

# Special Conditions

Savings Accounts  
November 2010 Edition



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



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# Special Conditions

## November 2010 Edition

Please take the time to read these Special Conditions. If you have any questions please call our International Customer Services Centre on 01624 641888.

### eSaver Offshore Access (Issue 3)

- 1 The minimum opening balance is £5,000 and the maximum balance (excluding accrued interest) is £100,000. Initial deposits must comply with clause 3.1 of our General Terms and Conditions.
- 2 The Account is only available to individuals aged 18 years or over. Only one eSaver Offshore Access Account may be held per individual.
- 3 The Account can only be applied for online. This Account must be operated by using our internet banking service, MyBankOffshore, which can be accessed at [www.mybankoffshore.com](http://www.mybankoffshore.com) or via our main Website [www.alil.co.im](http://www.alil.co.im). It is your responsibility to ensure that the Account is operated as set out in the eSaver Offshore User Guide(s), available at [www.alil.co.im](http://www.alil.co.im). Operation of the Account by any other means is at our sole discretion and may give rise to charges.
- 4 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 Account. If you discontinue your email address you must provide us with a new and valid email address.
- 5 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.
- 6 The eSaver Offshore 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.
- 7 If we request that you provide us with any of the following documents, you must provide us with original or certified copy documents in paper form:
  - Know Your Customer documents as indicated in the application process and at any time subsequently;
  - Legal documents relating to the control of the Account such as Power of Attorney, evidence of change of address, change of name, or other documents at our sole discretion.For legal reasons we cannot accept scanned copy documents sent to us electronically.
- 8 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 reapply should you still wish to open an account.
- 9 Interest rates are variable and we reserve the right to vary the rates of interest without notice. Communications about interest rate changes and any other changes to terms and conditions will be sent to you electronically. If the balance on any Account falls below £5,000, we reserve the right to pay any rate of interest including 0%. The minimum acceptable balance is £1.
- 10 Interest will be calculated and accrued daily and will be paid annually in arrears on 31 March in each year or on closure of the Account. Interest is calculated as detailed in the General Terms and Conditions. Interest is paid in one of the following ways, at your choice:
  - By transfer to another account held with us;
  - By transfer in Sterling to a bank account in the Isle of Man, United Kingdom or Channel Islands;
  - By adding it to the Account;If no interest details are given on your application form, interest will be added to the Account.
- 11 All deposits into the Account must be made by Direct Transfer which includes BACS, CHAPS, Telegraphic Transfer or other forms of electronic transfer. We will not accept cheques or cash. Any such deposits will be returned to you without any liability on our part.

- 12 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 eSaver Offshore Access 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.
- 13 The minimum value of any withdrawal is £250. Withdrawals may be made without notice or interest charge, provided that sufficient cleared funds are available in the Account at the time of withdrawal.
- 14 You may send a withdrawal instruction up to a maximum of £100,000 plus any accrued interest per day, using our internet banking service. However we reserve the right to operate such security procedures as we think fit to verify any instruction sent to us.
- 15 If you request a payment type which is not available for your linked nominated account, we will determine the payment method to be used without further reference to you.
- 16 Withdrawals are available only by Direct Transfer and may be made in one of the following ways:
- By BACS within the UK domestic banking area to a linked nominated account which is capable of receiving BACS payments. Such payments will be free of charge and will reach the destination account within 5 working days from the day they are debited to your Account and sent.
  - By CHAPS within the UK domestic banking area to a linked nominated account which is capable of receiving CHAPS payments. Such payments will be subject to a charge in accordance with our Schedule of Charges and will reach the destination account on the day they are sent.
  - By SWIFT, telegraphic transfer or other electronic transfer method to a linked nominated account outside the UK domestic banking area. Such payments are subject to a charge in accordance with our Schedule of Charges and will reach the destination account typically within 3 to 5 working days depending on the location of the destination bank and the payment routing. Other banks and intermediaries may levy charges for which you are responsible.
- 17 If you have provided a linked nominated account in the UK domestic banking area, it is your responsibility to check with your bankers whether the sort code provided can accept both BACS and CHAPS payments or only one of those types. We will send the type of payment which matches your sort code. If you have not specified whether you prefer a BACS or CHAPS payment, and your sort code will accept either type of payment, we will send you a BACS payment unless you tell us otherwise.
- 18 We reserve the right to contact you regarding withdrawal requests, in order to perform security checks in accordance with clause 4.12 of our General Terms and Conditions.
- 19 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, MyBankOffshore. 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.
- 20 If we believe that a dispute has arisen between joint account holders, we will require the signed consent of both holders in paper form for any future transactions until the dispute is resolved. Our General Terms and Conditions apply in relation to Account disputes.
- 21 In the event of the death of a sole Account holder we reserve the right to require the Account to be operated by post or by any other method at our discretion.

