

Your savings account

# Important information

## Important information for savers

Once a year, we write to all of our customers detailing the interest rates which have applied to your accounts during the previous calendar year.

Our legacy accounts (those accounts which we no longer promote or open) are clearly shown. You will find all interest rates that have applied to our savings accounts in this leaflet.

RBS International International Wealth Managers (IWMs) can provide expert advice on a wide range of investment, pension and protection plans to suit your lifestyle and give you and your family added security now and in the future. All our IWMs are completely independent, which means they are free to recommend the most suitable products for your needs.

Do you want more than just a straightforward savings account but wish to avoid the potential risks of investing directly in the stock market? If so, our structured deposits offer full capital protection, if held until maturity and returns linked to the performance of underlying markets.

**Should you wish to know more about any of these accounts and our current rates of interest, RBS International International Wealth Managers or structured deposits, please contact your branch, usual relationship point or visit our website [www.rbsinternational.com](http://www.rbsinternational.com)**

# Personal Savings Account Rates

01/12/08		02/01/09		02/02/09		02/03/09		01/04/09	
Gross Rate %	AER %	Gross Rate %	AER %	Gross Rate %	AER %	Gross Rate %	AER %	Gross Rate %	AER %

**Offshore Gold 60 - 60 days' notice, interest paid annually.**  
**Only available on sortcodes 165893 and 165880, minimum balance £2,000.**

£50,000 - £250,000	2.15	2.15	1.15	1.15	0.65	0.65	0.20	0.20	0.10	0.10
£25,000 - £49,999	1.90	1.90	0.90	0.90	0.40	0.40	0.20	0.20	0.10	0.10
£10,000 - £24,999	1.60	1.60	0.60	0.60	0.10	0.10	0.10	0.10	0.10	0.10
£5,000 - £9,999	1.05	1.05	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
£2,000 - £4,999	0.65	0.65	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10
£0 - £1,999	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

01/12/08		02/01/09		24/07/09	
Gross Rate %	AER %	Gross Rate %	AER %	Gross Rate %	AER %

**Instant Savings Tracker - Instant access, interest paid annually,**  
**minimum balance £500**

£50,000	1.75	1.75	0.75	0.75	0.50	0.50
£25,000 - £49,999	1.50	1.50	0.50	0.50	0.50	0.50
£10,000 - £24,999	1.25	1.25	0.25	0.25	0.25	0.25
£5,000 - £9,999	0.65	0.65	0.20	0.20	0.25	0.25
£500 - £4,999	0.40	0.40	0.20	0.20	0.10	0.10
£0 - £499	0.30	0.30	0.20	0.20	0.10	0.10

03/11/08	
Gross Rate %	AER %

**Gold Deposit - Instant access, interest paid quarterly,**  
**no minimum balance.**

£25,000+	0.10	0.10
£10,000 - £24,999	0.10	0.10
£0 - £9,999	0.10	0.10

The annual Equivalent Rate (AER) is a notional rate which illustrates the gross rate (excluding any bonus interest payable)

# Legacy Personal Savings Account Rates

In simplifying our range of savings products we no longer offer these products to new customers. This doesn't mean that you have to close your account but it does mean that the interest rate may not now go up and therefore it will not be as competitive as on some of our other accounts. If you would like to open an alternative account please talk to a member of staff. In addition to these sterling products our US Dollar Premium Account is also legacy. Rates are available from any RBS International Branch.

	01/12/08	
	Gross Rate %	AER %
<b>Offshore Gold 30 - 30 days' notice, interest paid annually, no minimum balance</b>		
£100,000+	0.10	0.10
£50,000 - £99,999	0.10	0.10
£25,000 - £49,999	0.10	0.10
£10,000k - £29,999	0.10	0.10
£5,000 - £9,999	0.10	0.10
£2,000 - £4,999	0.10	0.10
£500 - £1,999	0.10	0.10
Under £500	0.10	0.10
<b>Offshore Gold 30 - 30 days' notice, interest paid monthly, no minimum balance</b>		
£50,000+	0.10	0.10
£25,000 - £49,999	0.10	0.10
£10,000 - £24,999	0.10	0.10
£5,000 - £9,999	0.10	0.10
£2,000 - £4,999	0.10	0.10
£500 - £1,999	0.10	0.10
Under £500	0.10	0.10

01/12/08		02/01/09	
Gross Rate %	AER %	Gross Rate %	AER %

**60 Day Savings annual** - 60 days' notice, interest paid annually, no minimum balance.

£100,000+	0.60	0.60	0.10	0.10
£50,000 - £99,999	0.60	0.60	0.10	0.10
£25,000 - £49,999	0.35	0.35	0.10	0.10
£10,000 - £24,999	0.10	0.10	0.10	0.10
£5,000 - £9,999	0.10	0.10	0.10	0.10
£500 - £4,999	0.10	0.10	0.10	0.10
Under £500	0.10	0.10	0.10	0.10

03/11/08

Gross Rate %	AER %
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**Gold Deposit Annual.** Only available on sortcodes 161028 and 162029.

