
An additional 1% gross <sup>#</sup> bonus will be payable for six months. After this six month period the interest rate will be the gross rate applicable at that time. This account allows withdrawals on 12 days per calendar year at the given rates. On any subsequent withdrawal the account will revert to a DirectSaver account.								
<b>DirectSaver</b>	Annually	£100+	<b>0.50%</b>	<b>0.50%</b>	<b>0.40%</b>	1.00%	1.00%	0.80%
<b>EasySaver</b>	Annually	£100,000+	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.35%	0.35%	0.28%
		£50,000	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.30%	0.30%	0.24%
		£20,000	<b>0.15%</b>	<b>0.15%</b>	<b>0.12%</b>	0.20%	0.20%	0.16%
		£100	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.15%	0.15%	0.12%
An additional 1% gross <sup>#</sup> bonus will be payable for three months. After this three month period the interest rate will be the gross rate applicable at that time. This account allows withdrawals on 12 days per calendar year at the given rates. On any subsequent withdrawal the interest rate will become 0.10% gross <sup>#</sup> /AER <sup>^</sup> (0.08% net <sup>†</sup> ) for the remainder of the year, and no bonus will be paid.								
<b>Flexible Savings</b>	Annually	£20,000+	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.15%	0.15%	0.12%
		£1	<b>0.10%</b>	<b>0.10%</b>	<b>0.08%</b>	0.10%	0.10%	0.08%
	Monthly	£20,000+	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.15%	0.15%	0.12%
		£1	<b>0.10%</b>	<b>0.10%</b>	<b>0.08%</b>	0.10%	0.10%	0.08%
<b>Easy Monthly Saver</b>	Anniversary	£20+	<b>2.10%</b>	<b>2.10%</b>	<b>1.68%</b>	-	-	-
If you don't make 12 monthly payments per year, or if you make more than one withdrawal per year or if you close your account, you will incur a 2% gross <sup>#</sup> interest rate reduction. This lower rate will apply from when you opened your account or, if the account has been open at least a year, from its last anniversary.								
<b>Premium Saver</b>	Annually	£100,000+	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.30%	0.30%	0.24%
		£50,000	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.20%	0.20%	0.16%
		£20,000	<b>0.15%</b>	<b>0.15%</b>	<b>0.12%</b>	0.20%	0.20%	0.16%
		£1,000	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.15%	0.15%	0.12%
	Monthly	£100,000+	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.30%	0.30%	0.24%
		£50,000	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.20%	0.20%	0.16%
		£20,000	<b>0.15%</b>	<b>0.15%</b>	<b>0.12%</b>	0.20%	0.20%	0.16%
		£1,000	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.15%	0.15%	0.12%
<b>Maturity Saver</b> (for customers with a maturing bond only)	Anniversary	£100,000+	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.35%	0.35%	0.28%
		£50,000	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.30%	0.30%	0.24%
		£250	<b>0.15%</b>	<b>0.15%</b>	<b>0.12%</b>	0.20%	0.20%	0.16%
	Monthly	£100,000+	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.35%	0.35%	0.28%
		£50,000	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.30%	0.30%	0.24%
		£250	<b>0.15%</b>	<b>0.15%</b>	<b>0.12%</b>	0.20%	0.20%	0.16%
<b>HomeSaver</b>	Annually	£250+	<b>2.50%</b>	<b>2.50%</b>	<b>2.00%</b>	3.00%	3.00%	2.40%
<b>Clubs and Charities account and Gross Interest Deposit account</b>	Annually	£100+	<b>0.10%</b>	<b>0.10%</b>	<b>0.08%</b>	0.10%	0.10%	0.08%
Balances below £100 on Clubs and Charities accounts and Gross Interest Deposit accounts receive 0.10% gross <sup>#</sup> /AER <sup>^</sup> (0.08% net <sup>†</sup> ). Previously received 0.10% gross <sup>#</sup> /AER <sup>^</sup> (0.08% net <sup>†</sup> ).								
<b>FirstSaver</b>	Annually	£1+	<b>0.25%</b>	<b>0.25%</b>	<b>0.20%</b>	0.75%	0.75%	0.60%
<b>Cash Child Trust Fund (non stakeholder)</b>	Annually	Government Voucher	<b>1.05%</b>	<b>1.05%</b>	<b>Tax Free**</b>	1.55%	1.55%	Tax Free**
For accounts opened on or after 2 January 2009 an additional 1.00% tax free** interest bonus applies for two years for all new accounts. For accounts opened by 31 December 2008 an additional 1.25% tax free** interest bonus applies for two years for all new accounts. After this two year period the interest rate will be the gross rate applicable at that time.								
<b>Cash ISA</b>	Annually	£1+	<b>0.50%</b>	<b>0.50%</b>	<b>Tax Free**</b>	-	-	-
<b>Easy Monthly Saver Cash ISA</b>	Anniversary	£20+	<b>2.10%</b>	<b>2.10%</b>	<b>Tax Free**</b>	-	-	-
If you don't make 12 equal monthly payments per year, or if you make more than one withdrawal per year or if you close your account, you will incur a 2% interest rate reduction. This lower rate will apply from when you opened your account or, if the account has been open at least a year, from its last anniversary.								
<b>Limited Access Cash ISA</b>	Annually	£500+	<b>2.00%</b>	<b>2.00%</b>	<b>Tax Free**</b>	-	-	-
If more than one withdrawal is made per tax year*, you will incur a 1.50% interest rate reduction. The lower rate will apply from the date of the second withdrawal to the end of that tax year*. If your balance falls below the minimum of £500, you will incur an interest rate reduction of 1.50% until your balance increases to £500 or above, assuming that no more than one withdrawal has been made in that tax year*.								