### **eSaver Offshore Income 120 (Issue 1)**

- 1 The minimum opening balance is £5,000 and the maximum balance (excluding accrued interest) is £1,000,000. Initial deposits must comply with clause 3.1 of our General Terms and Conditions.
- 2 The Account is only available to individuals aged 18 years or over.
- 3 The Account can only be applied for online. This Account must be operated by using our internet banking service, MyBankOffshore, which can be accessed at [www.mybankoffshore.com](http://www.mybankoffshore.com) or via our

main Website [www.alil.co.im](http://www.alil.co.im). It is your responsibility to ensure that the Account is operated as set out in the eSaver Offshore User Guide(s), available at [www.alil.co.im](http://www.alil.co.im). Operation of the Account by any other means is at our sole discretion and may give rise to charges.

4 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 Account. If you discontinue your email address you must provide us with a new and valid email address.

5 If you do not provide us with or maintain a current valid 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 sent to your email address does not reach you for technical or other reasons beyond our control.

6 The eSaver Offshore Income 120 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.

7 If we request that you provide us with any of the following documents, you must provide us with original or certified copy documents in paper form:

- Know Your Customer documents as indicated in the application process and at any time subsequently;
- Legal documents relating to the control of the Account such as Power of Attorney, evidence of change of address, change of name, or other documents at our sole discretion.

For legal reasons we cannot accept scanned copy documents sent to us electronically.

8 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 reapply should you still wish to open an account.

9 Interest rates are variable and we reserve the right to vary the rates of interest without notice. Communications about interest rate changes and any other changes to Terms and Conditions will be sent to you electronically. If the balance on any Account falls below £5,000, we reserve the right to pay any rate of interest including 0%. The minimum acceptable balance is £1. The Account balance will determine the rate of interest payable and the rate will automatically be altered when the balance in the Account exceeds or falls below certain specified limits.

10 Interest will be paid on a monthly basis at the end of each month for a Monthly Interest account, or on a quarterly basis at the end of each calendar quarter if you choose a Quarterly Interest account. Interest is calculated as detailed in the General Terms and Conditions. You may change the frequency at which interest is paid to your Account by providing us with your online instruction, via our internet banking service, MyBankOffshore, by the 15th of the month.

11 Interest is paid in one of the following ways, at your choice:

- By transfer to another account held with us;
- By transfer in Sterling to a bank account in the Isle of Man, United Kingdom or Channel Islands;
- By adding it to the Account;

If no interest details are given on your application form, interest will be added to the Account.

12 All deposits into the Account must be made by Direct Transfer which includes BACS, CHAPS, Telegraphic Transfer or other forms of electronic transfer. We will not accept cheques or cash. Any such deposits will be returned to you without any liability on our part.

13 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 eSaver Offshore Income 120 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.

14 The minimum value of any withdrawal is £250. Withdrawals are subject to 120 days notice. Full notice period must be served for withdrawals and closure as an interest penalty in lieu of notice is not available.

15 You may send a withdrawal instruction up to a maximum of £1,000,000 plus any accrued interest, using our internet banking service. However we reserve the right to operate such security procedures as we think fit to verify any instruction sent to us.

