

International Personal Bank

Citi Global Saver Interest Rates

Annual interest rate	Balance (USD)	Gross rate p.a. (%)	AER rate (%)
Rates correct as of 28th October 2009	\$1 - \$24,999	0.00	0.00
	\$25,000 - \$99,999	0.05	0.05
	\$100,000 - \$499,999	0.07	0.07
	\$500,000 - \$999,999	0.12	0.12
	\$1,000,000+	0.17	0.17

Annual interest rate	Balance (EUR)	Gross rate p.a. (%)	AER rate (%)
Rates correct as of 28th October 2009	€1 - €19,999	0.00	0.00
	€20,000 - €74,999	0.15	0.15
	€75,000 - €399,999	0.20	0.20
	€400,000 - €799,999	0.30	0.30
	€800,000+	0.35	0.35

Annual interest rate	Balance (GBP)	Gross rate p.a. (%)	AER rate (%)
Rates correct as of 28th October 2009	£1 - £19,999	0.00	0.00
	£20,000 - £74,999	0.15	0.15
	£75,000 - £399,999	0.20	0.20
	£400,000 - £799,999	0.30	0.30
	£800,000+	0.35	0.35

Definitions

- AER stands for the Annual Equivalent Rate and is a notional rate that illustrates what the contractual interest rate would be if interest was paid and compounded on an annual basis.
- The Gross Rate is the contractual rate of interest payable before the deduction of income tax at the rate specified by law.

Important information

- Interest rates are variable and subject to change.
- Terms and Conditions apply
- Interest, if payable, is accrued on a daily basis and credited on a compounded basis monthly.
- The interest rates above will apply to the total balance in your account, provided that it remains at or above the minimum balance advertised.
- Citi International Personal Bank will automatically alter your interest rate when the balance in your account exceeds or falls below the limits specified above.