**For your information** Balances which fall below the minimum on the following accounts - Maturity Saver, HomeSaver, Premium Saver, EasySaver, DirectSaver and DirectSaver Reserve - receive 0.10% gross<sup>#</sup>/AER<sup>^</sup> (0.08% net<sup>†</sup>) and charges may apply. <sup>^</sup>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year, and has been rounded to two decimal places. <sup>#</sup>Gross - before UK income tax has been deducted. <sup>†</sup>Net - after allowing for the deduction of UK income tax at the basic savings rate, currently 20%. <sup>\*\*</sup>Tax Free means free of UK income tax. \*A tax year runs from 6 April to 5 April the following year. Current rates as at 2 March 2010. Britannia is a trading name used by The Co-operative Bank p.l.c., part of The Co-operative Financial Services. The Co-operative Bank p.l.c. Registered office: P.O. Box 101, 1 Balloon Street, Manchester, M60 4EP. Registered in England and Wales No. 990937. The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Lending Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).  
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# Partnership Savings Rates As at 26 April 2010

As part of our commitment to keeping our customers informed this is a comprehensive list of all our variable rates.

Account	Interest	Minimum	New Rates			Previous Rates		
			AER <sup>^</sup>	Gross <sup>#</sup>	Net <sup>†</sup>	AER <sup>^</sup>	Gross <sup>#</sup>	Net <sup>†</sup>
<b>UNISON Save and Support</b>	Annually	£50,000+	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.20%	0.20%	0.16%
		£100	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.15%	0.15%	0.12%
		£1	<b>0.10%</b>	<b>0.10%</b>	<b>0.08%</b>	0.10%	0.10%	0.08%
<b>UniSaver</b>	Annually	£100,000+	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.50%	0.50%	0.40%
		£50,000	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.30%	0.30%	0.24%
		£1,000	<b>0.15%</b>	<b>0.15%</b>	<b>0.12%</b>	0.20%	0.20%	0.16%
	Monthly	£100,000+	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.50%	0.50%	0.40%
		£50,000	<b>0.20%</b>	<b>0.20%</b>	<b>0.16%</b>	0.30%	0.30%	0.24%
		£1,000	<b>0.15%</b>	<b>0.15%</b>	<b>0.12%</b>	0.20%	0.20%	0.16%
Balances below the minimum on UniSaver receive 0.10% gross <sup>#</sup> /AER <sup>^</sup> (0.08% net <sup>†</sup> ) and charges may apply.								
<b>UNISON Easy Monthly Saver</b>	Anniversary	£20+	<b>2.10%</b>	<b>2.10%</b>	<b>1.68%</b>	-	-	-
If you don't make 10 monthly payments per year, or if you make more than two withdrawals per year or if you close your account, you will incur a 2% gross <sup>#</sup> interest rate reduction. This lower rate will apply from when you opened your account or, if the account has been open at least a year, from its last anniversary.								
<b>UNISON Christmas Easy Monthly Saver</b>	Anniversary	£20+	<b>2.10%</b>	<b>2.10%</b>	<b>1.68%</b>	-	-	-
If you don't make 10 monthly payments per year, or if you make more than two withdrawals per year or if you close your account, you will incur a 2% gross <sup>#</sup> interest rate reduction. This lower rate will apply from when you opened your account or, if the account has been open at least a year, from its last anniversary.								
<b>UNISON Cash ISA</b>	Annually	£1+	<b>0.50%</b>	<b>0.50%</b>	<b>Tax Free**</b>	-	-	-
