

## Business

### Select interest rates

#### Interest rates

Interest is tiered according to the balance maintained on the account and the term of notice required for withdrawal:

#### Instant access

Balance £	Net%	Gross%	AER%
Up to £2,499	0.10	0.12	0.12
£2,500+	0.10	0.12	0.12
£10,000+	0.10	0.12	0.12
£50,000+	0.10	0.12	0.12
£250,000+	0.12	0.15	0.15
£500,000 +	0.15	0.18	0.18

#### 14 days' notice

Balance £	Net%	Gross%	AER%
Up to £2,499	0.10	0.12	0.12
£2,500+	0.10	0.12	0.12
£10,000+	0.10	0.12	0.12
£50,000+	0.12	0.15	0.15
£250,000+	0.15	0.18	0.18
£500,000+	0.20	0.25	0.25

Interest rates at 9th February 2009 with base rate at 1.00%.

**GROSS** is the annual rate of interest which is allowed without deduction of basic rate tax to certain organisations.

**AER** (Annual Equivalent Rate) is a notional rate calculated as if the gross and net rates were paid and compounded on an annual basis.

**INTEREST** is calculated daily on the cleared balance and is paid half yearly. Rates payable apply to the full balance. Confirmation of current rates can be obtained by calling 08457 213 213 or from the head office address on this leaflet.

Part of The **co-operative** financial services

**Please call 08457 213 213 if you would like to receive this information in an alternative format such as large print or Braille.**

**The Co-operative Bank p.l.c., P.O. Box 101, 1 Balloon Street, Manchester M60 4EP. Registered in England and Wales No. 990937.**

**The Co-operative Bank is authorised and regulated by the Financial Services Authority (No. 121885), subscribes to the Business Banking Code, is a member of the Financial Ombudsman Service and is licensed by the Office of Fair Trading (No. 006110).**

Co-operative Financial Services Limited, Registered Office: New Century House, Manchester M60 4ES. Registered Number IP29379R.

Interest rates are correct at time of printing (01/09) and are subject to variation. The Bank can vary or amend these charges and interest rates at any time.

Calls may be monitored or recorded for security and training purposes. Calls to 0845 numbers will cost no more than 4p per minute for BT customers.

Call charges from other companies may vary and you may want to check this with your service provider