

# Previous Interest Rates for Savings and Bank Accounts

## Rates apply to Barclays Bank PLC.

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	1.61	0.40	1.10	1.10	0.40	0.60	0.60	0.40
£150,000+	1.40	1.41	0.60	0.90	0.90	0.60	0.40	0.40	0.60
£75,000+	1.10	1.10	0.90	0.60	0.60	0.90	0.10	0.10	0.90
£50,000+	0.95	0.95	1.05	0.45	0.45	1.05	0.10	0.10	0.90
£10,000+	0.50	0.50	1.50	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](http://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

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.

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## 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.

## 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 Bank PLC is authorised and regulated by the Financial Services Authority.

Registered in England, Registered No. 1026167. Registered Office: 1 Churchill Place, London E14 5HP.

Please note the European Savings Directive (ESD) was implemented on 1 July 2005. If you live in a country affected by the ESD, certain information about you and the interest you receive may be reported to your tax authority. If you require further information about the ESD and how it might affect you, please contact your independent tax advisor.

Barclays Bank PLC is a member of the Financial Services Compensation Scheme established under the Financial Services and Markets Act 2000. In respect of deposits with a UK office, payments under the Scheme are limited to 100% of the first £50,000 of a depositor's total deposits with the bank. Most depositors, including individuals and small firms, are covered. The Scheme covers deposits made with the offices of the bank within the European Economic Area and deposits denominated in all currencies are treated alike.

Further details of the Scheme are available on request from the Financial Services Compensation Scheme, 7th floor, Lloyds Chambers, Portsoken Street, London, E1 8BN. Helpline 020 7892 7300.

Website [www.fscs.org.uk](http://www.fscs.org.uk)

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