- 16 If you request a payment type which is not available for your linked nominated account, we will determine the payment method to be used without further reference to you.
- 17 Withdrawals are available only by Direct Transfer and may be made in one of the following ways:
- By BACS within the UK domestic banking area to a linked nominated account which is capable of receiving BACS payments. Such payments will be free of charge and will reach the destination account within 5 working days from the day they are debited to your Account and sent.
  - By CHAPS within the UK domestic banking area to a linked nominated account which is capable of receiving CHAPS payments. Such payments will be subject to a charge in accordance with our Schedule of Charges and will reach the destination account on the day they are sent.
  - By SWIFT, telegraphic transfer or other electronic transfer method to a linked nominated account outside the UK domestic banking area. Such payments are subject to a charge in accordance with our Schedule of Charges and will reach the destination account typically within 3 to 5 working days depending on the location of the destination bank and the payment routing. Other banks and intermediaries may levy charges for which you are responsible.
- 18 If you have provided a linked nominated account in the UK domestic banking area, it is your responsibility to check with your bankers whether the sort code provided can accept both BACS and CHAPS payments or only one of those types. We will send the type of payment which matches your sort code. If you have not specified whether you prefer a BACS or a CHAPS payment, and your sort code will accept either type of payment, we will send you a BACS payment unless you tell us otherwise.
- 19 We reserve the right to contact you regarding withdrawal requests, in order to perform security checks in accordance with clause 4.12 of our General Terms and Conditions .
- 20 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, MyBankOffshore. 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.
- 21 If we believe that a dispute has arisen between joint Account holders, we will require the signed consent of both holders in paper form for any future transactions until the dispute is resolved. Our General Terms and Conditions apply in relation to Account disputes.
- 22 In the event of the death of a sole Account holder we reserve the right to require the Account to be operated by post or by any other method at our discretion.

### **eSaver Offshore Notice 120 (Issue 1)**

- 1 The minimum opening balance is £5,000 and the maximum balance (excluding accrued interest) is £1,000,000. Initial deposits must comply with clause 3.1 of our General Terms and Conditions.
- 2 The Account is only available to individuals aged 18 years or over.
- 3 The Account can only be applied for online. This Account must be operated by using our internet banking service, MyBankOffshore, which can be accessed at [www.mybankoffshore.com](http://www.mybankoffshore.com) or via our main Website [www.alil.co.im](http://www.alil.co.im). It is your responsibility to ensure that the Account is operated as set out in the eSaver Offshore User Guide(s), available at [www.alil.co.im](http://www.alil.co.im). Operation of the Account by any other means is at our sole discretion and may give rise to charges.
- 4 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 Account. If you discontinue your email address you must provide us with a new and valid email address.
- 5 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.

- 6 The eSaver Offshore Notice 120 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.
- 7 If we request that you provide us with any of the following documents, you must provide us with original or certified copy documents in paper form:
- Know Your Customer documents as indicated in the application process and at any time subsequently;
  - Legal documents relating to the control of the Account such as Power of Attorney, evidence of change of address, change of name, or other documents at our sole discretion.
- For legal reasons we cannot accept scanned copy documents sent to us electronically.
- 8 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 reapply should you still wish to open an account.
- 9 Interest rates are variable and we reserve the right to vary the rates of interest without notice. Communications about interest rate changes and any other changes to terms and conditions will be sent to you electronically. If the balance on any Account falls below £5,000, we reserve the right to pay any rate of interest including 0%. The minimum acceptable balance is £1.
- 10 Interest will be calculated and accrued daily and will be paid annually in arrears on 31 March in each year or on closure of the Account. Interest is calculated as detailed in the General Terms and Conditions. Interest is paid in one of the following ways, at your choice:
- By transfer to another account held with us;
  - By transfer in Sterling to a bank account in the Isle of Man, United Kingdom or Channel Islands;
  - By adding it to the Account;
- If no interest details are given on your application form, interest will be added to the Account.
- 11 All deposits into the Account must be made by Direct Transfer which includes BACS, CHAPS, Telegraphic Transfer or other forms of electronic transfer. We will not accept cheques or cash. Any such deposits will be returned to you without any liability on our part.
- 12 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 eSaver Offshore Notice 120 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.
- 13 The minimum value of any withdrawal is £250. You are required to give 120 days notice of withdrawal or closure. Full notice period must be served for withdrawals and closure as an interest penalty in lieu of notice is not available.
- 14 You may send a withdrawal instruction up to a maximum of £1,000,000 plus any accrued interest per day, using our internet banking service. However we reserve the right to operate such security procedures as we think fit to verify any instruction sent to us.
- 15 If you request a payment type which is not available for your linked nominated account, we will determine the payment method to be used without further reference to you.
- 16 Withdrawals are available only by Direct Transfer and may be made in one of the following ways:
- By BACS within the UK domestic banking area to a linked nominated account which is capable of receiving BACS payments. Such payments will be free of charge and will reach the destination account within 5 working days from the day they are debited to your Account and sent.
  - By CHAPS within the UK domestic banking area to a linked nominated account which is capable of receiving CHAPS payments. Such payments will be subject to a charge in accordance with our Schedule of Charges and will reach the destination account on the day they are sent.
  - By SWIFT, telegraphic transfer or other electronic transfer method to a linked nominated account outside the UK domestic banking area. Such payments are subject to a charge in accordance with our Schedule of Charges and will reach the destination account typically