For Cash ISA's opened prior to 26 April 2010 please see UNISON Instant Access Cash ISA rates within Closed Issue Savings Rates.								
<b>UNISON Limited Access Cash ISA</b>	Annually	£500+	<b>2.00%</b>	<b>2.00%</b>	<b>Tax Free**</b>	-	-	-
If more than one withdrawal is made per tax year*, you will incur a 1.50% interest rate reduction. The lower rate will apply from the date of the second withdrawal to the end of that tax year*. If your balance falls below the minimum of £500, you will incur an interest rate reduction of 1.50% until your balance increases to £500 or above, assuming that no more than one withdrawal has been made in that tax year*.								
<b>UNISON Branch Deposit</b>	Annually	£100,000+	<b>0.10%</b>	<b>0.10%</b>	<b>n/a</b>	0.40%	0.40%	n/a
		£50,000	<b>0.10%</b>	<b>0.10%</b>	<b>n/a</b>	0.25%	0.25%	n/a
		£1	<b>0.10%</b>	<b>0.10%</b>	<b>n/a</b>	0.10%	0.10%	n/a
<b>Udsway Save and Support</b>	Annually	£50,000+	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.20%	0.20%	0.16%
		£100	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.15%	0.15%	0.12%
		£1	<b>0.10%</b>	<b>0.10%</b>	<b>0.08%</b>	0.10%	0.10%	0.08%
<b>Football Cash ISA</b>	Annually	£1+	<b>0.50%</b>	<b>0.50%</b>	<b>Tax Free**</b>	-	-	-
Cash ISAs are available with the following clubs - Manchester United, Chelsea, Everton and Tottenham Hotspur. For Football Cash ISAs opened prior to 26 April 2010 please see Football Instant Access Cash ISA rates within Closed Issue Savings Rates.								
<b>Football Limited Access Cash ISA</b>	Annually	£500+	<b>2.00%</b>	<b>2.00%</b>	<b>Tax Free**</b>	-	-	-
Cash ISAs are available with the following clubs - Manchester United, Chelsea, Everton and Tottenham Hotspur. If more than one withdrawal is made per tax year*, you will incur a 1.50% interest rate reduction. The lower rate will apply from the date of the second withdrawal to the end of that tax year*. If your balance falls below the minimum of £500, you will incur an interest rate reduction of 1.50% until your balance increases to £500 or above, assuming that no more than one withdrawal has been made in that tax year*.								
<b>Football Adult Save and Support</b>	Annually	£50,000+	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.20%	0.20%	0.16%
		£100	<b>0.12%</b>	<b>0.12%</b>	<b>0.10%</b>	0.15%	0.15%	0.12%
		£1	<b>0.10%</b>	<b>0.10%</b>	<b>0.08%</b>	0.10%	0.10%	0.08%
Football Save and Support Adult accounts are available with the following clubs - Manchester United, Chelsea, Everton, Tottenham Hotspur, Ipswich Town, Bristol City, Arsenal, Stoke City, Sunderland, Port Vale and Bristol Rovers.								
<b>Manchester United Adult Save and Support accounts</b> will receive a 1% gross <sup>#</sup> interest bonus from 1 August to 30 September 2010 to celebrate Manchester United qualifying for the Champions League.								
<b>Football Junior Saver Account</b>	Annually	£1+	<b>0.25%</b>	<b>0.25%</b>	<b>0.20%</b>	0.75%	0.75%	0.60%
Football Junior Saver accounts are available with the following clubs - Manchester United, Chelsea, Everton, Tottenham Hotspur, Ipswich Town, Bristol City, Arsenal, Stoke City, Sunderland, Port Vale and Bristol Rovers.								
<b>Manchester United Junior Saver Accounts</b> will receive a 1% gross <sup>#</sup> interest bonus from 1 August to 30 September 2010 to celebrate Manchester United qualifying for the Champions League.								

