

# International Savings Accounts.

A range of everyday savings accounts to suit everyone.



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## Whatever your outlook...

If you're looking to save for a rainy day or for a specific reason or purchase, we're sure that we have a savings account to suit you.

With a choice of online or branch/postal instant access and notice accounts in different currencies, as well as longer term fixed term bonds, we'll help you reach your goal.



# About us

Alliance & Leicester International has been part of the Santander Group since 2008, and is a wholly owned subsidiary of Santander UK plc.

Alliance & Leicester International has won many awards since its launch in 1990, including 'Best Offshore Account Provider' award from Moneyfacts for 2010 and 2011 and 'Best Expatriate Bank' from Overseas Living Magazine for 2010, as well as 2011. These awards demonstrate our commitment to building a secure future for our customers and helping you make the most of your savings.

## About Santander

Founded in Northern Spain in 1857, Santander is a commercial and retail bank with a presence in ten core markets in Europe and North and South America and has around 15,000 branches worldwide.

## Santander UK plc

Santander UK's success is built on a focus on retail and commercial banking. It has consistently delivered strong financial results and is committed to offering customers innovative and value for money products.

Santander UK has around 26 million customers and more than 1,400 branches and over 25,000 staff. In 2009, Santander net UK deposits rose by £14.9bn and in 2010 a further £9.6bn came into the UK bank from retail, corporate and private banking customers.

## Deposit protection

Alliance & Leicester International is licensed by the Isle of Man Financial Supervision Commission and is a member of the Isle of Man Depositors' Compensation Scheme. This compensation scheme provides statutory depositor protection for customers of Isle of Man licensed banks.

Further details of the scheme can be found on the Isle of Man Financial Supervision Commission's website [www.fsc.gov.im](http://www.fsc.gov.im)

In addition to your statutory depositor protection, Santander UK plc has also provided a 100% parental guarantee for customers of Alliance & Leicester International. This guarantee states that if Alliance & Leicester International is unable to meet its financial obligations to its depositors, then Santander UK plc will step in to meet those obligations.

Please note that the effectiveness of the parental guarantee can only be fully tested in the event a claim is made under this commitment. The guarantee is dependent on the continued solvency of Santander UK plc.

# A savings account for every occasion

## Instant access

With flexible account features, a great interest rate and easy access to your savings when you need them, our sterling instant access account provides an easy way to start saving.

## Notice 180 account

Designed for customers who do not need instant access to their savings, or are seeking to build up savings. 180 days advance notice is required to make a withdrawal.

## Fixed rate bonds

The simple ideas are often the best. Deposit a lump sum for a fixed period and receive an excellent fixed rate of interest in return. Our bonds are available periodically from one to five years, so by putting your money away for a fixed period, opting for either monthly or annual interest or interest at maturity, you can have peace of mind knowing exactly what your savings will be earning.

## Tracker bonds

We periodically offer tracker bonds for a fixed deposit period. These bonds track the UK base rate at a predetermined level and offer savers the opportunity to link to changes in the base rate.

## eSaver Access

An instant access account created for customers who wish to simply deal with us exclusively online. For ease, you can apply for and manage your eSaver account online, at a time to suit you, making this range of accounts ideal for expatriates.

## Deferred interest

A specialist notice account for customers with tax planning requirements. Interest is only paid when you close your account, enabling you to choose when your interest is capitalised.

## Foreign currency

For customers who have savings in US dollars or euros, we have made available some simple savings options. As we offer a foreign exchange facility without charge, these accounts can be ideal for customers wanting to transfer between sterling and these currencies.

## With you in mind

All of our accounts can be managed the way you want: either in branch, online, by phone, by fax or by post, allowing you the ability to save with us, at a time to suit you.

