

Previous Interest Rates for Savings and Bank Accounts

Rates apply to Barclays Private Clients International Limited.

Please note: interest on balances below £10,000 is paid at a default rate of 0.10% unless otherwise stated.

Savings Accounts

The base rates (Base) prevailing at the time that the interest rates listed below were payable are listed for each product.

High Interest Savings Account (quarterly interest) – sterling only product

No interest is paid below £10,000 except for residents of the Isle of Man, the Channel Islands and Gibraltar, where no interest will be paid below £5,000.

Balance (£)	13/11/2008	3.00% Base	11/12/2008	2.00% Base	15/01/2009	1.50% Base	12/02/2009	1.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£10,000+	3.06	3.10	2.08	2.10	1.59	1.60	1.10	1.10
£600,000+	2.48	2.50	1.49	1.50	1.00	1.00	0.50	0.50

Linked Savings – sterling only product

Balance (£)	13/11/2008	3.00% Base	11/12/2008	2.00% Base	15/01/2009	1.50% Base	12/02/2009	1.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£500,000+	2.70	2.73	1.70	1.71	1.20	1.21	0.70	0.70
£250,000+	2.50	2.52	1.50	1.51	1.00	1.00	0.50	0.50
£150,000+	2.35	2.37	1.35	1.36	0.85	0.85	0.35	0.35
£50,000+	2.05	2.07	1.05	1.05	0.55	0.55	0.10	0.10
£10,000+	1.90	1.91	0.90	0.90	0.40	0.40	0.10	0.10

International Tracker Savings Account (quarterly interest) – sterling

Sterling ITSA interest rates tracked the sterling base rate by the following margins below base rate. No interest is paid below £10,000.

Balance (£)	04/12/2008			08/01/2009			05/02/2009		
	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate
£300,000+	1.60	0.40	1.61	1.10	1.10	0.40	0.60	0.60	0.40
£150,000+	1.40	0.60	1.41	0.90	0.90	0.60	0.40	0.40	0.60
£75,000+	1.10	0.90	1.10	0.60	0.60	0.90	0.10	0.10	0.90
£50,000+	0.95	1.05	0.95	0.45	0.45	1.05	0.10	0.10	0.90
£10,000+	0.50	1.50	0.50	0.10	0.10	1.40	0.10	0.10	0.90

International Tracker Savings Account (quarterly interest) – US dollar

USD ITSA interest rates tracked the US dollar base rate by the following margins below base rate. No interest is paid below \$20,000.

Balance (\$)	02/05/2008 2.00% Base			10/10/2008 1.50% Base			31/10/2008 1.00% Base		
	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate
\$350,000+	1.70	1.71	0.30	1.20	1.21	0.30	0.70	0.70	0.30
\$200,000+	1.50	1.51	0.50	1.00	1.00	0.50	0.50	0.50	0.50
\$100,000+	1.30	1.31	0.70	0.80	0.80	0.70	0.30	0.30	0.70
\$20,000+	0.30	0.30	1.70	0.00	0.00	1.50	0.00	0.00	1.00

International Tracker Savings Account (quarterly interest) – euro

Euro ITSA interest rates tracked the euro base rate by the following margins below base rate. No interest is paid below €15,000.

Balance (€)	12/11/2008 3.25% Base			10/12/2008 2.50% Base			21/01/2009 2.00% Base		
	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate	Gross Rate % Per Annum	Annual Equivalent Rate %	Margin % Below Base Rate
€300,000+	2.95	2.98	0.30	2.20	2.22	0.30	1.70	1.71	0.30
€150,000+	2.50	2.52	0.75	1.75	1.76	0.75	1.25	1.26	0.75
€75,000+	2.00	2.02	1.25	1.25	1.26	1.25	0.75	0.75	1.25
€15,000+	1.70	1.71	1.55	0.95	0.95	1.55	0.45	0.45	1.55

International Global Savings Account (quarterly interest) – sterling only product

Balance (£)	13/11/2008	3.00% Base	11/12/2008	2.00% Base	15/01/2009	1.50% Base	12/02/2009	1.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	2.10	2.12	1.10	1.11	0.60	0.60	0.10	0.10
£50,000+	1.95	1.97	0.95	0.95	0.45	0.45	0.10	0.10
£10,000+	1.50	1.51	0.50	0.50	0.10	0.10	0.10	0.10

