

Interest Rates

AS AT 21st JANUARY 2012

The Loughborough
Building Society

ACCOUNTS CURRENTLY AVAILABLE					
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					
Annual					
£50 or more	2.00	2.00	1.60	--	--
Monthly					
£10,000 or more	1.92	1.90	1.52	--	--
30 DAY					
Annual Rate					
£10 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
MONTHLY INCOME 90					
£10,000 to £100,000	2.78	2.75	2.20	--	--
YOUNG SAVERS+ Only available under 16s in LE/DE/NG postcodes					
£1 or more	2.20	2.20	1.76	2.75	2.75
FUTURE FIRST Only available to investors aged 16 to 25 years					
£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					
£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
JUNIOR ISA Only available to under 17s in LE/DE/NG postcodes					
£1 or more	2.20	2.20	-	--	--
POSTAL					
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
MONTHLY SAVER					
For regular monthly savings of £10 to £250	1.50	1.50	1.20	--	--
Enhanced rate if at least 11 monthly payments are made or only one withdrawal is made	3.00	3.00	2.40	--	--

FOR CLUBS, LIMITED COMPANIES AND NON INDIVIDUALS					
INSTANT ACCESS DEPOSIT					
£10 to £24,999	0.65	0.65	0.52	--	--
£25,000 to £49,999	0.80	0.80	0.64	--	--
£50,000 to £100,000	1.10	1.10	0.88	--	--
£100,000 to £500,000	1.50	1.50	1.20	--	--
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	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 +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 only one withdrawal is made	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
LCCC INSTANT ACCESS					
£1 or more	1.50	1.50	1.20	2.20	2.20
MONTHLY SAVER 2 - Terms & Conditions apply					
For regular monthly savings of £10 to £200	4.00	4.00	3.20	--	--

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. 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%.