# Guide to product features

## Accounts available only online

Account	Minimum balance	Maximum balance*	Accessibility	Interest	Statements	Manage via
eSaver Access	£5,000	£250,000	No notice required	Annually	Online	Online

## Branch based accounts

Account	Minimum balance	Maximum balance*	Accessibility**	Interest	Statements issued	Manage via
Offshore Call	£10	£1,000,000	No notice required	Annually on 31 March	Quarterly at the end of March, June, September & December	Branch, post, fax, phone or online
Select Access	£5,000	£250,000	No notice required	Monthly or annually on 31 March	Annually as at 31 March	Branch, post, fax, phone or online
Select Notice 180	£5,000	£10,000,000	180 days' notice	Monthly or annually on 31 March	Annually as at 31 March	Branch, post, fax, phone or online
Select 180 Deferred Interest	£5,000	£10,000,000	180 days' notice	At account closure	Annually as at 31 March	Branch, post, fax, phone or online
Fixed rate and tracker bonds	£5,000	£1,000,000	At maturity only	Monthly, annually or on maturity	Annually and at maturity	Branch, post, fax, phone or online

\* The maximum balances are shown above, please do not hesitate to contact us if you wish to deposit a higher amount.

\*\* Select Notice and Deferred accounts require that 180 days' advance notice is given for a withdrawal. Where immediate access to funds is required, an interest penalty will apply and will be equivalent to 180 days' interest payable on the amount withdrawn. This interest penalty will be calculated using the interest rate applicable at the time of the withdrawal.

## Foreign currency accounts

Account	Minimum balance	Maximum balance	Accessibility*	Interest	Statements issued	Manage via
Euro Savings	€5,000	€1,500,000	2 days' notice required	Annually on 31 May	Quarterly at the end of March, June, September and December	Branch, post, fax, phone or online
US Dollar Savings	\$5,000	\$1,500,000	2 days' notice required	Annually on 31 January	Quarterly at the end of March, June, September and December	Branch, post, fax, phone or online
US Dollar 30	\$5,000	\$1,500,000	30 days' notice required	Annually on 31 January	Annually as at 31 January	Branch, post, fax, phone or online



## eSaver Access

Our eSaver Access account is designed specifically for UK expatriates and customers interested in saving online, with account applications available to be completed online without the need to print off and post forms to us. Once we've completed our account opening process (which may require that you send us supporting documentation such as proof of identity) your account can then be funded and managed exclusively online, at any time of day or night.

### Low entry level and minimum balance

To make this account accessible, we only require a minimum deposit of £5,000.

### Competitive rates of interest

We offer attractive variable interest rates, details of which can be found on our Current Interest Rates leaflet. We will calculate your interest daily and it is paid annually on 31 March.

### Making deposits and withdrawals

Transactions are available via electronic funds transfer. You can access your funds straight away, as no notice needs to be given to make a withdrawal. There is no restriction as to how many transactions you can make on this account. Simply log into your account and use the withdrawal facility, or instruct your bank to send a deposit to your eSaver account. Transfers between your Alliance & Leicester International accounts can also be instructed using our Internet Banking Service.

### Managing your accounts

In addition to arranging transactions, you can also print off transaction statements and certificates of interest paid to your account for your tax returns. You can also use the Internet Banking Service to advise us of changes to your personal details, such as a change of address.

Full details of our eSaver Access account can be found when you go to our website.



# Select Access

With flexible account features, a great interest rate and easy access to your savings when you need them, our sterling instant access account provides an easy way to start saving.

## Low entry level and minimum balance

To make this account accessible, we only require a minimum deposit of £5,000.

## Competitive rates of interest

We offer an attractive variable interest rate, details of which can be found on our Current Interest Rates leaflet. We will calculate your interest daily and you have the choice of having it paid annually on 31 March or monthly if you require a regular income.

## Making transactions

As this account is instant access, you don't have to give us any notice should you need to make a withdrawal. Your withdrawals must be a minimum of £250 and can be made by direct transfer between accounts, by cheque or by cash over our counter.

## Managing your accounts

For your convenience, you can manage your savings with us either in branch, by phone, by fax or by post. If you register for our Internet Banking Service, you can also manage your savings online at any time.

## Statements and reporting

We will send you regular statements detailing your transactions and account information. Don't forget, you can also view all of this information online by registering for our Internet Banking Service.

## For more information



Visit us in branch



Call us on +44 (0) 1624 641 888



Click [alil.co.im](http://alil.co.im)

# Select Notice 180 account

Designed for customers who do not need instant access to their savings, or are perhaps saving for a rainy day.