£50,000+	0.10	0.10
£25,000 - £49,999	0.10	0.10
£10,000 - £24,999	0.10	0.10
£5,000 - £9,999	0.10	0.10
£2,000 - £4,999	0.10	0.10
£500 - £1,999	0.10	0.10
Under £500	0.10	0.10

# Business Deposit Account Rates

	20/11/08		18/12/08		19/02/09		19/03/09	
	Gross Rate %	AER %	Gross Rate %	AER %	Gross Rate %	AER %	Gross Rate %	AER %
<b>Business Instant Access Reserve - Instant access, interest paid quarterly, minimum balance £2000</b>								
£250,000 - £2,000,000	0.50	0.50	0.50	0.50	0.15	0.15	0.05	0.05
£100,000 - £249,999	0.50	0.50	0.40	0.40	0.10	0.10	0.05	0.05
£25,000 - £99,999	0.50	0.50	0.40	0.40	0.10	0.10	0.05	0.05
£10,000 - £24,999	0.50	0.50	0.30	0.30	0.10	0.10	0.05	0.05
£2,000 - £9,999	0.50	0.50	0.30	0.30	0.10	0.10	0.05	0.05
£0 - £1,999	0.50	0.50	0.30	0.30	0.10	0.10	0.05	0.05

	20/11/08		18/12/08		19/02/09		19/03/09	
	Gross Rate %	AER %	Gross Rate %	AER %	Gross Rate %	AER %	Gross Rate %	AER %
<b>Bonus Reserve - Instant access, interest paid quarterly, no minimum balance</b>								
£250,000 +	0.85	0.85	0.50	0.50	0.15	0.15	0.05	0.05
£100,000 - £249,999	0.60	0.60	0.40	0.40	0.10	0.10	0.05	0.05
£25,000 - £99,999	0.50	0.50	0.40	0.40	0.10	0.10	0.05	0.05
£10,000 - £24,999	0.30	0.30	0.30	0.30	0.10	0.10	0.05	0.05
£2,000 - £9,999	0.30	0.30	0.30	0.30	0.10	0.10	0.05	0.05
£0 - £1,999	0.30	0.30	0.30	0.30	0.10	0.10	0.05	0.05
<b>Bonus Reserve* - Including conditional bonus</b>								
£250,000 +	1.85	1.86	1.50	1.51	1.15	1.15	1.05	1.05
£100,000 - £249,999	1.60	1.61	1.40	1.41	1.10	1.10	1.05	1.05
£25,000 - £99,999	1.50	1.51	1.40	1.41	1.10	1.10	1.05	1.05
£10,000 - £24,999	1.30	1.31	1.30	1.31	1.10	1.10	1.05	1.05
£2,000 - £9,999	1.30	1.31	1.30	1.31	1.10	1.10	1.05	1.05
£0 - £1,999	1.30	1.31	1.30	1.30	1.10	1.10	1.05	1.05

\* 1% bonus paid each quarter as long as no more than one withdrawal is made during the quarter.

The Royal Bank of Scotland International Limited (RBS International). Registered Office: P.O. Box 64, Royal Bank House, 71 Bath Street, St. Helier, Jersey JE4 8PJ. Regulated by the Jersey Financial Services Commission.

Guernsey business address: P.O. Box 62, Royal Bank Place, 1 Gategny Esplanade, St. Peter Port, Guernsey, GY1 4BQ. Regulated by the Guernsey Financial Services Commission and licensed under the Banking Supervision (Bailiwick of Guernsey) Law, 1994, as amended, the Insurance Managers and Insurance Intermediaries (Bailiwick of Guernsey) Law, 2002, and the Protection of Investors (Bailiwick of Guernsey) Law, 1987, as amended.

Isle of Man business address: Royal Bank House, 2 Victoria Street, Douglas, Isle of Man IM99 1NJ. Licensed by the Financial Supervision Commission of the Isle of Man and registered with the Insurance and Pensions Authority in respect of general business.

RBS International is a member of the Depositors Compensation Scheme as set out in the Banking (Depositors Compensation) (Jersey) Regulations 2009.

RBS International Isle of Man branch is a member of the Depositors Compensation Scheme as set out in the Compensation of Depositors Regulations 2008.

Further details of these schemes are available on request.

RBS International is a participant in the Guernsey Banking Deposit Compensation Scheme. The scheme offers protection for 'qualifying deposits' up to £50,000, subject to certain limitations. The maximum total amount of compensation is capped at £100,000,000 in any 5 year period. Details are available from: Website: [www.dcs.gg](http://www.dcs.gg) <[http://10.232.10.69/attachments/toolboxes/legal\\_compliance/admin/editor/www.dcs.gg](http://10.232.10.69/attachments/toolboxes/legal_compliance/admin/editor/www.dcs.gg)>. Telephone: +44 (0)1481 722756. Post: P.O. Box 380, St Peter Port, GY1 3FY. Deposits made in a Guernsey Branch will not be covered by any equivalent scheme in any jurisdiction outside of the Bailiwick of Guernsey. RBS International is a member of The Royal Bank of Scotland Group. The Royal Bank of Scotland plc - Registered in Scotland No 90312. Registered office: 36 St Andrew Square, Edinburgh EH2 2YB. The Royal Bank of Scotland plc is authorised and regulated by the Financial Services Authority. The latest report and accounts are available at [www.investors.rbs.com](http://www.investors.rbs.com).

RBS International places funds with other parts of its Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of RBS International and the Group based on publicly available information. The latest report and accounts are available at [www.rbsinternational.com/financial-results](http://www.rbsinternational.com/financial-results).

RBS International is not an Authorised Person subject to the rules and regulations made under the UK Financial Services & Markets Act 2000, and therefore deposits made with branches, all of which are outside the UK, are not protected by those rules and regulations covered by the UK Financial Services Compensation Scheme. As at 31 December 2009, RBS International's paid-up capital and reserves exceeded £1,325 million. UK resident depositors may be subject to declaration and taxation of resulting income.

AER stands for Annual Equivalent Rate and illustrates the interest rates as if paid and compounded each year. Rates correct as at 01 March 2010.

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