

# 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

Balance (£)	15/02/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	14/07/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	21/10/2008 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£10k+	5.44	5.55	5.20	5.30	5.00	5.10	4.52	4.60
£600k+	4.72	4.80	4.47	4.55	4.43	4.50	3.94	4.00

## Linked Savings – sterling only product

Balance (£)	02/01/2008 Gross Rate % Per Annum	5.50% Base Annual Equivalent Rate %	15/02/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	21/10/2008 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£500k+	5.20	5.30	4.95	5.04	4.70	4.78	4.20	4.27
£250k+	5.00	5.10	4.75	4.84	4.50	4.58	4.00	4.06
£150k+	4.85	4.94	4.60	4.68	4.35	4.42	3.85	3.91
£50k+	4.55	4.63	4.30	4.37	4.05	4.11	3.55	3.60
£10k+	4.40	4.47	4.15	4.22	3.90	3.96	3.40	3.44

## International Tracker Savings Account (quarterly interest) – sterling

Sterling ITSA interest rates tracked the sterling base rate by the following margins below base rate.

Balance (£)	10/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	Margin % Below Base Rate	08/10/2008 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	Margin % Below Base Rate
£300,000+	4.60	4.68	0.40	4.10	4.16	0.40
£150,000+	4.40	4.47	0.60	3.90	3.96	0.60
£75,000+	4.10	4.16	0.90	3.60	3.65	0.90
£50,000+	3.95	4.01	1.05	3.45	3.49	1.05
£10,000+	3.50	3.55	1.50	3.00	3.03	1.50

## 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.

Balance (\$)	23/01/2008 Gross Rate % Per Annum	3.50% Base Annual Equivalent Rate %	Margin % Below Base Rate	01/02/2008 Gross Rate % Per Annum	3.00% Base Annual Equivalent Rate %	Margin % Below Base Rate
\$350,000+	3.20	3.24	0.30	2.70	2.73	0.30
\$200,000+	3.00	3.03	0.50	2.50	2.52	0.50
\$100,000+	2.80	2.83	0.70	2.30	2.32	0.70
\$20,000+	1.80	1.81	1.70	1.30	1.31	1.70

Balance (\$)	20/03/08 Gross Rate % Per Annum	2.25% Base Annual Equivalent Rate %	Margin % Below Base Rate	02/05/08 Gross Rate % Per Annum	2.00% Base Annual Equivalent Rate %	Margin % Below Base Rate	10/10/08 Gross Rate % Per Annum	1.50% Base Annual Equivalent Rate %	Margin % Below Base Rate
\$350,000+	1.95	1.96	0.30	1.70	1.71	0.30	1.20	1.21	0.30
\$200,000+	1.75	1.76	0.50	1.50	1.51	0.50	1.00	1.00	0.50
\$100,000+	1.55	1.56	0.70	1.30	1.31	0.70	0.80	0.80	0.70
\$20,000+	0.55	0.55	1.70	0.30	0.30	1.70	0.00	0.00	1.50

## International Tracker Savings Account (quarterly interest) – euro

Euro ITSA interest rates tracked the euro base rate by the following margins below base rate.

Balance (€)	11/10/2006 Gross Rate % Per Annum	3.25% Base Annual Equivalent Rate %	Margin % Below Base Rate	13/12/2006 Gross Rate % Per Annum	3.50% Base Annual Equivalent Rate %	Margin % Below Base Rate
€300,000+	2.95	2.98	0.30	3.20	3.24	0.30
€150,000+	2.50	2.52	0.75	2.75	2.78	0.75
€75,000+	2.00	2.02	1.25	2.25	2.27	1.25
€15,000+	1.70	1.71	1.55	1.95	1.96	1.55

**Please note:** on balances of £99 or less no interest is payable, otherwise balances below £10,000 are paid interest at the default rate of 0.10%.

## International Tracker Savings Account (quarterly interest) – euro (continued)

Euro ITSA interest rates tracked the euro base rate by the following margins below base rate.

