NORWICH & PETERBOROUGH BUILDING SOCIETY

INFORMATION ON INTEREST RATES

Bank of England Base Rate			
01.01.09	08.01.09	05.02.09	05.03.09
2.00%	1.50%	1.00%	0.50%

The following table gives details of rates applied to all of our variable rate interest bearing accounts unless otherwise stated.
Current rate information is provided as at 28 October 2013.

OPEN ISSUE ACCOUNTS

Account	Balance	Notes	Interest Paid	24.02.2009 GROSS %	24.02.2009 AER	24.03.2009 GROSS %	24.03.2009 AER	07.07.2009 GROSS %	07.07.2009 AER	24.09.2009 GROSS %	24.09.2009 AER	20.11.2009 GROSS %	20.11.2009 AER	12.02.2010 GROSS %	12.02.2010 AER	06.10.2010 GROSS %	06.10.2010 AER	04.03.2013 GROSS %	04.03.2013 AER	16.09.2013 GROSS %	16.09.2013 AER	CURRENT RATE GROSS %	CURRENT RATE AER
EASY ACCESS ACCOUNTS																							
Business Extra	£100 and over	3	A	0.10	0.10																	0.10	0.10
Business Gold	£1 and over	3	M	0.00	0.00																	0.00	0.00
Easy Plus (UK & Gibraltar)																							
Excluding conditional 1% bonus	£100,000 and over		A	0.45	0.45	0.10	0.10															0.10	0.10
Including conditional 1% bonus	£100,000 and over		A	1.45	1.45	1.10	1.10															1.10	1.10
Excluding conditional 1% bonus	£1 - £99,999		A	0.10	0.10	0.10	0.10															0.10	0.10
Including conditional 1% bonus	£1 - £99,999		A	1.10	1.10	1.10	1.10															1.10	1.10
Family Easy Access Account (UK & Gibraltar)	£1 and over		A	1.70	1.70	1.20	1.20									1.00	1.00					1.00	1.00
Family Young Saver (UK & Gibraltar)	£1 and over		A	2.45	2.45	2.00	2.00									1.75	1.75					1.75	1.75
Gold Classic Current Account and Gold Light Current Account	£1 and over		M	0.00	0.00																	0.00	0.00
Gibraltar Gold Current Account																							
Gold Classic Saver (UK & Gibraltar)	£1 and over		A													1.00 (launched on 04.01.2011)	1.00					1.00	1.00
Holding Account & E-Holding Account (formerly named Elite Interest) A holding account for maturing accounts. No further investments allowed.	£1 and over		A	0.10	0.10																	0.10	0.10
Instant Reserve (Gibraltar only)	£250 and over	3	A/M	0.10	0.10																	0.10	0.10
NetmasterGold saver II (UK & Gibraltar)	£1 - £20,000		A	1.00	1.00	0.50	0.50									0.35	0.35					0.35	0.35
NOTICE ACCOUNTS																							
Branch Notice Saver (Issue 3)	£1 and over		A															1.65	1.65	1.40	1.40	1.40	1.40
(UK & Gibraltar)	£1 and over		M															1.64 (launched on 04.03.2013)	1.65	1.39	1.40	1.39	1.40
REGULAR SAVINGS ACCOUNTS																							
Regular Saver (UK & Gibraltar)	£1 and over Year 2 - variable rate																						
Excluding 1.5% first year conditional bonus			A							0.50 (launched on 17.08.2009)	0.50					0.35	0.35					0.35	0.35
Including 1.5% first year conditional bonus			A							2.00	2.00					1.85	1.85					1.85	1.85
E- Regular Saver	£1 and over Year 2 - variable rate																						
Excluding 1.5% first year conditional bonus			A											0.50 (launched on 17.09.2010)	0.50	0.35	0.35					0.35	0.35
Including 1.5% first year conditional bonus			A											3.50	3.50	1.85	1.85					1.85	1.85
TAX FREE ACCOUNTS																							
Instant ISA	£10 or more		A													1.25 (launched 21.12.2012)	1.25					1.25	1.25
Gold Cash ISA (Issue 2)	£10 or more															1.75 (launched 21.12.2012)	1.75			1.40	1.40	1.40	1.40
AFFINITY ACCOUNTS																							
Canary Account	£100,000 and over		A	0.55	0.55	0.10	0.10															0.10	0.10
	Up to - £99,999		A	0.10	0.10	0.10	0.10															0.10	0.10
Lincoln City Account	£100,000 and over		A	0.55	0.55	0.10	0.10															0.10	0.10
	Up to - £99,999		A	0.10	0.10	0.10	0.10															0.10	0.10
Posh Account	£100,000 and over		A	0.55	0.55	0.10	0.10															0.10	0.10
	Up to - £99,999		A	0.10	0.10	0.10	0.10															0.10	0.10