within 3 to 5 working days depending on the location of the destination bank and the payment routing. Other banks and intermediaries may levy charges for which you are responsible.

- 17 If you have provided a linked nominated account in the UK domestic banking area, it is your responsibility to check with your bankers whether the sort code provided can accept both BACS and CHAPS payments or only one of those types. We will send the type of payment which matches your sort code. If you have not specified whether you prefer a BACS or CHAPS payment, and your sort code will accept either type of payment, we will send you a BACS payment unless you tell us otherwise.
- 18 We reserve the right to contact you regarding withdrawal requests, in order to perform security checks in accordance with clause 4.12 of our General Terms and Conditions .
- 19 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, MyBankOffshore. 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.
- 20 If we believe that a dispute has arisen between joint Account holders, we will require the signed consent of both holders in paper form for any future transactions until the dispute is resolved. Our General Terms and Conditions apply in relation to Account disputes.
- 21 In the event of the death of a sole Account holder we reserve the right to require the Account to be operated by post or by any other method at our discretion.

#### Select Offshore Access (Issue 1)

- 1 The minimum opening balance is £5,000 and the maximum balance (excluding accrued interest) is £100,000. Initial deposits must comply with clause 3.1 of our General Terms and Conditions.
- 2 The Account is available only to individual personal savers. Only one Select Offshore Access Account may be held per individual. The 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 except where we believe a dispute has arisen between joint Account holders in which case clause 7 of our General Terms and Conditions apply.
- 3 You must provide us with your full and completed application form and the documents requested on the form. If your documents or application form are incomplete or otherwise unacceptable, we reserve the right to reject your application and return your funds to source, without paying any interest. You will need to reapply should you still wish to open an Account.
- 4 If the balance on any Account falls below £5,000, we reserve the right to pay any rate of interest including 0%. The minimum acceptable balance is £1.
- 5 Interest rates are variable. Interest will be calculated and accrued daily and will be paid annually in arrears on 31 March in each year or on a monthly basis at the end of each month for a Monthly Interest account. Interest is calculated as detailed in the General Terms and Conditions.
- 6 Interest is paid in one of the following ways, at your choice:
- By transfer to another Account held with us;
  - By transfer in Sterling to a bank account in the Isle of Man, United Kingdom or Channel Islands;
  - By adding it to the Account;
- If no interest details are given on your application form, interest will be added to the Account.
- 7 Deposits may be made by cheque, cash or electronic transfer.
- 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 Select Offshore Access Account.
- 9 Withdrawals are available by electronic transfer, cash or by cheque. The minimum value of any withdrawal is £250. Withdrawals may be made without notice or interest charge, provided that sufficient cleared funds are available in the Account at the time of withdrawal.
- 10 Withdrawals by Direct Transfer may be made in one of the following ways:

- By BACS within the UK domestic banking area to a linked nominated account which is capable of receiving BACS payments. Such payments will be free of charge and will reach the destination account within 5 working days from the day they are debited to your Account and sent.
  - By CHAPS within the UK domestic banking area to an account in your name which is capable of receiving CHAPS payments. Such payments will be subject to a charge in accordance with our Schedule of Charges and will reach the destination account on the day they are sent.
  - By SWIFT, telegraphic transfer or other electronic transfer method to an account in your name outside the UK domestic banking area. Such payments are subject to a charge in accordance with our Schedule of Charges and will reach the destination account typically within 5 working days depending on the location of the destination bank and the payment routing. Other banks and intermediaries may levy charges for which you are responsible.
- 11 If you wish to make withdrawals by BACS and you have provided a linked nominated account in the UK domestic banking area, it is your responsibility to check with your bankers whether the sort code provided can accept BACS payments. Failure to provide a valid BACS sort code may result in the payment being delayed or returned.
- 12 We reserve the right to contact you regarding withdrawal requests, in order to perform security checks in accordance with clause 4.12 of our General Terms and Conditions.
- 13 Statements are issued annually on 31 March.

