

Interest Rates Table

Effective from 9 March 2009

Cash ISA

Gross Rate ^{1&2}	Annual Equivalent Rate ⁴
0.25%	0.25%

Stocks and Shares ISA - Deposit Account ³

Gross Rate ^{1&2}	Annual Equivalent Rate ⁴
0.00%	0.00%

Investment Dealing Account - Deposit Account

Gross Rate ^{1&5}	Annual Equivalent Rate ⁴	Net Rate ⁷
0.00%	0.00%	0.00%

First Steps Account - Deposit Account

Gross Rate ^{1&5}	Annual Equivalent Rate ⁴	Net Rate ⁷
0.00%	0.00%	0.00%

Select SIPP - Deposit Account

Tax Free Rate ⁶	Annual Equivalent Rate ⁴
0.00%	0.00%

Notes accompanying tables

- Interest is calculated on a daily basis and is credited in arrears on 5 April and 5 October each year (or on the previous business day).
 - The gross rate is the rate of interest payable before the deduction of any income tax. However please note that:
 - interest earned within the Cash ISA is exempt from income tax
 - Interest paid on deposits within the Stocks and Shares ISA is not subject to the tax deduction scheme for interest but is subject to a 20% flat rate charge by HMRC. The flat rate charge is not repayable to non-taxpayers.
 - Money should only be retained in the Deposit Account pending investment.
 - The Annual Equivalent Rate (AER) is designed to assist you in making comparisons with other accounts. The AER illustrates what the interest rate would be if interest was paid and compounded on an annual basis. The annual equivalent rate calculated assumes that rates remain unchanged throughout the year.
 - The gross rate is the rate of interest payable before the deduction of income tax, at the rate currently specified by law, at 20%.
 - The tax free rate is the actual rate of interest payable and is not subject to the deduction of income tax.
 - The net rate is the rate of interest payable after deduction of income tax at 20%. Interest in the Investment Dealing Account / First Steps Account is paid net. The income tax paid may be reclaimed by non-taxpayers.
- Interest rates correct as at date of going to press on 9/3/09.
 Up to date rates available at www.alliancetrust.co.uk or on request.



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