CLOSED ISSUE ACCOUNTS

Account	Balance	Notes	Interest Paid	24.02.2009 GROSS %	24.02.2009 AER	24.03.2009 GROSS %	24.03.2009 AER	23.06.2009 GROSS %	23.06.2009 AER	07.07.2009 GROSS %	07.07.2009 AER	24.09.2009 GROSS %	24.09.2009 AER	16.11.2009 GROSS %	16.11.2009 AER	12.02.2010 GROSS %	12.02.2010 AER	01.04.2010 GROSS %	01.04.2010 AER	06.10.2010 GROSS %	06.10.2010 AER	04.03.2013 GROSS %	04.03.2013 AER	16.04.2013 GROSS %	16.04.2013 AER	16.09.2013 GROSS %	16.09.2013 AER	28.10.2013 GROSS %	28.10.2013 AER	CURRENT RATE GROSS %	CURRENT RATE AER
EASY ACCESS ACCOUNTS																															
Branch Saver (UK & Gibraltar)																															
Excluding 1.25% 1st year bonus	£1 and over		A/M																	1.00	1.00									1.00	1.00
Including 1.25% 1st year bonus	£1 and over		A/M																	2.25	2.25									2.25	2.25
																				(launched on 11.05.2011)											
Cambridge Easy Access	£1,000 and over	3	A	1.85	1.85	1.35	1.35			1.10	1.10									1.00	1.00									1.00	1.00
	£1,000 and over	3	M	1.84	1.85	1.35	1.35			1.10	1.10									1.00	1.00									1.00	1.00
Clients' Reserve	£100 and over	3	A	0.10	0.10																									0.10	0.10
Combination Bonus Savings Account	£25,000 and over		A	0.20	0.20	0.10	0.10																							0.10	0.10
	£4,000 - £24,999		A	0.10	0.10	0.10	0.10																							0.10	0.10
Combination Bonus Savings Account II	£25,000 and over		A	0.40	0.40	0.10	0.10																							0.10	0.10
	£10,000 - £24,999		A	0.20	0.20	0.10	0.10																							0.10	0.10
	£4,000 - £9,999		A	0.10	0.10	0.10	0.10																							0.10	0.10
Deposit/Share Account	£100 and over	3	BA	0.10	0.10																									0.10	0.10
E-Saver (Issue 1)	£1 and over		A	1.10	1.10	0.45	0.45													0.30	0.30									0.30	0.30
E-Saver (Issue 2)	£1 and over		A	2.75	2.75	2.00	2.00			1.80	1.80									1.65	1.65							1.50	1.50	1.50	1.50
E-Saver (Issue 3)	£1 and over		A											1.00	1.00			1.20	1.20	1.00	1.00									1.00	1.00
														(launched on 12.02.2010)																	
E-Saver (Issue 4)	£1 and over		A																	1.20	1.20									1.20	1.20
																				(launched on 05.11.2010)											
E-Saver (Issue 5)	£1 and over		A																	2.50	2.50			1.95	1.95			1.50	1.50	1.50	1.50
																				(launched on 13.4.2012)											
Gross Non Resident	£50 and over		A	0.10	0.10																									0.10	0.10
Gold Classic Current Account (UK) and	£1 and over		M	0.00	0.00																									0.00	0.00
Gold Light Current Account (formerly Gold Current Account)																															
Gold Current Account (Gibraltar)	£1 and over		M	0.00	0.00																									0.00	0.00
HeadStart Account II (UK & Gibraltar)	£1 - £10,000		A	1.15	1.15	0.65	0.65			0.50	0.50									0.35	0.35									0.35	0.35
HeadStart Account (UK & Gibraltar)	£25 and over		A	1.15	1.15	0.65	0.65			0.50	0.50									0.35	0.35									0.35	0.35
High Rise	£100 and over	3	A	0.10	0.10																									0.10	0.10
Investment Plus	£2,500 and over	3	A	0.10	0.10																									0.10	0.10
Investment Share	Up to £99		BA	0.05	0.05																									0.05	0.05
	£100+		BA	0.10	0.10																									0.10	0.10
NetMaster Saver	£1 - £20,000		A	1.00	1.00	0.50	0.50													0.35	0.35									0.35	0.35
NetmasterGold saver	£1 - £20,000		A	1.00	1.00	0.50	0.50													0.35	0.35									0.35	0.35
Netmaster Business Deposit	£1 - £100,000		A	0.10	0.10																									0.10	0.10
NetmasterGold Business Deposit	£1 - £100,000		A	0.10	0.10																									0.10	0.10
NetmasterGold Children's Account	£1 - £10,000			1.15	1.15	0.65	0.65			0.50	0.50									0.35	0.35									0.35	0.35
Offshore Savings	£10,000 and over	3	A	0.10	0.10																									0.10	0.10
Prestige 30	£500 and over	3	A/M	0.10	0.10																									0.10	0.10
Super Saver II (UK and Gibraltar)	£20 and over																														
Excluding conditional 3% bonus			A	0.10	0.10																										
Including conditional 3% bonus			A	3.10	3.10																										
Excluding conditional 1.5% bonus			A					0.10	0.10																					0.10	0.10
Including conditional 1.5% bonus			A					1.60	1.60																					1.60	1.60
Super Saver (UK and Gibraltar)	£20 - £1,000																														
Excluding conditional 3% bonus			A	0.10	0.10																										
Including conditional 3% bonus			A	3.10	3.10																										
Excluding conditional 1.5% bonus			A					0.10	0.10																					0.10	0.10
Including conditional 1.5% bonus			A					1.60	1.60																					1.60	1.60