## Low entry level and minimum balance

To make this account accessible, we only require a minimum deposit of £5,000.

## Competitive rates of interest

An attractive rate of interest, reflecting that you need to give advance notice when you make a withdrawal from your savings. We will calculate your interest daily and you have the choice of having it paid annually on 31 March or monthly if you are looking for a regular income.

## Making transactions

As this account is designed to help you build your savings, we have designed it so that you need to give us 180 days' advance notice of any withdrawal.

When your notice date is reached, you can withdraw an amount up to the total sum placed 'on notice' (minimum £250) and have your money paid by a direct transfer to another account, by cheque or by cash at our branch.

If you find that you need earlier access to your funds, you can make an immediate withdrawal forfeiting an amount equivalent to 180 days' interest on the amount withdrawn.

## Managing your accounts

For your convenience, you can manage your savings with us either in branch, online, by phone, by fax or by post. If you register for our Internet Banking Service, you can also manage your savings online at any time.

## Statements and reporting

We will send you regular statements detailing your transactions and account information. Don't forget, you can also view all of this information online by registering for our Internet Banking Service.



# Select 180 Deferred Interest

A specialist notice account for customers with tax planning in mind.

We will calculate your interest daily but will only pay it to your savings account when you close your account. Ideal for customers wishing to plan their tax liability.

## Notice period

180 days' advance notice is required for a withdrawal or to close your account. However, earlier access to your funds is available - see section 'Making transactions' below.

## Making transactions

You will need to give us 180 days' advance notice when you wish to withdraw funds.

When your notice period is reached, you can withdraw an amount up to the total sum placed 'on notice' (minimum £250) and have your money paid by a direct transfer to another account, cheque or by cash at our branch.

If you find you need earlier access to your funds, you can make an immediate withdrawal but would forfeit an amount equivalent to 180 days' interest on the amount withdrawn.

## Managing your accounts

For your convenience, you can manage your savings with us either in branch, online, by phone, by fax or by post. If you register for our Internet Banking Service, you can also manage your savings online at any time.

## Statements and reporting

We will send you regular statements detailing your transactions and account information. Don't forget, you can also view all of this information online by registering for our Internet Banking Service.

## For more information



Visit us in branch



Call us on +44 (0) 1624 641 888



Click [alil.co.im](http://alil.co.im)

# Fixed rate bonds and tracker bonds

The simple ideas are often the best. Deposit a lump sum for a fixed period and receive an excellent rate of interest.

Our bonds are available periodically from one to five years, so by putting your money away for a fixed period, opting for either monthly or annual interest or interest on maturity, you can enjoy a healthy return from the point that you open your fixed term bond to when it matures.

## Low entry level and minimum balance

To make these fantastic savings bonds accessible to as many customers as possible, we only require a minimum deposit of £5,000 or US\$5,000/€5,000 for our currency bonds.

## Flexible deposit periods to help you maximise returns

Sometimes, you just want to lock your money away and forget about it, with the knowledge that it will make a great return. We issue fixed term bonds on a periodic basis, so you can be sure that we will usually have an option to suit you. Typically, our bonds are one to five years in length.

## Secure a great rate or link to the Base Rate

The great rates of interest on all our fixed rate bonds are guaranteed for the term of your deposit, so you have peace of mind knowing what interest you will earn throughout the term.

We also occasionally make tracker bonds available. The only difference between fixed rate bonds and tracker bonds is that with tracker bonds the interest rate is not fixed, but is instead linked to the Base Rate at a pre-determined level. This means that the interest rate on the tracker bond can go down as well as up, depending on what happens to the Base Rate from account opening to account maturity.

## Making transactions

These bonds are fixed term accounts, which means that withdrawals are not permitted from account opening until the maturity date of the bond you have selected. When you reach the end of your deposit term, we will write with details of our range of flexible savings options available to you.

## Managing your accounts

These fixed term bonds are for the longer term and don't permit transactions once you've opened the account. You can still keep up to date with the annual statement we'll send you or by contacting us or by registering for our Internet Banking Service where you can view your account details at any time.

# Foreign currency accounts

For customers who want savings in US dollars or euros, we have made available some simple savings options in these currencies.

