

**Summary Box**  
**Key Product Information for our Savings Accounts**

<b>Account name</b>	<b>Little Rock Fixed Rate Bond Issue 2</b>						
<b>Interest rates (AERs)</b>	<b>Rates effective from</b>	<b>Annual interest</b>			<b>Monthly interest</b>		
		<b>% Gross</b>	<b>% Net<sup>1</sup></b>	<b>% AER<sup>2</sup></b>	<b>% Gross</b>	<b>% Net<sup>1</sup></b>	<b>% AER<sup>2</sup></b>
	<b>18 August 2010 £1+</b>	<b>4.00</b>	<b>3.20</b>	<b>4.00</b>	<b>3.70</b>	<b>2.96</b>	<b>3.76</b>
	<ul style="list-style-type: none"> <li>• Rates are fixed until 1 October 2013. Thereafter your account will earn a variable rate of interest. We will write to you before the bond matures to advise you of the interest rate payable on the Matured Bond account and the options available to you.</li> <li>• Maximum deposit limit of £20,000.</li> <li>• If a deposit results in your account exceeding the maximum deposit limit we will return the deposit to you in full. This does not include any interest paid if you have requested interest to be added direct to your account.</li> <li>• Only one account can be opened per beneficiary (child).</li> <li>• Only one named beneficiary (child) on an account.</li> <li>• Annual interest is paid on the first business day following 31 August. Following your final annual interest payment, any additional interest earned after this date will be added to the capital balance and paid upon closure of the account. Monthly interest is paid on the last day of each month and is available on the next business day.</li> <li>• The minimum opening balance and additional deposit is £1.</li> <li>• Where the balance falls below the minimum amount set, interest will be earned at the prevailing basic savings rate, currently 0.10% gross.</li> <li>• Once this issue is withdrawn no further deposits will be accepted.</li> </ul>						
<b>Tax status</b>	Interest will be paid net (after tax) or, subject to the required certification, gross (before tax). If you wish to register for gross interest you will need to complete a HM Revenue & Customs form R85.						
<b>Conditions for bonus payment</b>	Not applicable.						
<b>Withdrawal arrangement</b>	Early closure or withdrawals are not permitted until 1 October 2013.						
<b>Access</b>	Branch <sup>3</sup> or post via Head Office.						

**Notes**

1. Net is the annual rate of interest payable after the deduction of basic rate income tax (currently 20%). Interest will be paid net or, if we receive the necessary declaration from you, gross. Where the tax deducted exceeds your tax liability (if any) you may make a repayment claim to HM Revenue & Customs. If your income falls within the basic rate band the tax deducted will match your tax liability on the interest and you will have nothing further to pay. If you are liable to tax at the higher rate(s) you will have an additional tax liability. For further information please visit [www.hmrc.gov.uk/individuals/babsi.htm](http://www.hmrc.gov.uk/individuals/babsi.htm).
2. AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added to the capital balance each year.
3. Not all of our branches can offer a full banking service. Any facility which is not available at your local branch, excluding cash deposits and general cash transactions, can be processed at our Head Office. Please refer to your local branch for further details.