Account	Balance	Notes	Interest Paid	24.02.2009 GROSS %	24.02.2009 AER	24.03.2009 GROSS %	24.03.2009 AER	23.06.2009 GROSS %	23.06.2009 AER	07.07.2009 GROSS %	07.07.2009 AER	24.09.2009 GROSS %	24.09.2009 AER	16.11.2009 GROSS %	16.11.2009 AER	12.02.2010 GROSS %	12.02.2010 AER	01.04.2010 GROSS %	01.04.2010 AER	06.10.2010 GROSS %	06.10.2010 AER	04.03.2013 GROSS %	04.03.2013 AER	16.04.2013 GROSS %	16.04.2013 AER	16.09.2013 GROSS %	16.09.2013 AER	28.10.2013 GROSS %	28.10.2013 AER	CURRENT RATE GROSS %	CURRENT RATE AER
50 Plus Savings Account	£5,000 and over		A	1.90	1.90	1.40	1.40					1.25	1.25							1.00	1.00									1.00	1.00
(UK and Gibraltar)	£5,000 and over		M	1.89	1.90	1.40	1.40					1.25	1.25							1.00	1.00									1.00	1.00
50 Plus Savings Account (Issue 2)	£5,000 and over		A	1.90	1.90	1.40	1.40					1.25	1.25							1.00	1.00									1.00	1.00
(UK and Gibraltar)	£5,000 and over		M	1.89	1.90	1.40	1.40					1.25	1.25							1.00	1.00									1.00	1.00
TAX FREE ACCOUNTS																															
Cash ISA (CAT Standard)	£10 - £9,999		A	1.00	1.00	0.75	0.75			0.50	0.50									0.30	0.30									0.30	0.30
	£10,000 - £24,999		A	1.00	1.00	0.75	0.75			0.50	0.50									0.35	0.35									0.35	0.35
	£25,000+		A	1.00	1.00	0.75	0.75			0.50	0.50									0.50	0.50									0.50	0.50
Gold Cash ISA																															
Excluding 2% first year conditional bonus	£10 - £5,640																	0.50	0.50	0.30	0.30									0.30	0.30
Including 2% first year conditional bonus	£10 - £5,640																	2.50	2.50	2.30	2.30									2.30	2.30
																		(launched on 06.04.2010)													
NetmasterGold ISA	£10 - £9,999		A	1.00	1.00	0.75	0.75			0.50	0.50									0.30	0.30									0.30	0.30
	£10,000 - £24,999		A	1.00	1.00	0.75	0.75			0.50	0.50									0.35	0.35									0.35	0.35
	£25,000+		A	1.00	1.00	0.75	0.75			0.50	0.50									0.50	0.50									0.50	0.50
Stakeholder Cash ISA	£10 - £9,999		A	1.00	1.00	0.75	0.75			0.50	0.50									0.30	0.30									0.30	0.30
	£10,000 - £24,999			1.00	1.00	0.75	0.75			0.50	0.50									0.35	0.35									0.35	0.35
	£25,000+			1.00	1.00	0.75	0.75			0.50	0.50									0.50	0.50									0.50	0.50
Variable Cash ISA	£10 - £9,999		A	1.00	1.00	0.75	0.75			0.50	0.50									0.30	0.30									0.30	0.30
	£10,000 - £24,999		A	1.00	1.00	0.75	0.75			0.50	0.50									0.35	0.35									0.35	0.35
	£25,000+		A	1.00	1.00	0.75	0.75			0.50	0.50									0.50	0.50									0.50	0.50
60 Day Notice Cash ISA	£18,000 and over	4	A	1.85	1.85	1.35	1.35	1.10	1.10									1.00	1.00											1.00	1.00
