

Interest Rates

AS AT 1st NOVEMBER 2010

The Loughborough
Building Society

ACCOUNT	CURRENT			PREVIOUS	
	AER %	GROSS P.A. %	NET P.A. %	AER %	GROSS P.A. %
INSTANT ACCESS					
£10 to £9,999	0.10	0.10	0.08	0.10	0.10
£10,000 to £24,999	0.25	0.25	0.20	0.25	0.25
£25,000 or more	0.40	0.40	0.32	0.50	0.50
FIFTY-FIFTY ACCOUNT - available only to investors aged over 50 residing in the LE, DE & NG postcodes and existing members					
Annual					
£500 or more	2.00	2.00	1.60	--	--
Monthly					
£10,000 or more	1.92	1.90	1.52	--	--
30 DAY					
Annual Rate					
£500 to £49,999	0.65	0.65	0.52	0.80	0.80
£50,000 to £99,999	0.80	0.80	0.64	1.15	1.15
£100,000 or more	1.10	1.10	0.88	1.55	1.55
Monthly Rate					
£10,000 to £49,999	0.50	0.50	0.40	0.55	0.55
£50,000 to £99,999	0.65	0.65	0.52	0.70	0.70
£100,000 or more	0.95	0.95	0.76	1.36	1.35
YOUNG SAVERS+ available only to investors aged under 16 years residing in the LE, DE & NG postcodes and existing members					
£1 or more	2.20	2.20	1.76	2.75	2.75
FUTURE FIRST available only to investors aged 16 to 25 years residing in the LE, NG & DE postcodes and existing members					
£1 or more	2.20	2.20	1.76	--	--
AFFINITY					
£10 or more	1.00	1.00	0.80	1.15	1.15
INSTANT ACCESS ISA Available only to customers in LE, NG & DE postcodes and existing members					
£1 to £11,999	1.75	1.75	-	1.75	1.75
£12,000 to £24,999	2.10	2.10	-	1.95	1.95
£25,000 or more	2.25	2.25	-	2.10	2.10
POSTAL Available only to customers in LE, NG & DE postcodes and existing members					
Annual Rate					
£100 to £24,999	1.60	1.60	1.28	2.10	2.10
£25,000 or more	2.00	2.00	1.60	2.70	2.70
Monthly Rate					
£1,000 to £24,999	1.51	1.50	1.20	2.02	2.00
£25,000 or more	1.87	1.85	1.48	2.48	2.45
FOR CLUBS, LIMITED COMPANIES AND NON INDIVIDUALS					
INSTANT ACCESS DEPOSIT					
£10 to £9,999	0.10	0.10	0.08	0.10	0.10
£10,000 to £24,999	0.25	0.25	0.20	0.25	0.25
£25,000 or more	0.40	0.40	0.32	0.50	0.50
30 DAY DEPOSIT					
£10,000 to £49,999	0.65	0.65	0.52	0.80	0.80
£50,000 to £99,999	0.80	0.80	0.64	1.15	1.15
£100,000 or more	1.10	1.10	0.88	1.55	1.55

CLOSED ISSUES - NO LONGER AVAILABLE					
ACCOUNT	CURRENT			PREVIOUS	
	AER %	GROSS P.A. %	NET P.A. %	AER %	GROSS P.A. %
CLASSIC ACCOUNT					
Annual					
£10 or more	2.20	2.20	1.76	2.85	2.85
Monthly					
£10,000 or more	2.12	2.10	1.68	2.78	2.75
POSTAL CLASSIC PLUS					
Annual Rate					
£100 to £99,999	2.25	2.25	1.80	3.00	3.00
£100,000 or more	2.75	2.75	2.20	3.50	3.50
Monthly Rate					
£1,000 to £99,999	2.17	2.15	1.72	2.94	2.90
£100,000 or more	2.58	2.55	2.04	3.30	3.25
GUARANTEED REGULAR SAVERS					
For regular monthly savings of £10 to £300 (guaranteed to be the Bank Base rate until 31st May 2011)					
	1.00	1.00	0.80	1.50	1.50
REGULAR SAVERS					
£10 or more	1.00	1.00	0.80	1.10	1.10
REGULAR SAVERS + 1					
For regular monthly savings of £10 to £250					
	0.50	0.50	0.40	0.25	0.25
Enhanced rate if at least 11 monthly payments are made or if the number of withdrawals is not greater than one per year					
	1.50	1.50	1.20	4.25	4.25
REGULAR SAVERS + 2					
For regular monthly savings of £10 to £250					
	0.10	0.10	0.08	0.50	0.50
Enhanced rate if at least 11 monthly payments are made or if the number of withdrawals is not greater than one per year					
	2.60	2.60	2.08	3.00	3.00
REGULAR SAVERS + 3					
For regular monthly savings of £10 to £500					
	3.00	3.00	2.40	--	--
Enhanced rate if at least 11 monthly payments are made or if the number of withdrawals is not greater than one per year (current year payments only)					
	4.00	4.00	3.20	--	--
CASH ISA (previously TESSA-only ISA)					
£1 or more	2.10	2.10	-	2.80	2.80
30 DAY CASH ISA					
£1 or more	2.50	2.50	-	3.25	3.25
90 DAY CASH ISA					
£1 or more	2.70	2.70	-	3.50	3.50
YOUNG PERSONS					
£10 or more	2.21	2.20	1.76	2.77	2.75

Interest will be payable net of income tax at 20% or, subject to the required certification, gross.

Interest on ISA accounts will be paid gross subject to scheme rules. Gross means the contractual rate of interest payable before the deduction of income tax at the rate specified by law. Net is an illustration rate only allowing for deduction of income tax assuming the continuation of the current prescribed rate of 20%. AER (Annual Equivalent Rate) illustrates what the interest rate would be if it were paid and added each year. Where the tax deducted exceeds the investors tax liability (if any), a claim may be made to the Inland Revenue for repayment of tax. For Investors whose income falls within the basic rate band, the tax deducted will match their liability on the interest. Higher rate payers will have a further tax liability.