

# Historic Interest Rates for International Personal and Premier Customers – Cheque and Savings Accounts

Rates apply to Barclays Private Clients International Limited

## Cheque Accounts

The Base Rates prevailing at the time that the interest rates listed below were payable are listed for each product in our Cheque Account range.

### International Premier Cheque Account – Sterling

Balance (£)	01/09/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/08/2005 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	22/08/2005 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£100,000+	2.95	2.98	2.95	2.98	2.70	2.73
£50,000+	2.70	2.73	2.30	2.32	2.05	2.07
£25,000+	2.30	2.32	2.30	2.30	2.05	2.07
£10,000+	2.10	2.12	2.10	2.12	1.85	1.86
£5,000+	1.60	1.61	0.10	0.10	0.10	0.10

### International Cheque Account – Sterling

Balance (£)	01/09/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/08/2005 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	22/08/2005 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£100,000+	2.67	2.70	2.67	2.70	2.42	2.44
£25,000+	1.97	1.98	1.97	1.98	1.72	1.73
£10,000+	1.52	1.53	1.52	1.53	1.27	1.28
£5,000+	1.15	1.15	0.10	0.10	0.10	0.10
£2,000+	0.10	0.10	0.10	0.10	0.10	0.10

### International Cheque Account (Quarterly Interest) – US Dollars

Balance (\$)	01/03/2006 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	02/05/2006 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/06/2006 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %
\$200,000	2.69	2.72	2.77	2.80	2.97	3.00
\$100,000	2.34	2.36	2.42	2.44	2.62	2.65
\$20,000	1.93	1.94	2.01	2.03	2.21	2.23
\$5,000	0.10	0.10	0.10	0.10	0.10	0.10

### International Cheque Account (Quarterly Interest) – Euros

Balance (€)	03/04/2006 Gross Rate % Per Annum	2.50% Base Annual Equivalent Rate %	03/07/2006 Gross Rate % Per Annum	2.75% Base Annual Equivalent Rate %	04/09/2006 Gross Rate % Per Annum	3.00% Base Annual Equivalent Rate %
€150,000+	1.10	1.10	1.15	1.15	1.20	1.21
€50,000+	0.60	0.60	0.65	0.65	0.70	0.70
€15,000+	0.25	0.25	0.30	0.30	0.35	0.35
€5,000+	0.10	0.10	0.10	0.10	0.10	0.10

## Savings Accounts

The Base Rates prevailing at the time that the interest rates listed below were payable are listed for each product in our Savings Account range.

**International Tracker Savings Account (Quarterly Interest) – Sterling.** Sterling ITSA interest rates tracked the Sterling Base Rate by the following margins below Base Rate.

Balance (£)	10/06/2004 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	% Below Base Rate	05/08/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	% Below Base Rate	04/08/2005 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	Margin % Below Base Rate
	£250,000+	4.20	4.27	0.30	4.45	4.52	0.30	4.20	4.27
£100,000+	3.90	3.96	0.60	4.15	4.22	0.60	3.90	3.96	0.60
£50,000+	3.65	3.70	0.85	3.90	3.96	0.85	3.65	3.70	0.85
£25,000+	2.95	2.98	1.55	3.20	3.24	1.55	2.95	2.98	1.55
£10,000+	2.70	2.73	1.80	2.95	2.98	1.80	2.70	2.73	1.80
	01/09/2005 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	% Below Base Rate	03/08/2006 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	% Below Base Rate			
£300,000+	4.20	4.27	0.30	4.45	4.52	0.30			
£150,000+	3.90	3.96	0.60	4.15	4.22	0.60			
£75,000+	3.65	3.70	0.85	3.90	3.96	0.85			
£35,000+	3.25	3.29	1.25	3.50	3.55	1.25			
£10,000+	2.75	2.78	1.75	3.00	3.03	1.75			

**International Tracker Savings Account (Quarterly Interest) – US Dollars.** USD ITSA interest rates tracked the US Dollar Base Rate by the following margins below Base Rate.

Balance (\$)	02/02/2006 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	% Below Base Rate	30/03/2006 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	% Below Base Rate	12/05/2006 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	% Below Base Rate
\$350,000+	4.20	4.27	0.30	4.45	4.52	0.30	4.70	4.78	0.30
\$200,000+	4.00	4.06	0.50	4.25	4.32	0.50	4.50	4.58	0.50
\$100,000+	3.80	3.85	0.70	4.05	4.11	0.70	4.30	4.37	0.70
\$20,000+	2.80	2.83	1.70	3.05	3.09	1.70	3.30	3.34	1.70

**International Tracker Savings Account (Quarterly Interest) – Euros.** Euro ITSA interest rates tracked the Euro Base Rate by the following margins below Base Rate.

Balance (€)	08/03/2006 Gross Rate % Per Annum	2.50% Base Annual Equivalent Rate %	% Below Base Rate	15/06/2006 Gross Rate % Per Annum	2.75% Base Annual Equivalent Rate %	% Below Base Rate	09/08/2006 Gross Rate % Per Annum	3.00% Base Annual Equivalent Rate %	% Below Base Rate
€300,000+	2.20	2.22	0.30	2.45	2.47	0.30	2.70	2.73	0.30
€150,000+	1.75	1.76	0.75	2.00	2.02	0.75	2.25	2.27	0.75
€75,000+	1.25	1.26	1.25	1.50	1.51	1.25	1.75	1.76	1.25
€15,000+	0.95	0.96	1.55	1.20	1.21	1.55	1.45	1.46	1.55

**International Global Savings Account (Quarterly Interest) – Sterling only product**

Balance (£)	19/09/2005 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£100,000+	3.65	3.71
£50,000+	3.65	3.71
£25,000+	3.50	3.56
£10,000+	3.50	3.56
£0+	0.10	0.10