## Low entry level and minimum balance

To make this account accessible to as many customers as possible, we only require a minimum deposit of US\$5,000 or €5,000.

## Competitive rates of interest

We aim to offer an attractive rate of interest for US dollar and euro savings. Interest accrues daily and is paid once a year, on 31 January for US dollar accounts and 31 May for euro accounts.

## Managing your accounts

For your convenience, you can manage your savings with us either in branch, online, by phone, by fax or by post. If you register for our Internet Banking Service, you can also manage your savings online at any time.

## Statements and reporting

We will send you regular statements detailing your transactions and account information. Don't forget, you can also view all of this information online by registering for our Internet Banking Service.

## Flexible deposit periods to help you maximise returns

In addition to periodically having US dollar and euro fixed term bonds available, we also offer:

### Euro Savings Account

A savings account denominated in euros, which has no restrictions on the number of transactions, but we require a minimum of two days' advance notice for a withdrawal or closure. Withdrawals can only be made by SWIFT transfer (minimum €1,000) and a charge is made for these payments\*.

### US Dollar Savings Account

A savings account denominated in US dollars, which has no restrictions on the number of transactions, but we require a minimum of two days' advance notice for a withdrawal or closure. Withdrawals can only be made by SWIFT transfer (minimum \$1,000) and a charge is made for these payments\*.

### US Dollar 30 Account

A savings account denominated in US dollars, which pays a higher rate of interest than the US Dollar Savings account in return for 30 days' advance notice before a withdrawal or closure is requested. The account has no restrictions on the number of transactions, but we require a minimum of 30 days' advance notice for a withdrawal or closure. Earlier access with an interest penalty is possible, but we still require a minimum of two days' advance notice. Withdrawals can only be made by SWIFT transfer (minimum \$1,000) and a charge is made for these payments\*.

\*Please refer to our Schedule of Charges for further information.

# Special conditions for the accounts

To be read in conjunction with Product Features and General Terms and Conditions:

## 1 eSaver Access Account (Issue 1)

- 1.1 Accounts are only available to individual savers over the age of 18 and can be opened by a sole holder or two joint holders.
- 1.2 Accounts can only be applied for online. Accounts must be operated by using our internet banking service, which can be accessed via [www.aill.co.im](http://www.aill.co.im). It is your responsibility to ensure that Accounts are operated as set out in the eSaver User Guide, available at [www.aill.co.im](http://www.aill.co.im) and when you apply for your eSavings account. Operation of Accounts by any other means is at our sole discretion and may give rise to charges.
- 1.3 It is your responsibility to provide us with a current active email address that we can use to contact you for the purposes of managing the eSavings Accounts. If you discontinue your email address you must provide us with a new and valid email address.
- 1.4 If you do not provide us with or maintain a current email address we will not be responsible for your failure to receive any messages we send. We will not be responsible if an email which we have sent to your email address does not reach you for technical or other reasons beyond our control.
- 1.5 The eSaver Access account can be opened by a sole holder or two joint holders. If the Account is opened by two joint holders, instructions will be accepted from either holder without reference to the other holder.
- 1.6 If you do not provide the documents which we require within 30 days of applying for the Account, we will reject your application and you will need to re-apply should you wish to open an account.
- 1.7 We will not accept cheques or cash into eSavings accounts. Any such deposits will be returned to you without any liability on our part.
- 1.8 You must provide us with details of a linked nominated account at another bank to which you wish to make payments. Your linked nominated account must be in the same name as at least one of the Account holders of your eSavings Account. Withdrawals can only be made to your linked nominated account. If your linked nominated account ceases to be valid, you must provide us with details of a new linked nominated account.
- 1.9 Statements for the Account will be provided online and will be available for you to print. You will be able to view your Account information at any time by accessing our Internet Banking Service. It is your responsibility to monitor your Account online and to print any Statement or other information you may require for tax or legal reasons. Paper Statements may be issued on closure of the Account at our sole discretion. Paper Statements are available on request in return for a fee as set out in our Schedule of Charges.
- 1.10 In the event of the death of a sole Account holder we reserve the right to require the Account to be operated by your Executors by post or by any other method at our discretion.

