

Yorkshire Guernsey Limited – Product & Interest Rate Summary Sheet



Variable Rate Products

	Annual Rate Gross p.a	Monthly Rate Gross	AER*	Effective Date	Withdrawal Notice Period	Important Product Information
Global Access						
£100,000 +	0.75%	n/a	0.75%	27 Mar 2009	None	Same day withdrawals permitted if made within the standard cut-off times as stated in our General Terms & Conditions. The minimum balance required is £5,000 with a minimum transaction amount of £500. You have a choice of annual interest being paid annually either March or April
£ 25,000 to £ 99,999.99	0.40%	n/a	0.40%			
£ 5,000 to £ 24,999.99	0.10%	n/a	0.10%			
Global 15						
£500,000 +	2.40%	2.37%	2.40%	27 Mar 2009	15 Days Notice	Withdrawals can be made without any loss of interest with 15 days notice. Same day withdrawals permitted, with the loss of interest equivalent to 15 days interest if made within the standard cut-off times as stated in our General Terms & Conditions. The minimum balance required is £10,000, with a minimum transaction amount of £500. Interest can be paid March or April annually or alternatively on a monthly basis
£250,000 to £499,999.99	1.95%	1.93%	1.95%			
£100,000 to £249,999.99	1.80%	1.79%	1.80%			
£ 10,000 to £ 99,999.99	1.65%	1.64%	1.65%			
Global 90						
£100,000 +	2.60%	2.57%	2.60%	9 June 2009	90 Days Notice	Withdrawals can be made without any loss of interest with 90 days notice. Same day withdrawals permitted, with the loss of interest equivalent to 90 days interest if made within the standard cut-off times as stated in our General Terms & Conditions. The minimum balance required is £10,000, with a minimum transaction amount of £500. Interest can be paid March or April annually or alternatively on a monthly basis
£ 10,000 to £ 99,999.99	2.00%	1.98%	2.00%			
Business 15						
£500,000 +	2.40%	n/a	2.40%	27 Mar 2009	15 Days Notice	Withdrawals can be made without any loss of interest with 15 days notice. Same day withdrawals permitted, with the loss of interest equivalent to 15 days interest if made within the standard cut-off times as stated in our General Terms & Conditions. The minimum balance required is £100,000, with a minimum transaction amount of £10,000. Available to corporate depositors only. Interest is paid annually on 30 April
£250,000 to £499,999.99	1.95%	n/a	1.95%			
£100,000 to £249,999.99	1.80%	n/a	1.80%			
Business 90						
£100,000 +	2.60%	n/a	2.60%	9 June 2009	90 Days Notice	Withdrawals can be made without any loss of interest with 90 days notice. Same day withdrawals permitted, with the loss of interest equivalent to 90 days interest if made within the standard cut-off times as stated in our General Terms & Conditions. The minimum balance required is £100,000, with a minimum transaction amount of £10,000. Available to corporate depositors only. Interest is paid annually on 30 April

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Fixed Rate Products

	Annual Rate Gross p.a	Monthly Rate Gross	AER*	Effective Date	Withdrawal Notice Period	Important Product Information
Rollover Account						
£ 5,000 +	2.00%	1.98%	2.00%	1 September 2010	Restrictions Apply	A new issue is available each month. Automatic rollover at maturity into a new one year fixed rate account depending on your existing terms. Option of monthly interest available. The minimum balance required is £5,000, with a minimum transaction amount of £500.

All interest is paid gross or net depending on your tax domicile or status. *AER stands for Annual Equivalent Rate and shows you what the interest rate would be if interest was paid and added each year. Where interest is paid monthly, the AER is the rate which would be achieved if the interest was added to the account each month. This will enable you to compare more easily the return you can expect from your savings over time. The AER shown for Rollover Account assumes investment on 30 September 2010. It is your responsibility to advise the appropriate tax authorities of any interest you have received.

Licensed under the Banking Supervision (Bailiwick of Guernsey) Law 1994 as amended. Copies of our latest audited accounts are available on request. Yorkshire Guernsey Limited is a wholly owned subsidiary of Yorkshire Building Society. Paid up share capital and reserves of Yorkshire Guernsey Limited exceed £20 million. Yorkshire Guernsey is the business name of Yorkshire Guernsey Limited. Yorkshire Building Society has issued an undertaking agreeing to discharge the liabilities of Yorkshire Guernsey Limited in so far as Yorkshire Guernsey Limited is unable to discharge them out of its own assets. This undertaking remains effective whilst Yorkshire Guernsey Limited is a subsidiary of Yorkshire Building Society. As a licensed bank in Guernsey, Yorkshire Guernsey Limited is a participant in the Guernsey Banking Deposit Compensation Scheme established by The Banking Deposit Compensation Scheme (Bailiwick of Guernsey) Ordinance, 2008. 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 5 year period. Full details are available on the Scheme's website www.dcs.gg or on request. Deposits made with Yorkshire Guernsey are not covered by the Financial Services Compensation Scheme under the Financial Services & Markets Act 2000. Yorkshire Guernsey Limited places funds with Yorkshire Building Society and thus its financial standing is linked to Yorkshire Building Society. Publicly available information, including reports and accounts, is obtainable from us. Please refer to www.ygl.gg for further information. Registered office and principal place of business: Yorkshire House, Le Truchot, St Peter Port, Guernsey, Channel Islands, GY1 1WD. The content of this interest rate notice has been approved for distribution in the United Kingdom by Yorkshire Building Society. All communication with us may be monitored/recorded to improve our service and for your protection and security.