Deferred Interest Deposit Account (interest is calculated daily) – sterling only product

Balance (£)	13/11/2008	3.00% Base	11/12/2008	2.00% Base	15/01/2009	1.50% Base	12/02/2009	1.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£500,000+	2.75	2.75	1.75	1.75	1.25	1.25	0.75	0.75
£250,000+	2.50	2.50	1.50	1.50	1.00	1.00	0.50	0.50
£100,000+	2.10	2.10	1.10	1.10	0.60	0.60	0.10	0.10
£50,000+	1.75	1.75	0.75	0.75	0.25	0.25	0.10	0.10
£10,000+	1.25	1.25	0.25	0.25	0.10	0.10	0.10	0.10

Bonus Builder Account – sterling

Balance (£)	11/12/2008	2.00% Base	15/01/2009	1.50% Base	12/02/2009	1.00% Base
	Standard Rate % (Gross/AER)	Bonus Rate % (Gross/AER)	Standard Rate % (Gross/AER)	Bonus Rate % (Gross/AER)	Standard Rate % (Gross/AER)	Bonus Rate % (Gross/AER)
£50,000+	0.10	1.25	0.10	0.75	0.10	0.25
£25,000+	0.10	1.05	0.10	0.55	0.10	0.25
£10,000+	0.10	0.85	0.10	0.35	0.10	0.25
£5,000+	0.10	0.45	0.10	0.25	0.10	0.25
£2,000+	0.10	0.25	0.10	0.25	0.10	0.25
£1+	0.10	0.25	0.10	0.25	0.10	0.25

International Bank Account (quarterly interest) – sterling

Balance (£)	23/05/2008	5.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %
£50,000+	0.75	0.75
£0+	0.10	0.10

International Bank Account (quarterly interest) – euro

Balance (€)	23/05/2008	4.00% Base	09/07/2008	4.25% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
€15,000+	1.40	1.41	1.65	1.66
€0+	0.00	0.00	0.00	0.00

Rates for accounts no longer available to new applicants

The base rates prevailing at the time that the interest rates listed below were payable are listed for each product.

International Premier Cheque Account – sterling

Replaced by the International Bank Account from 23rd May 2008.

Balance (£)	02/01/2008	5.50% Base	15/02/2008	5.25% Base	04/04/2008	5.25% Base	23/04/2008	5.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£50,000+	2.00	2.02	1.75	1.76	1.00	1.00	0.75	0.75
£10,000+	2.00	2.02	1.75	1.76	0.10	0.10	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International Cheque Account – sterling

Replaced by the International Bank Account from 23rd May 2008.

Balance (£)	02/01/2008	5.50% Base	15/02/2008	5.25% Base	04/04/2008	5.25% Base	23/04/2008	5.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£50,000+	2.00	2.02	1.75	1.76	1.00	1.00	0.75	0.75
£10,000+	2.00	2.02	1.75	1.76	0.10	0.10	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International Cheque Account (quarterly interest) – US dollar

Replaced by the International Bank Account from 23rd May 2008.

Balance (\$)	01/10/2007	4.75% Base	02/11/2007	4.50% Base	02/01/2008	4.25% Base	23/01/2008	3.50% Base	01/02/2008	2.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
\$20,000+	1.75	1.76	1.50	1.51	1.25	1.26	0.50	0.50	0.00	0.00
\$5,000+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.00	0.00

International Cheque (quarterly interest) – euro

Replaced by the International Bank Account from 23rd May 2008.

Balance (€)	01/11/2006	3.25% Base	20/12/2006	3.50% Base	02/04/2007	3.75% Base	02/07/2007	4.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
€150,000+	1.25	1.26	1.50	1.51	1.50	1.51	1.40	1.41
€50,000+	0.75	0.75	1.00	1.00	1.10	1.11	1.40	1.41
€15,000+	0.40	0.40	0.65	0.65	0.85	0.85	1.40	1.41
€5,000+	0.10	0.10	0.35	0.35	0.60	0.60	0.00	0.00

International 60 Day Savings Account (annual interest) – sterling only product

Balance (£)	15/02/2008	5.25% Base	23/04/2008	5.00% Base	21/10/2008	4.50% Base	13/11/2008	3.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	3.13	3.13	2.88	2.88	2.38	2.38	0.88	0.88
£50,000+	2.46	2.46	2.21	2.21	1.71	1.71	0.21	0.21
£25,000+	2.24	2.24	1.99	1.99	1.49	1.49	0.10	0.10
£10,000+	2.01	2.01	1.76	1.76	1.26	1.26	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International 60 Day Savings Account (monthly interest) – sterling only product