## 2 All Select Access and Notice Accounts

- 2.1 Accounts are available to individual savers and can be opened by a single holder or two joint holders. We also consider applications from trustees as well as personal investment companies held for the benefit of individuals.
- 2.2 You must provide us with details of a linked nominated account at another bank to which you wish to make payments. Your linked nominated account must be in the same name as at least one of the Account holders of your Select Accounts.
- 2.3 Interest will be paid annually in arrears on 31 March each year or on a monthly basis at the end of each month for a Monthly Interest account. You may change the frequency at which interest is paid to your Account (where available) by providing us with your instruction by the 15th of the month if the change is needed for the end of the month.

## 3 Select 180 Deferred Interest (Issue 1)

- 3.1 Interest will accrue daily over the life of the Account but is only capitalised in the day when the Account is closed.

## 4 Foreign Currency Accounts

- 4.1 US Dollar 30
- 4.2 Withdrawals are available on a two day call basis without serving the 30 day notice period, however will be subject to an interest charge equivalent to 30 days' interest on the amount withdrawn. The two day call basis means that a period of two working days will be required to ensure that funds in the appropriate currency are available. This will apply even if the currency of withdrawal is US Dollar.
- 4.3 Clause 8.7 of our General Terms and Conditions is replaced by the following:

If you ask us to cancel your written notice, we may accept your cancellation but only if your request is received by us at least two working days prior to your notice period expiring. Once we have called the funds required for your withdrawal, we may cancel your request, but you will be responsible for any costs or losses incurred by the bank in cancelling your notice, including but not limited to any costs or losses associated with exchange of currencies. Any such costs will be deducted from your Account. If you request to change your notice, we will tell you if we accept the change and we will treat your original notice as cancelled. If you wish to change your notice, you must give us a new notice for withdrawal.

# Our commitment to you

At Alliance & Leicester International we understand the importance of excellent customer service.

As part of our ongoing commitment to our customers, we have put in place a set of principles to make sure you are delighted with our service every time you deal with us. We will:

- strive to deliver outstanding service;
- manage expectations at all times;
- strive to get everything right first time, every time;
- react quickly to resolve issues when identified;
- treat everybody with whom we interact with respect;
- take ownership and responsibility for our actions; and
- treat any form of feedback as an opportunity to interact positively.

## **We welcome your feedback**

We aim to have high standards, so if you have an issue or concern we should be aware of, this is how you can contact us:

- call into our branch at 19/21 Prospect Hill, Douglas;
- phone +44 (0) 1624 641 888;
- email us at [feedback@alil.co.im](mailto:feedback@alil.co.im);
- use our feedback form in the Contact us section of our website, [alil.co.im](http://alil.co.im).

## For more information



Visit us in branch



Call us on +44 (0) 1624 641 888



Click [alil.co.im](http://alil.co.im)

The Santander Group has more than 150 years' experience in banking, and more branches worldwide than any other international bank.

Alliance & Leicester International is able to provide this document in large print, Braille and audio CD. If you would like to receive this document in one of these formats, please give us a call on +44 (0) 1624 641 888.

Information about Santander Group and Santander UK plc is correct as at 31 December 2010.

Alliance & Leicester International Limited (ALIL) is a wholly owned subsidiary of Santander UK plc. Santander UK plc is regulated by the UK Financial Services Authority. Santander UK plc is part of Banco Santander, S.A. of Spain which is regulated by the Bank of Spain. ALIL places funds with Santander UK plc and thus its financial standing is linked to that of Santander UK plc. Publicly available information, including the latest report and accounts, is available at [www.alil.co.im](http://www.alil.co.im). ALIL is a participant in the Isle of Man Depositors' Compensation Scheme as set out in the Depositors' Compensation Scheme Regulations 2010. Telephone calls may be recorded. Santander, Alliance & Leicester and the flame logo are registered trademarks. Alliance & Leicester International Limited, PO Box 226, 19/21 Prospect Hill, Douglas, Isle of Man, IM99 1RY, British Isles. Incorporated in the Isle of Man (No. 81918C). **Licensed by the Isle of Man Financial Supervision Commission.**