<sup>^</sup>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year, and has been rounded to two decimal places. <sup>#</sup>Gross - before UK income tax has been deducted. <sup>†</sup>Net - after allowing for the deduction of UK income tax at the basic savings rate, currently 20%. <sup>\*\*</sup>Tax Free means free of UK income tax. \*A tax year runs from 6 April to 5 April the following year. Current rates as at 26 April 2010. Britannia is a trading name used by The Co-operative Bank p.l.c., part of The Co-operative Financial Services. The Co-operative Bank p.l.c. Registered office: P.O. Box 101, 1 Balloon Street, Manchester, M60 4EP. Registered in England and Wales No. 990937. The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Lending Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).  
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# Closed Issue Savings Rates As at 1 September 2010

Please note that the accounts below can no longer be opened, but will continue to operate as normal.

Account	Interest	Minimum	New Rates			Previous Rates		
			AER <sup>^</sup>	Gross <sup>#</sup>	Net <sup>†</sup>	AER <sup>^</sup>	Gross <sup>#</sup>	Net <sup>†</sup>
30 Day Notice Cash ISA	Annually	£9,000+	1.25%	1.25%	Tax Free <sup>**</sup>	1.30%	1.30%	Tax Free <sup>**</sup>
		£3,000	0.85%	0.85%	Tax Free <sup>**</sup>	1.05%	1.05%	Tax Free <sup>**</sup>
	Monthly	£9,000+	1.25%	1.24%	Tax Free <sup>**</sup>	1.30%	1.29%	Tax Free <sup>**</sup>
		£3,000	0.85%	0.85%	Tax Free <sup>**</sup>	1.04%	1.04%	Tax Free <sup>**</sup>
Devon & Cornwall DirectSaver	Annually	£1+	0.10%	0.10%	0.08%	0.10%	0.10%	0.08%
Football Instant Access Cash ISA	Annually	£15,000+	1.50%	1.50%	Tax Free <sup>**</sup>	1.50%	1.50%	Tax Free <sup>**</sup>
		£9,000	1.20%	1.20%	Tax Free <sup>**</sup>	1.20%	1.20%	Tax Free <sup>**</sup>
		£3,000	0.80%	0.80%	Tax Free <sup>**</sup>	1.00%	1.00%	Tax Free <sup>**</sup>
		£1	0.50%	0.50%	Tax Free <sup>**</sup>	0.50%	0.50%	Tax Free <sup>**</sup>
Rates for Manchester United, Chelsea, Everton and Tottenham Hotspur Cash ISAs opened prior to 26 April 2010.								
Global Income & Growth Tracker Issues 7-9, Direct Global Income & Growth Tracker Issues 7-9	Monthly	£1+	1.51%	1.50%	1.20%	2.02%	2.00%	1.60%
Instant Access Cash ISA	Annually	£15,000+	1.50%	1.50%	Tax Free <sup>**</sup>	1.50%	1.50%	Tax Free <sup>**</sup>
		£9,000	1.20%	1.20%	Tax Free <sup>**</sup>	1.20%	1.20%	Tax Free <sup>**</sup>
		£3,000	0.80%	0.80%	Tax Free <sup>**</sup>	1.00%	1.00%	Tax Free <sup>**</sup>
		£1	0.50%	0.50%	Tax Free <sup>**</sup>	0.50%	0.50%	Tax Free <sup>**</sup>
Instant Access & Instant Access Card Deposit	Annually	£20,000+	0.12%	0.12%	0.10%	0.15%	0.15%	Tax Free <sup>**</sup>
		£100	0.10%	0.10%	0.08%	0.10%	0.10%	Tax Free <sup>**</sup>
Net Interest Deposit	Annually	£1+	0.10%	0.10%	0.08%	0.10%	0.10%	0.08%
Liverpool Junior Saver	Annually	£1+	0.25%	0.25%	0.20%	0.75%	0.75%	0.60%
Liverpool Adult Save & Support	Annually	£50,000+	0.12%	0.12%	0.10%	0.20%	0.20%	0.16%
		£100	0.12%	0.12%	0.10%	0.15%	0.15%	0.12%
		£1	0.10%	0.10%	0.08%	0.10%	0.10%	0.08%
Regular Saver	Anniversary	£20+	0.10%	2.10%	1.68%	0.10%	3.10%	2.48%
Gross <sup>#</sup> and Net <sup>†</sup> new rates include a 2% gross <sup>#</sup> anniversary bonus for 12 equal monthly payments of the agreed amount and no more than one withdrawal. For accounts where the last anniversary was on or after 1 September 2010, the bonus will be 2% gross <sup>#</sup> . For accounts where the last anniversary was prior to 1 September 2010 the bonus will be 3% gross <sup>#</sup> until the next anniversary.								
Regular Saver Cash ISA	Anniversary	£20+	3.10%	3.10%	Tax Free <sup>**</sup>	3.10%	3.10%	Tax Free <sup>**</sup>
If you don't make 12 equal monthly payments per year, or if you make more than one withdrawal per year or if you close your account, you will incur a 3% interest rate penalty. This lower rate will apply from when you opened your account or, if the account has been open at least a year, from its last anniversary.								
UNISON Special Regular Saver Account, UNISON Christmas Savings Account	Anniversary	£20+	0.10%	2.10%	1.68%	0.10%	3.10%	2.48%
Gross <sup>#</sup> and Net <sup>†</sup> new rates include a 2% gross <sup>#</sup> anniversary bonus for 10 monthly payments and no more than 2 withdrawals. For accounts where the last anniversary was on or after 1 September 2010, the bonus will be 2% gross <sup>#</sup> . For accounts where the last anniversary was prior to 1 September 2010 the bonus will be 3% gross <sup>#</sup> until the next anniversary.								
UNISON Instant Access Cash ISA	Annually	£15,000+	1.50%	1.50%	Tax Free <sup>**</sup>	1.50%	1.50%	Tax Free <sup>**</sup>
		£9,000	1.20%	1.20%	Tax Free <sup>**</sup>	1.20%	1.20%	Tax Free <sup>**</sup>
		£3,000	0.80%	0.80%	Tax Free <sup>**</sup>	1.00%	1.00%	Tax Free <sup>**</sup>
		£20+	0.50%	0.50%	Tax Free <sup>**</sup>	0.50%	0.50%	Tax Free <sup>**</sup>
Rates for UNISON Cash ISAs opened prior to 26 April 2010.								