#### Select Offshore Notice 60 (Issue 1)

- 1 The minimum opening balance is £5,000 and the maximum balance (excluding accrued interest) is £1,000,000. Initial deposits must comply with clause 3.1 of our General Terms and Conditions.
- 2 The Account is available only to individual personal savers. The 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 except where we believe a dispute has arisen between joint Account holders in which case clause 7 of our General Terms and Conditions will apply.
- 3 You must provide us with your full and completed application form and the documents requested on the form. If your documents or application form are incomplete or otherwise unacceptable, we reserve the right to reject your application and return your funds to source, without paying any interest. You will need to reapply should you still wish to open an account.
- 4 If the balance on any Account falls below £5,000, we reserve the right to pay any rate of interest including 0%. The minimum acceptable balance is £1.
- 5 Interest rates are variable. Interest will be calculated and accrued daily and will be paid annually in arrears on 31 March in each year or on a monthly basis at the end of each month for a Monthly Interest account. Interest is calculated as detailed in the General Terms and Conditions.
- 6 Interest is paid in one of the following ways, at your choice:
- By transfer to another Account held with us;
  - By transfer in Sterling to a bank account in the Isle of Man, United Kingdom or Channel Islands;
  - By adding it to the Account;
- If no interest details are given on your application form, interest will be added to the Account.
- 7 Deposits may be made by cheque, cash or by electronic transfer.
- 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 Select Offshore Notice 60 Account.
- 9 Withdrawals are available by electronic transfer, cash or by cheque. The minimum value of any withdrawal is £250.
- 10 Withdrawals are subject to 60 days notice. Full notice period must be served for withdrawals and closure as an interest penalty in lieu of notice is not available.

- 11 Withdrawals available by Direct Transfer may be made in one of the following ways:
- By BACS within the UK domestic banking area to a linked nominated account which is capable of receiving BACS payments. Such payments will be free of charge and will reach the destination account within 5 working days from the day they are debited to your Account and sent.
  - By CHAPS within the UK domestic banking area to an account in your name which is capable of receiving CHAPS payments. Such payments will be subject to a charge in accordance with our Schedule of Charges and will reach the destination account on the day they are sent.
  - By SWIFT, telegraphic transfer or other electronic transfer method to an account in your name outside the UK domestic banking area. Such payments are subject to a charge in accordance with our Schedule of Charges and will reach the destination account typically within 5 working days depending on the location of the destination bank and the payment routing.
- Other banks and intermediaries may levy charges for which you are responsible.
- 12 If you wish to make withdrawals by BACS and you have provided a linked nominated account in the UK domestic banking area, it is your responsibility to check with your bankers whether the sort code provided can accept BACS payments. Failure to provide a valid BACS sort code may result in the payment being delayed or returned.
- 13 We reserve the right to contact you regarding withdrawal requests, in order to perform security checks in accordance with clause 4.12 of our General Terms and Conditions.
- 14 Statements are issued annually on 31 March.

#### Select Offshore Notice 90 (Issue 1)

- 1 The minimum opening balance is £5,000 and the maximum balance (excluding accrued interest) is £1,000,000. Initial deposits must comply with clause 3.1 of our General Terms and Conditions.
- 2 The Account is available only to individual personal savers. The 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 except where we believe a dispute has arisen between joint Account holders in which case clause 7 of our General Terms and Conditions will apply.
- 3 You must provide us with your full and completed application form and the documents requested on the form. If your documents or application form are incomplete or otherwise unacceptable, we reserve the right to reject your application and return your funds to source, without paying any interest. You will need to reapply should you still wish to open an account.
- 4 If the balance on any Account falls below £5,000, we reserve the right to pay any rate of interest including 0%. The minimum acceptable balance is £1.
- 5 Interest rates are variable. Interest will be calculated and accrued daily and will be paid annually in arrears on 31 March in each year or on a monthly basis at the end of each month for a Monthly Interest account. Interest is calculated as detailed in the General Terms and Conditions.
- 6 Interest is paid in one of the following ways, at your choice:
- By transfer to another Account held with us;
  - By transfer in Sterling to a bank account in the Isle of Man, United Kingdom or Channel Islands;
  - By adding it to the Account;
- If no interest details are given on your application form, interest will be added to the Account.
- 7 Deposits may be made by cheque, cash or by electronic transfer.
- 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 Select Offshore Notice 90 Account.
- 9 Withdrawals are available by electronic transfer, cash or by cheque. The minimum value of any withdrawal is £250.
- 10 Withdrawals are subject to 90 days notice. Full notice period must be served for withdrawals and closure as an interest penalty in lieu of notice is not available.