Balance (£)	15/02/2008	5.25% Base	23/04/2008	5.00% Base	21/10/2008	4.50% Base	13/11/2008	3.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	3.09	3.13	2.84	2.88	2.34	2.37	0.84	0.84
£50,000+	2.44	2.47	2.19	2.21	1.69	1.70	0.19	0.19
£25,000+	2.23	2.25	1.98	2.00	1.48	1.49	0.10	0.10
£10,000+	2.00	2.02	1.75	1.76	1.25	1.26	0.10	0.10
£0+	0.10	0.10	n/a	n/a	0.10	0.10	0.10	0.10

International 30 Day Savings Account (quarterly interest) – sterling only product

Balance (£)	15/02/2008	5.25% Base	23/04/2008	5.00% Base	21/10/2008	4.50% Base	13/11/2008	3.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	1.49	1.50	1.24	1.25	0.74	0.74	0.10	0.10
£50,000+	1.29	1.30	1.04	1.04	0.54	0.54	0.10	0.10
£25,000+	0.89	0.89	0.64	0.64	0.14	0.14	0.10	0.10
£10,000+	0.66	0.66	0.41	0.41	0.10	0.10	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International 30 Day Savings Account (monthly interest) – sterling only product, withdrawn as of 24 May 2007

Balance (£)	04/09/2006	4.75% Base	01/12/2006	5.00% Base	01/02/2007	5.25% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£100,000+	1.29	1.30	1.24	1.25	1.49	1.50
£50,000+	1.09	1.10	1.04	1.04	1.29	1.30
£25,000+	0.69	0.69	0.64	0.64	0.89	0.89
£10,000+	0.52	0.52	0.41	0.41	0.66	0.66
£0	0.10	0.10	0.10	0.10	0.10	0.10

International Regular Savings Account (annual interest) – sterling only product

An international savings account for regular savers. Interest is paid annually on 31 January. An additional 2.5% gross bonus payment is available to those saving a minimum of £25 on a monthly basis and not making more than 2 withdrawals in a 12-month period. Account must be set up with a monthly standing order of minimum £25.

For information on the interest rates payable on this account please visit: www.barclays.co.uk/savings

International Instant Savings Account (quarterly interest) – sterling

Balance (£)	01/08/2007	5.75% Base	02/01/2008	5.50% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
£10,000+	0.90	0.90	0.50	0.50
£100+	0.85	0.85	0.10	0.10

International Instant Savings Account (quarterly interest) – US dollar

Balance (\$)	05/10/2001	2.50% Base	09/11/2001	2.00% Base	14/12/2001	1.75% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
\$50,000+	0.95	0.95	0.45	0.45	0.20	0.20
\$25,000+	0.25	0.25	0.20	0.20	0.10	0.10
\$10,000+	0.10	0.10	0.10	0.10	0.05	0.05
\$2,000+	0.10	0.10	0.10	0.10	0.05	0.05

International Instant Savings Account (quarterly interest) – US dollar – Solutions customers only

Balance (\$)	05/10/2001	2.50% Base	09/11/2001	2.00% Base	14/12/2001	1.75% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
\$50,000+	1.15	1.15	0.65	0.65	0.40	0.40
\$25,000+	0.45	0.45	0.25	0.25	0.15	0.15
\$10,000+	0.10	0.10	0.10	0.10	0.05	0.05
\$2,000+	0.10	0.10	0.10	0.10	0.05	0.05

International Instant Savings Account (quarterly interest) – euro

Balance (€)	09/12/2002	2.75% Base	10/03/2003	2.50% Base	12/05/2003	2.50% Base	09/06/2003	4.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
€150,000+	1.00	1.00	0.75	0.75	0.55	0.55	0.10	0.10
€50,000+	0.65	0.65	0.40	0.40	0.20	0.20	0.10	0.10
€15,000+	0.15	0.15	0.15	0.15	0.10	0.10	0.10	0.10
€5,000+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

International Instant Savings Account (quarterly interest) – euro – Solutions customers only

Balance (€)	10/03/2003	2.50% Base	12/05/2003	2.50% Base	09/06/2003	2.00% Base	02/04/2007	4.00% Base
	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %	Gross Rate % Per Annum	Annual Equivalent Rate %
€150,000+	0.95	0.95	0.75	0.75	0.25	0.25	0.10	0.10
€50,000+	0.60	0.60	0.40	0.40	0.10	0.10	0.10	0.10
€15,000+	0.15	0.15	0.10	0.10	0.10	0.10	0.10	0.10
€5,000+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

Definitions

Annual Equivalent Rate (AER) – Illustrates what the interest would be if the interest was paid and compounded once a year.