Balance (€)	13/06/2007 Gross Rate % Per Annum	4.00% Base Annual Equivalent Rate %	Margin % Below Base Rate	09/07/2008 Gross Rate % Per Annum	4.25% Base Annual Equivalent Rate %	Margin % Below Base Rate	15/10/2008 Gross Rate % Per Annum	3.75% Base Annual Equivalent Rate %	Margin % Below Base Rate
€300,000+	3.70	3.75	0.30	3.95	4.01	0.30	3.45	3.49	0.30
€150,000+	3.25	3.29	0.75	3.50	3.55	0.75	3.00	3.03	0.75
€75,000+	2.75	2.78	1.25	3.00	3.03	1.25	2.50	2.52	1.25
€15,000+	2.45	2.47	1.55	2.70	2.73	1.55	2.20	2.22	1.55

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

Balance (£)	02/01/2008 Gross Rate % Per Annum	5.50% Base Annual Equivalent Rate %	15/02/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	21/10/2008 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£100,000+	4.60	4.70	4.35	4.44	4.10	4.18	3.60	3.66
£50,000+	4.45	4.54	4.20	4.28	3.95	4.02	3.45	3.51
£10,000+	4.00	4.07	3.75	3.82	3.50	3.56	3.00	3.04

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

Balance (£)	02/01/2008 Gross Rate % Per Annum	5.50% Base Annual Equivalent Rate %	15/02/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	21/10/2008 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£500,000+	5.25	5.25	5.00	5.00	4.75	4.75	4.25	4.25
£250,000+	5.00	5.00	4.75	4.75	4.50	4.50	4.00	4.00
£100,000+	4.60	4.60	4.35	4.35	4.10	4.10	3.60	3.60
£50,000+	4.25	4.25	4.00	4.00	3.75	3.75	3.25	3.25
£10,000+	3.75	3.75	3.50	3.50	3.25	3.25	2.75	2.75

## Bonus Builder Account – sterling

Balance (£)	15/02/2008 Standard Rate % (Gross/AER)	5.25% Base Bonus Rate % (Gross/AER)	23/04/2008 Standard Rate % (Gross/AER)	5.00% Base Bonus Rate % (Gross/AER)	21/10/2008 Standard Rate % (Gross/AER)	4.50% Base Bonus Rate % (Gross/AER)
£50,000+	3.00	4.50	2.75	4.25	2.25	3.75
£25,000+	2.80	4.30	2.55	4.05	2.05	3.55
£10,000+	2.60	4.10	2.35	3.85	1.85	3.35
£5,000+	2.20	3.70	1.95	3.45	1.45	2.95
£2,000+	2.00	3.50	1.75	3.25	1.25	2.75
£1+	1.00	2.50	0.75	2.25	0.25	1.75

## International Bank Account (quarterly interest) – sterling

Balance (£)	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %
£50,000+	0.75	0.75
£0+	0.10	0.10

## International Bank Account (quarterly interest) – euro

Balance (€)	23/05/2008 Gross Rate % Per Annum	4.00% Base Annual Equivalent Rate %	09/07/2008 Gross Rate % Per Annum	4.25% Base 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

Balance (£)	02/01/2008 Gross Rate % Per Annum	5.50% Base Annual Equivalent Rate %	15/02/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	04/04/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %
£50,000+	n/a	n/a	n/a	n/a	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

Balance (£)	02/01/2008 Gross Rate % Per Annum	5.50% Base Annual Equivalent Rate %	15/02/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	04/04/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %
£50,000+	n/a	n/a	n/a	n/a	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

Balance (\$)	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 %	01/08/2006 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	02/07/2007 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %
\$200,000+	2.77	2.80	2.97	3.00	3.17	3.21	2.25	2.27
\$100,000+	2.42	2.44	2.62	2.65	2.82	2.85	2.25	2.27
\$20,000+	2.01	2.03	2.21	2.23	2.41	2.43	2.25	2.27
\$5,000+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

### International Cheque Account (quarterly interest) – US dollar

Balance (\$)	01/10/2007 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	02/11/2007 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %	02/01/2008 Gross Rate % Per Annum	4.25% Base Annual Equivalent Rate %	23/01/2008 Gross Rate % Per Annum	3.50% Base Annual Equivalent Rate %	01/02/2008 Gross Rate % Per Annum	2.00% Base 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 Account (quarterly interest) – euro