- 11 Withdrawals available by Direct Transfer may be made in one of the following ways:
- By BACS within the UK domestic banking area to a linked nominated account which is capable of receiving BACS payments. Such payments will be free of charge and will reach the destination account within 5 working days from the day they are debited to your Account and sent.
  - By CHAPS within the UK domestic banking area to an account in your name which is capable of receiving CHAPS payments. Such payments will be subject to a charge in accordance with our Schedule of Charges and will reach the destination account on the day they are sent.
  - By SWIFT, telegraphic transfer or other electronic transfer method to an account in your name outside the UK domestic banking area. Such payments are subject to a charge in accordance with our Schedule of Charges and will reach the destination account typically within 5 working days depending on the location of the destination bank and the payment routing.
- Other banks and intermediaries may levy charges for which you are responsible.
- 12 If you wish to make withdrawals by BACS and you have provided a linked nominated account in the UK domestic banking area, it is your responsibility to check with your bankers whether the sort code provided can accept BACS payments. Failure to provide a valid BACS sort code may result in the payment being delayed or returned.
- 13 We reserve the right to contact you regarding withdrawal requests, in order to perform security checks in accordance with clause 4.12 of our General Terms and Conditions.
- 14 Statements are issued annually on 31 March.

#### Select Offshore Notice 120 (Issue 1)

- 1 The minimum opening balance is £5,000 and the maximum balance (excluding accrued interest) is £1,000,000. Initial deposits must comply with clause 3.1 of our General Terms and Conditions.
- 2 The Account is available only to individual personal savers. The 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 except where we believe a dispute has arisen between joint Account holders in which case clause 7 of our General Terms and Conditions will apply.
- 3 You must provide us with your full and completed application form and the documents requested on the form. If your documents or application form are incomplete or otherwise unacceptable, we reserve the right to reject your application and return your funds to source, without paying any interest. You will need to reapply should you still wish to open an account.
- 4 If the balance on any Account falls below £5,000, we reserve the right to pay any rate of interest including 0%. The minimum acceptable balance is £1.
- 5 Interest rates are variable. Interest will be calculated and accrued daily and will be paid annually in arrears on 31 March in each year or on a monthly basis at the end of each month for a Monthly Interest account. Interest is calculated as detailed in the General Terms and Conditions.
- 6 Interest is paid in one of the following ways, at your choice:
- By transfer to another Account held with us;
  - By transfer in Sterling to a bank account in the Isle of Man, United Kingdom or Channel Islands;
  - By adding it to the Account;
- If no interest details are given on your application form, interest will be added to the Account.
- 7 Deposits may be made by cheque, cash or by electronic transfer.
- 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 Select Offshore Notice 120 Account.
- 9 Withdrawals are available by electronic transfer, cash or by cheque. The minimum value of any withdrawal is £250.
- 10 Withdrawals are subject to 120 days notice. Full notice period must be served for withdrawals and closure as an interest penalty in lieu of notice is not available.