#### International 60 Day Savings Account (Annual Interest) – Sterling only product

Balance (£)	01/09/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/10/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/08/2005 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %
£100,000+	3.38	3.38	3.12	3.12	3.12	3.12
£50,000+	2.68	2.68	2.45	2.45	2.45	2.45
£25,000+	2.48	2.48	2.23	2.23	2.23	2.23
£10,000+	2.23	2.23	2.00	2.00	2.00	2.00
£5,000+	1.13	1.13	0.96	0.96	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10

#### International 60 Day Savings Account (Monthly Interest) – Sterling only product

Balance (£)	01/07/2004 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	01/09/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/08/2005 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %
£100,000+	2.89	2.93	3.08	3.12	3.08	3.12
£50,000+	2.24	2.26	2.43	2.45	2.43	2.45
£25,000+	2.04	2.06	2.23	2.25	2.23	2.25
£10,000+	1.79	1.80	1.98	2.00	1.98	2.00
£5,000+	0.44	0.77	0.96	0.96	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10

#### International 30 Day Savings Account (Quarterly Interest) – Sterling only product

Balance (£)	01/09/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/10/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/08/2005 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %
£100,000+	1.59	1.59	1.48	1.49	1.48	1.49
£50,000+	1.39	1.39	1.28	1.29	1.28	1.29
£25,000+	0.99	0.99	0.88	0.88	0.88	0.88
£10,000+	0.74	0.74	0.65	0.65	0.65	0.65
£5,000+	0.62	0.62	0.60	0.60	0.10	0.10
£0+	0.10	0.10	0.10	0.10	0.10	0.10

#### International 30 Day Savings Account (Monthly Interest) – Sterling only product

Balance (£)	01/09/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/08/2005 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	22/08/2005 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£100,000+	1.39	1.39	1.39	1.39	1.14	1.15
£50,000+	1.19	1.19	1.19	1.19	0.94	0.94
£25,000+	0.73	0.79	0.79	0.79	0.54	0.54
£10,000+	0.62	0.62	0.62	0.62	0.37	0.37
£5,000+	0.62	0.62	0.10	0.10	0.10	0.10
£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 31st 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.

Balance (£)	01/07/2004 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	01/09/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/09/2005 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£5,000+	1.25	1.25	1.50	1.50	1.25	1.25
£25+	0.90	0.90	1.15	1.15	0.90	0.90
Bonus*	2.50	2.50	2.50	2.50	2.50	2.50

#### International Instant Savings Account (Quarterly Interest) – Sterling

Balance (£)	01/07/2004 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	01/09/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/08/2005 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %
£25,000+	0.19	0.19	0.39	0.39	0.39	0.39
£10,000+	0.19	0.19	0.39	0.39	0.39	0.39
£5,000+	0.19	0.19	0.39	0.39	0.10	0.10
£500+	0.13	0.13	0.36	0.36	0.10	0.10
£100+	0.13	0.13	0.36	0.36	0.10	0.10

#### International Instant Savings Account (Monthly Interest) – Sterling

Balance (£)	01/07/2004 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	01/09/2004 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/08/2005 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %
£25,000+	0.19	0.19	0.39	0.39	0.39	0.39
£10,000+	0.19	0.19	0.39	0.39	0.39	0.39
£5,000+	0.19	0.19	0.39	0.39	0.10	0.10
£500+	0.13	0.13	0.36	0.36	0.10	0.10
£100	0.13	0.13	0.36	0.36	0.10	0.10

#### International Instant Savings Account (Quarterly Interest) – US Dollars

Balance (\$)	05/10/2001 Gross Rate % Per Annum	2.50% Base Annual Equivalent Rate %	09/11/2001 Gross Rate % Per Annum	2.00% Base Annual Equivalent Rate %	14/12/2001 Gross Rate % Per Annum	1.75% Base 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 Dollars – Solutions customers only

Balance (\$)	05/10/2001 Gross Rate % Per Annum	2.50% Base Annual Equivalent Rate %	09/11/2001 Gross Rate % Per Annum	2.00% Base Annual Equivalent Rate %	14/12/2001 Gross Rate % Per Annum	1.75% Base 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) – Euros

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

International Instant Savings Account (Quarterly Interest) – Euros – Solutions customers only

Balance (€)	09/12/2002 Gross Rate % Per Annum	2.75% Base Annual Equivalent Rate %	10/03/2003 Gross Rate % Per Annum	2.50% Base Annual Equivalent Rate %	12/05/2003 Gross Rate % Per Annum	2.50% Base Annual Equivalent Rate %
€150,000+	1.20	1.21	0.95	0.95	0.75	0.75
€50,000+	0.85	0.85	0.60	0.60	0.40	0.40
€15,000+	0.35	0.35	0.15	0.15	0.10	0.10
€5,000+	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 each 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 Legal Information

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 or Jersey are not covered by the UK Financial Services Compensation Scheme.

The European Savings Directive (“ESD”) was implemented on 1 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, 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 Financial Supervision Commission to conduct banking and investment business.

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 75% of the first £20,000 up to a maximum of £15,000 subject to those conditions set out in the Compensation of Depositors Regulations 1991. 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.

Barclays Private Clients International Limited has its principal business address in the Isle of Man at Barclays House, Victoria Street, Douglas, Isle of Man IM99 1AJ.

Latest audited accounts available on request.

The paid-up capital and reserves of Barclays Private Clients International Limited exceed £330 million.

### Jersey

Barclays Private Clients International Limited is regulated by the Jersey Financial Services Commission to carry on deposit taking business under the Banking Business (Jersey) Law 1991 and for the conduct of Investment Business under the Financial Services (Jersey) Law 1998.

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. 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.

## Complaints

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