POSTAL ACCOUNTS																															
Postal 90	£10,000 and over		A	1.85	1.85	1.35	1.35													1.00	1.00									1.00	1.00
	£10,000 and over		M	1.84	1.85	1.35	1.35													1.00	1.00									1.00	1.00
PostMaster ®	£100,000 and over	3	A/M	0.50	0.50	0.10	0.10																							0.10	0.10
	£60,000 - £99,999	3	A/M	0.40	0.40	0.10	0.10																							0.10	0.10
	£30,000 - £59,999	3	A/M	0.30	0.30	0.10	0.10																							0.10	0.10
	£10,000 - £29,999	3	A/M	0.20	0.20	0.10	0.10																							0.10	0.10
	£1,000 - £9,999	3	A/M	0.10	0.10	0.10	0.10																							0.10	0.10
90 Day Postal Notice Account	£1,000 and over		A	1.65	1.65	1.15	1.15			0.90	0.90									0.75	0.75									0.75	0.75
	£1,000 and over		M	1.64	1.65	1.15	1.15			0.90	0.90									0.75	0.75									0.75	0.75
NOTICE ACCOUNTS																															
Branch Notice Saver (UK & Gibraltar)	£1 and over		A																	2.35	2.35	1.95	1.95			1.70	1.70			1.70	1.70
	£1 and over		M																	2.33	2.35	1.93	1.95			1.69	1.70			1.69	1.70
																				(launched on 25.06.2012)											
Branch Notice Saver (Issue 2)	£1 and over		A																	2.05	2.05	1.95	1.95			1.70	1.70			1.70	1.70
(UK & Gibraltar)	£1 and over		M																	2.03	2.05	1.93	1.95			1.69	1.70			1.69	1.70
																				(launched on 21.12.2012)											
30 Day Notice Account	£1 and over		A/M	0.10	0.10																									0.10	0.10
120 Day Notice Account (UK & Gibraltar)	£1 and over		A/M	1.25	1.25	1.00	1.00													0.85	0.85									0.85	0.85
REGULAR SAVINGS ACCOUNTS																															
Family Regular Saver (UK & Gibraltar)	£1 and over Year 2 - variable rate																														
Excluding 3% first year conditional bonus			A	0.50	0.50															0.35	0.35									0.35	0.35
Including 3% first year conditional bonus			A	3.50	3.50															3.35	3.35									3.35	3.35
E- Family Regular Saver	£1 and over Year 2 - variable rate																														
Excluding 3% first year conditional bonus			A													0.50	0.50			0.35	0.35									0.35	0.35
Including 3% first year conditional bonus			A													3.50	3.50			3.35	3.35									3.35	3.35
																				(launched on 17.09.2010)											
SPECIAL ACCOUNTS																															
Monthly Income Account	£1,000 and over	3																													
Excluding conditional 0.5% bonus			M	0.10	0.10																									0.10	0.10
Including conditional 0.5% bonus			M	0.60	0.60																									0.60	0.60