- 11 Withdrawals available by Direct Transfer may be made in one of the following ways:
- By BACS within the UK domestic banking area to a linked nominated account which is capable of receiving BACS payments. Such payments will be free of charge and will reach the destination account within 5 working days from the day they are debited to your Account and sent.
  - By CHAPS within the UK domestic banking area to an account in your name which is capable of receiving CHAPS payments. Such payments will be subject to a charge in accordance with our Schedule of Charges and will reach the destination account on the day they are sent.
  - By SWIFT, telegraphic transfer or other electronic transfer method to an account in your name outside the UK domestic banking area. Such payments are subject to a charge in accordance with our Schedule of Charges and will reach the destination account typically within 5 working days depending on the location of the destination bank and the payment routing.
- Other banks and intermediaries may levy charges for which you are responsible.
- 12 If you wish to make withdrawals by BACS and you have provided a linked nominated account in the UK domestic banking area, it is your responsibility to check with your bankers whether the sort code provided can accept BACS payments. Failure to provide a valid BACS sort code may result in the payment being delayed or returned.
- 13 We reserve the right to contact you regarding withdrawal requests, in order to perform security checks in accordance with clause 4.12 of our General Terms and Conditions.
- 14 Statements are issued annually on 31 March.

#### Select Offshore Deferred Interest (Issue 1)

- 1 The minimum opening balance is £5,000 and the maximum balance (excluding accrued interest) is £1,000,000. Initial deposits must comply with clause 3.1 of our General Terms and Conditions.
- 2 The Account is available only to individual personal savers. The 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 except where we believe a dispute has arisen between joint Account holders in which case clause 7 of our General Terms and Conditions will apply.
- 3 You must provide us with your full and completed application form and the documents requested on the form. If your documents or application form are incomplete or otherwise unacceptable, we reserve the right to reject your application and return your funds to source, without paying any interest. You will need to reapply should you still wish to open an account.
- 4 If the balance on any Account falls below £5,000, we reserve the right to pay any rate of interest including 0%. The minimum acceptable balance is £1.
- 5 Interest rates are variable. Interest will accrue daily over the life of the Account but is only capitalised on the day when the Account is closed. Interest is calculated as detailed in our General Terms and Conditions.
- 6 Interest is paid in one of the following ways, at your choice:
- By transfer to another Account held with us;
  - By transfer in Sterling to a bank account in the Isle of Man, United Kingdom or Channel Islands;
  - By adding it to the Account;
- If no interest details are given on your application form, interest will be added to the Account on closure.
- 7 Deposits may be made by cheque, cash or by electronic transfer.
- 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 Select Offshore Deferred Interest Account.
- 9 Withdrawals are available by electronic transfer, cash or by cheque. The minimum value of any withdrawal is £250.
- 10 Withdrawals are subject to 120 days notice. Full notice period must be served for withdrawals and closure as an interest penalty in lieu of notice is not available.

- 11 Withdrawals available by Direct Transfer may be made in one of the following ways:
- By BACS within the UK domestic banking area to a linked nominated account which is capable of receiving BACS payments. Such payments will be free of charge and will reach the destination account within 5 working days from the day they are debited to your Account and sent.
  - By CHAPS within the UK domestic banking area to an account in your name which is capable of receiving CHAPS payments. Such payments will be subject to a charge in accordance with our Schedule of Charges and will reach the destination account on the day they are sent.
  - By SWIFT, telegraphic transfer or other electronic transfer method to an account in your name outside the UK domestic banking area. Such payments are subject to a charge in accordance with our Schedule of Charges and will reach the destination account typically within 5 working days depending on the location of the destination bank and the payment routing.
- Other banks and intermediaries may levy charges for which you are responsible.
- 12 If you wish to make withdrawals by BACS and you have provided a linked nominated account in the UK domestic banking area, it is your responsibility to check with your bankers whether the sort code provided can accept BACS payments. Failure to provide a valid BACS sort code may result in the payment being delayed or returned.
- 13 We reserve the right to contact you regarding withdrawal requests, in order to perform security checks in accordance with clause 4.12 of our General Terms and Conditions.
- 14 Statements are issued annually on 31 March.

### **Offshore Call Account**

- 1 The minimum balance is £10 and the maximum balance (excluding accrued interest) is £1,000,000 in any one Offshore Call Account. Initial deposits must be made in accordance with clause 3.1 of our General Terms and Conditions.
- 2 Interest is paid annually in arrears on 31 March. Interest is calculated as detailed in the General Terms and Conditions.
- 3 Withdrawals may be made without notice or an interest charge, provided that sufficient cleared funds are available in the Account at the time of withdrawal.
- 4 Statements are issued quarterly on 31 March, 30 June, 30 September and 31 December.