Gross Rate – Is the rate of interest payable before the deduction of tax. Interest is payable gross to non-tax payers subject to the required certification. Account holders should check their own tax situation, as there may be a potential tax liability.

Important Information

Barclays Wealth is the wealth management division of Barclays and operates through Barclays Bank PLC and its subsidiaries.

Barclays Private Clients International Limited, part of the Barclays Group. Registered in the Isle of Man. Registered No. 5619.

Registered Office: Barclays House, Victoria Street, Douglas, Isle of Man IM99 1AJ.

Deposits made with offices of Barclays Private Clients International Limited in Guernsey, the Isle of Man and Jersey are not covered by the UK Financial Services Compensation Scheme.

The rates above are quoted before the application of withholding tax (if applicable). The European Savings Directive (“ESD”) was implemented on 1st July 2005. You may elect to have interest paid gross. However, certain information about you and the savings income you receive, will be reported to your tax authority. Otherwise, interest will be paid to you net of withholding tax. If you require further information about ESD and how it might affect you, you should contact your independent tax advisor.

Please note: On death of a sole account holder, in addition to obtaining either a Grant of Probate or Letters of Administration in the country of domicile, it may also be necessary to obtain a Grant of Probate or Letters of Administration in Guernsey, the Isle of Man or Jersey.

Isle Of Man

Barclays Private Clients International Limited is licensed by the Isle of Man Financial Supervision Commission for banking and investment business and is registered with the Insurance and Pensions Authority in respect of general business. Barclays Private Clients International Limited has its principal place of business at Barclays House, Victoria Street, Douglas, Isle of Man.

Deposits made with an Isle of Man office of Barclays Private Clients International Limited are covered by the Depositors Compensation Scheme contained in the Banking Business (Compensation of Depositors) Regulations 1991.

Each depositor's sterling deposits, or the equivalent of foreign currency deposits, are protected as to 100% of the eligible protected deposit subject to a maximum of £50,000 subject to those conditions set out in the Compensation of Depositors Regulations 2008. Separate deposits in the same ownership will be aggregated for compensation purposes. The Depositors Compensation Scheme is managed on behalf of the Isle of Man Government by the Financial Supervision Commission.

The paid-up capital and reserves of Barclays Private Clients International Limited exceed £650 million. Latest audited accounts available on request.

Jersey

Barclays Private Clients International Limited is regulated by the Jersey Financial Services Commission.

There is no compensation scheme in Jersey covering deposits.

Barclays Private Clients International Limited has its principal business address in Jersey at 13 Library Place, St. Helier, Jersey.

Guernsey

Barclays Private Clients International Limited is licensed under the Banking Supervision (Bailiwick of Guernsey) Law 1994, as amended, and the protection of Investors (Bailiwick of Guernsey) Law 1987, as amended. There is no compensation scheme in Guernsey covering deposits.

There is no compensation scheme in Guernsey covering deposits.

Barclays Private Clients International Limited has its principal business address in Guernsey at Le Marchant House, St. Peter Port, Guernsey.

This item can be provided in Braille, large print or audio by calling 0800 400 100* (via TextDirect if appropriate). If outside the UK please call: +44(0)1624 684 444**.

* Lines are open 8am to 8pm UK time Monday to Friday and 9am to 5pm UK time Saturday and UK bank holidays. Calls to 0800 numbers are free if made from a UK landline.

** Lines are open 8am to 6pm UK time Monday to Friday excluding UK bank holidays.

Call costs may vary – please check with your telecoms provider. Calls may be recorded so that we can monitor the quality of our service and for security purposes.

Your Feedback

If you would like to complain, you may do so in person, in writing by post, email or telephone. To obtain a copy of our complaint handling procedures, or to make a complaint, please contact your account-holding centre.