Account	Balance	Notes	Interest Paid	24.02.2009 GROSS %	24.02.2009 AER	24.03.2009 GROSS %	24.03.2009 AER	23.06.2009 GROSS %	23.06.2009 AER	07.07.2009 GROSS %	07.07.2009 AER	24.09.2009 GROSS %	24.09.2009 AER	16.11.2009 GROSS %	16.11.2009 AER	12.02.2010 GROSS %	12.02.2010 AER	01.04.2010 GROSS %	01.04.2010 AER	06.10.2010 GROSS %	06.10.2010 AER	04.03.2013 GROSS %	04.03.2013 AER	16.04.2013 GROSS %	16.04.2013 AER	16.09.2013 GROSS %	16.09.2013 AER	28.10.2013 GROSS %	28.10.2013 AER	CURRENT RATE GROSS %	CURRENT RATE AER
Portfolio Bonus Account (UK and Gibraltar)	£4,000 and over		A	0.15	0.15	0.10	0.10																							0.10	0.10
Portfolio Bonus Account (2nd Issue)	£3,000 and over		A	0.15	0.15	0.10	0.10																							0.10	0.10
Portfolio Bonus Account (3rd Issue)	£2,000 and over		A	0.15	0.15	0.10	0.10																							0.10	0.10
Portfolio Bonus Bond (4th Issue) (UK and Gibraltar)	£25,000 and over		A	1.15	1.15	0.65	0.65			0.40	0.40									0.10	0.10									0.10	0.10
	£10,000 - £24,999		A	0.65	0.65	0.10	0.10			0.10	0.10									0.10	0.10									0.10	0.10
	£3,000 - £9,999		A	0.15	0.15	0.10	0.10			0.10	0.10									0.10	0.10									0.10	0.10
Portfolio Bonus Bond (5th Issue)	£25,000 and over		A	0.85	0.85	0.35	0.35			0.10	0.10																			0.10	0.10
	£10,000 - £24,999		A	0.35	0.35	0.10	0.10			0.10	0.10																			0.10	0.10
	£3,000 - £9,999		A	0.10	0.10	0.10	0.10			0.10	0.10																			0.10	0.10
Special 85	£500 and over	3	A/M	0.10	0.10																									0.10	0.10
Special 50	£5,000 and over		A	3.70	3.70									1.25	1.25					1.00	1.00									1.00	1.00
			M	3.70	3.76									1.25	1.25					1.00	1.00									1.00	1.00
Two Cities	£500 and over		A	3.10	3.10									1.25	1.25					1.00	1.00									1.00	1.00
			M	3.10	3.14									1.25	1.25					1.00	1.00									1.00	1.00

Notes

1 Interest will be paid gross to non-taxpayers subject to eligibility and the required registration. Otherwise interest will be paid after deduction of income tax at the appropriate rate.

2 AER means Annual Equivalent Rate and shows what the interest would be if interest was paid and added each year.

3 While the balance is below the minimum investment, the interest rate payable will be the same as that payable for our Investment Share account (excluding bonus interest rates) as varied from time to time (please ask staff for details). We also reserve the right to close the account if the minimum investment is not maintained.

4 The rate paid on balances that fall below £18,000 will be the same as that paid on the Stakeholder ISA.

Bank Base Rate means the rate currently referred to as the Bank of England Repo Rate as varied from time to time or, in the event of this rate not being available, the average of the variable base lending rate of the four largest clearing banks in the London market from time to time.

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A = Annual
M = Monthly
BA = Bi-annual

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