### **Euro Savings Account**

- 1 The minimum balance is €5,000 and the maximum balance (excluding accrued interest) is €1,500,000 in any one Euro Savings Account.
- 2 Deposits of Euro funds by Direct Transfer should be made to the following account details:
- |                 |   |
|-----------------|---|
| Bank:           | HSBC Bank plc, London   |
| Sort Code:      | 40 - 05 - 15  |
| SWIFT Code:     | MIDLGB22  |
| IBAN:           | GB10MIDL40051539778241  |
| Account name:   | Alliance & Leicester International Limited  |
| Account number: | 39778241  |
| Your reference: | Euro Account and your full name(s). Please quote your Account number if known or quote New Account. |
- 3 A completed application form and the required documents must be submitted before, or at the same time as, your initial deposit. Initial deposits must be made in accordance with clause 3.1 of our General Terms and Conditions. If you hold funds in a currency other than Euros, contact us before sending your funds.
- 4 Interest is paid annually in arrears on 31 May by being credited to the Account.
- 5 Withdrawals are available on a two day call basis. 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 Euro. The normal minimum withdrawal is €1,000. Withdrawal of any lower amount is at the discretion of Alliance & Leicester International Limited.

- 6 You can withdraw up to a maximum of €1,500,000, plus any accrued interest, per transaction per day.
- 7 Statements are issued quarterly on 31 March, 30 June, 30 September and 31 December.

#### US Dollar Account

- 1 The minimum balance is US\$5,000 and the maximum balance (excluding accrued interest) is US\$1,500,000 in any one US Dollar Account.
- 2 Deposits of US Dollars by Direct Transfer should be made to the following account details:
- Bank: HSBC Bank USA, New York, USA  
Routing: 021001088  
SWIFT Code: MRMDUS33  
Account name: Alliance & Leicester International Limited  
Account number: 000137502  
Your reference: US Dollar Account and your full name(s). Please quote your Account number if known or quote New Account.
- 3 A completed application form and the required documents must be submitted before, or at the same time as, your initial deposit. Initial deposits must be made in accordance with clause 3.1 of our General Terms and Conditions. If you hold funds in a currency other than US Dollars, contact us before sending your funds.
- 4 Interest is paid annually in arrears on 31 January by being credited to the Account.
- 5 Withdrawals are available on a two day call basis. 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 Dollars. The normal minimum withdrawal is US \$1,000. Withdrawal of any lower amount is at the discretion of Alliance & Leicester International Limited.
- 6 You can withdraw up to a maximum of US\$1,500,000, plus any accrued interest, per transaction per day.
- 7 Statements are issued quarterly on 31 March, 30 June, 30 September and 31 December.

#### US Dollar 30

- 1 The minimum balance is US\$5,000 and the maximum balance (excluding accrued interest) is US\$1,500,000 in any one US Dollar 30 Account.
- 2 Deposits of US Dollars by Direct Transfer should be made to the following account details:
- Bank: HSBC Bank USA, New York, USA  
Routing: 021001088  
SWIFT Code: MRMDUS33  
Account name: Alliance & Leicester International Limited  
Account number: 000137502  
Your reference: US Dollar 30 Account and your full name(s). Please quote your Account number if known or quote New Account.
- 3 A completed application form and the required documents must be submitted before, or at the same time as, your initial deposit. Initial deposits must be made in accordance with clause 3.1 of our General Terms and Conditions. If you hold funds in a currency other than US Dollars, contact us before sending your funds.
- 4 Interest is paid annually in arrears on 31 January by being credited to the Account.
- 5 You are required to give 30 days notice of withdrawal or closure unless you choose to pay an interest charge. Withdrawals of up to the sum specified in the notice may be made without an interest charge, provided the Notice Period has ended.
- 6 Withdrawals are permitted on a two day call basis without serving the 30 day Notice Period, but 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 Dollars. The normal minimum withdrawal is US\$1,000. Withdrawal of any lower amount is at the discretion of Alliance & Leicester International Limited.

- 7 Clause 8 of our General Terms and Conditions regarding notice for withdrawals applies to any withdrawals made from this Account, with the exception of clause 8.7, which is replaced by the following:
- 8 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 2 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.
- 9 You can withdraw up to a maximum of US\$1,500,000 plus any accrued interest, per transaction per day.
- 10 Statements are issued annually on 31 January.



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