



Call 0845 052 6778



Overseas call +44 (0) 1534 828 828†



Email enquiry@abbeyinternational.com



Visit www.abbeyinternational.com

Premium Notice Accounts

With our Premium Notice Accounts you can choose from a 60 Day notice account or a 120 Day notice account. The longer the notice period you choose the more interest you will earn.



60 Day Premium Notice Account

- Minimum opening deposit £25,000
- Tiered interest rates
- 60 days' notice is required for withdrawals from your notice account

120 Day Premium Notice Account

- Minimum opening deposit £25,000
- Tiered interest rates
- 120 days' notice is required for withdrawals from your notice account

These Premium Notice Accounts are available exclusively to our Premium Banking clients.

To get this great rate, contact our Premium Banking Team today.

* All rates correct as at 02 August 2010. AER stands for Annual Equivalent Rate and shows what the interest rate would be if we paid interest and added it to your account each year. The gross rate is the rate payable where interest is paid without the deduction of tax.

† Lines open 8am to 6pm, UK time, Mon to Fri. Calls may be recorded or monitored.



Abbey

INTERNATIONAL

PART OF THE
GLOBAL DIVISION
SANTANDER
PRIVATE BANKING

Terms and Conditions

These Terms and Conditions are supplementary to our standard General Terms and Conditions and the two should be read together. Where there are any inconsistencies between the two, these Terms and Conditions shall prevail.

Definitions

"Minimum Balance Requirement" means £25,000.

Interest Rate Schedule:

Notice 60

60 days' notice is required for withdrawal without penalty. The minimum opening deposit is £25,000.

Minimum balance to earn interest rate	Gross rate p.a. Interest paid annually	Annual Equivalent Rate (AER)	Gross rate p.a. Interest paid monthly	Annual Equivalent Rate (AER)
£25,000 – £249,999	1.50%	1.50%	1.49%	1.50%
£250,000 +	1.75%	1.75%	1.73%	1.75%

Notice 120

120 days' notice is required for withdrawal without penalty. The minimum opening deposit is £25,000.

Minimum balance to earn interest rate	Gross rate p.a. Interest paid annually	Annual Equivalent Rate (AER)	Gross rate p.a. Interest paid monthly	Annual Equivalent Rate (AER)
£25,000 – £249,999	1.75%	1.75%	1.73%	1.75%
£250,000 +	2.00%	2.00%	1.98%	2.00%

Section PN – 60 and 120 Premium Notice Accounts

- PN1.1** To be eligible for the Premium Notice Account you must be aged 18 years and over and not restricted in your country of residence from opening an account with us.
- PN1.2** Cheque books or Cards are not available on Premium Notice Accounts.
- PN1.3** Standing Orders or Direct Debits are not permitted on Premium Notice Accounts.
- PN1.4** The frequency of interest payments is dependent on the type of Premium Notice Account chosen. Please see our Website or call us for further details.

- PN1.5** You may only make withdrawals, including closure, providing the required Notice Period of the Account is given. If insufficient notice for a withdrawal request is given, we will withhold the funds until the full Notice Period is completed.
- PN1.6** The Notice Period starts from the Date of Receipt of your notification for the amount specified. The funds continue to earn interest in the Account up to the date of withdrawal.
- PN1.7** You are solely responsible for placing notice of withdrawal, on an Account, as required.
- PN1.8** Under no circumstance will the Bank automatically apply notice on an Account.
- PN1.9** The notice will be effective from the date the instruction is received by us.
- PN1.10** Notice may be given in writing by signed letter or by Authenticated Users of the Telephone Banking Service.
- PN1.11** Notice to close an Account is taken on the balance in the Account at the time notice is placed. Additional funds may not be added after this time unless the closure request is withdrawn.
- PN1.12** The amount covered by an existing notice instruction may be reduced or cancelled at any time prior to the date of withdrawal, without incurring a penalty. This may be given in writing by signed letter or by Authenticated Users of the Telephone Banking Service.
- PN1.13** You are not permitted to increase the amount of a notice instruction during the Notice Period. If you wish to withdraw additional funds you are required to give a new notice instruction for the extra sum required.
- PN1.14** Confirmation of the notice and the expiry date of the Notice Period will be sent to you in writing.
- PN1.15** The Notice Period will be waived if you are transferring funds to another Account with us, which has an equivalent or greater Notice Period. This is unless the Account to which funds are being transferred specifically excludes this facility.
- PN1.16** If transferring funds to an Account with a lesser Notice Period, you only need to give the differential in the Notice Periods, eg, 120 Account to 60 Account = 60 days' notice required. This is unless the Account to which funds are being transferred specifically excludes this facility.

All accounts opened with Abbey National International Limited are sited in Jersey and are not covered by the Financial Services Compensation Scheme established under the United Kingdom Financial Services and Markets Act 2000.

Abbey National International Limited is a wholly owned subsidiary of Santander UK plc and is incorporated in Jersey with its principal place of business at 19–21 Commercial Street, St Helier, Jersey JE2 3RU, Channel Islands. The latest audited accounts of Abbey National International Limited are available for inspection on request.

Abbey International is a registered business name of Abbey National International Limited which is regulated by the Jersey Financial Services Commission to carry on deposit-taking business under the Banking Business (Jersey) Law 1991, and investment and general insurance mediation business under the Financial Services (Jersey) Law 1998.

ALL DEPOSITS CARRY THE FULL AND UNCONDITIONAL GUARANTEE OF SANTANDER UK PLC.

Abbey and the flame logo are registered trademarks. Calls may be recorded or monitored.