## Client Account Savings Rates As at 1 July 2009

Account	Interest	Rates as at 1 July 2009				Previous rates effective from 1 June 2009			
		Minimum	AER <sup>^</sup>	Gross <sup>#</sup> Rate	Net Rate <sup>†</sup>	Minimum	AER <sup>^</sup>	Gross <sup>#</sup> Rate	Net Rate <sup>†</sup>
Designated Client Account	Annually	£1+	0.10%	0.10%	0.08%	£1+	0.12%	0.12%	0.10%

<sup>^</sup>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year, and has been rounded to two decimal places. <sup>#</sup>Gross - before UK income tax has been deducted. <sup>†</sup>Net - after allowing for the deduction of UK income tax at the basic savings rate, currently 20%. Britannia is a trading name used by The Co-operative Bank p.l.c., part of The Co-operative Financial Services. The Co-operative Bank p.l.c. Registered office: PO Box 101, 1 Balloon Street, Manchester, M60 4EP. Registered in England and Wales No. 990937. The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Lending Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).  
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# Inflation Beater 2 Year Bond Rates

As at 23 August 2010

These rates normally change with effect from 23rd of each month after the Retail Price Index figures are published.

Account	Interest	Rates as at 23 August 2010*				Previous rates effective from 23 July 2010**			
		Minimum	AER^	Gross# Rate	Net Rate†	Minimum	AER^	Gross# Rate	Net Rate†
Inflation Beater 2 Year Bond	Annually	£1,000+	6.55%	6.55%	5.24%	£1,000+	6.75%	6.75%	5.40%
	Monthly	£1,000+	6.55%	6.36%	5.09%	£1,000+	6.75%	6.55%	5.24%

\*Based on RPI published on 17 August, the rate of inflation was 4.80% \*\*Based on RPI published on 13 July, the rate of inflation was 5.00% ^AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and added each year, and has been rounded to two decimal places. #Gross - before UK income tax has been deducted. †Net - after allowing for the deduction of UK income tax at the basic savings rate, currently 20%. Britannia is a trading name used by The Co-operative Bank p.l.c., part of The Co-operative Financial Services. The Co-operative Bank p.l.c. Registered office: PO Box 101, 1 Balloon Street, Manchester, M60 4EP. Registered in England and Wales No. 990937. The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Lending Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).  
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