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 %	01/11/2006 Gross Rate % Per Annum	3.25% Base Annual Equivalent Rate %
€150,000+	1.10	1.10	1.15	1.15	1.20	1.21	1.25	1.26
€50,000+	0.60	0.60	0.65	0.65	0.70	0.70	0.75	0.75
€15,000+	0.25	0.25	0.30	0.30	0.35	0.35	0.40	0.40
€5,000+	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

## International Cheque (quarterly interest) – euro (continued)

Balance (€)	20/12/2006 Gross Rate % Per Annum	3.50% Base Annual Equivalent Rate %	02/04/2007 Gross Rate % Per Annum	3.75% Base Annual Equivalent Rate %	02/07/2008 Gross Rate % Per Annum	4.00% Base Annual Equivalent Rate %
€150,000+	1.50	1.51	1.50	1.51	1.40	1.41
€50,000+	1.00	1.00	1.10	1.11	1.40	1.41
€15,000+	0.65	0.65	0.85	0.85	1.40	1.41
€5,000+	0.35	0.35	0.60	0.60	0.10	0.10

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

Balance (£)	02/01/2008 Gross Rate % Per Annum	5.50% Base Annual Equivalent Rate %	15/02/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	21/10/2008 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£100,000+	3.38	3.38	3.13	3.13	2.88	2.88	2.38	2.38
£50,000+	2.71	2.71	2.46	2.46	2.21	2.21	1.71	1.71
£25,000+	2.49	2.49	2.24	2.24	1.99	1.99	1.49	1.49
£10,000+	2.26	2.26	2.01	2.01	1.76	1.76	1.26	1.26
£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 (£)	02/01/2008 Gross Rate % Per Annum	5.50% Base Annual Equivalent Rate %	15/02/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	21/10/2008 Gross Rate % Per Annum	4.50% Base Annual Equivalent Rate %
£100,000+	3.34	3.39	3.09	3.13	2.84	2.88	2.34	2.37
£50,000+	2.69	2.72	2.44	2.47	2.19	2.21	1.69	1.70
£25,000+	2.48	2.51	2.23	2.25	1.98	2.00	1.48	1.49
£10,000+	2.25	2.27	2.00	2.02	1.75	1.76	1.25	1.26
£0+	n/a	n/a	0.10	0.10	n/a	n/a	0.10	0.10

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

Balance (£)	02/01/2008 Gross Rate % Per Annum	5.50% Base Annual Equivalent Rate %	15/02/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %	23/04/2008 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	21/10/2008 Gross Rate % Per Annum	5.25% Base Annual Equivalent Rate %
£100,000+	1.74	1.75	1.49	1.50	1.24	1.25	0.74	0.74
£50,000+	1.54	1.55	1.29	1.30	1.04	1.04	0.54	0.54
£25,000+	1.14	1.14	0.89	0.89	0.64	0.64	0.14	0.14
£10,000+	0.91	0.91	0.66	0.66	0.41	0.41	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 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	01/12/2006 Gross Rate % Per Annum	5.00% Base Annual Equivalent Rate %	01/02/2007 Gross Rate % Per Annum	5.25% Base 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.personal.barclays.co.uk](http://www.personal.barclays.co.uk)

## International Instant Savings Account (quarterly interest) – sterling

Balance (£)	01/08/2007 Gross Rate % Per Annum	5.75% Base Annual Equivalent Rate %	02/01/2008 Gross Rate % Per Annum	5.50% Base 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 (\$)	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 %	30/06/2003 Gross Rate % Per Annum	4.75% Base Annual Equivalent Rate %	30/06/2003 Gross Rate % Per Annum	2.00% Base Annual Equivalent Rate %
\$50,000+	0.45	0.45	0.20	0.20	0.05	0.05	0.05	0.05
\$25,000+	0.20	0.20	0.10	0.10	0.05	0.05	0.05	0.05
\$10,000+	0.10	0.10	0.05	0.05	0.05	0.05	0.05	0.05
\$2,000+	0.10	0.10	0.05	0.05	0.05	0.05	0.05	0.05

International Instant Savings Account (quarterly interest) – US dollar – 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) – euro

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

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.

## 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)

This Scheme is not applicable to branches in the Channel Islands or the Isle of Man.

The paid-up capital and reserves of Barclays Bank PLC exceed £8,753 million. Latest audited accounts are available on request.