

Deposit Account Interest Rates

Effective from 14 April 2008

Select Cash ISA

Tax Free Rate ^{1 & 2}	Annual Equivalent Rate ³
4.75%	4.81%

Select Stocks and Shares ISA - Deposit Account⁴

Interest paid on deposits in the Stocks and Shares ISA is subject to a 20% flat rate charge by HMRC. Please refer to the Select Plans Terms and Conditions booklet for further information. The flat rate charge is not repayable to non-taxpayers.

Rate payable prior to 20% deduction ²	Annual Equivalent Rate ³
1.00%	1.00%

1 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).

2 The tax free rate is the actual rate of interest payable before the deduction of income tax. Interest earned within the Cash ISA is exempt from income tax.

3 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.

4 Money should only be retained in the Deposit Account pending investment.

Interest rates correct as at date of going to press on 14/04/08.

Up to date rates available at www.alliancetrust.co.uk or on request.

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For security and compliance monitoring purposes telephone calls may be recorded.

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Select Investment Plan / First Steps Plan Deposit Account

Tier ¹	Gross Rate ⁴	Annual Equivalent Rate ³	Net Rate ⁵
not more than £9,999	2.25%	2.26%	1.80%
not more than £24,999	2.50%	2.52%	2.00%
not more than £49,999	2.75%	2.77%	2.20%
£50,000 and above	3.00%	3.02%	2.40%

Select Pension Deposit Account

Tier ¹	Tax Free Rate ²	Annual Equivalent Rate ³
not more than £9,999	2.25%	2.26%
not more than £24,999	2.50%	2.52%
not more than £49,999	2.75%	2.77%
£50,000 and above	3.00%	3.02%

- 1 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).
- 2 The tax free rate is the actual rate of interest payable before the deduction of income tax.
- 3 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.
- 4 The gross rate is the rate of interest payable before the deduction of income tax, at the rate currently specified by law, at 20%.
- 5 The net rate is the rate of interest payable after deduction of income tax at 20%. Interest in the Select Investment Plan / First Steps Plan is paid net. The income tax paid may be reclaimed by non-taxpayers.
- 6 Money should only be retained in the Deposit Account pending investment.

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