



## To all bira bank depositors – current rates

Effective from 1/10/18

<b>EFFECTIVE: As above</b>	<b>Gross Rate %</b>		<b>AER%</b>	
	<b>New</b>	<b>Previous</b>	<b>New</b>	<b>Previous</b>
<b>Deposit Account</b>				
3 months' notice	1.00	1.00	1.00	1.00
1 months' notice	0.10	0.10	0.10	0.10
Call	0.10	0.10	0.10	0.10
<b>185 Days' Notice Account</b> £25,000 to £250,000	1.40	1.25	1.40	1.25
<b>366 Day Fixed Term Account</b> Issue 5 £25,000 to £250,000	1.50	1.25	1.50	1.25
<b>2 Year Fixed Term Account</b> Issue 4 £25,000 to £250,000	1.75	1.30	1.76	1.31
<b>3 Year Fixed Term Account</b> £25,000 to £250,000	2.0	NEW	2.03	NEW
<b>Standard Cash ISA</b>	1.20	1.20	1.20	1.20
<b>1 Year Fixed Rate Cash ISA</b> Issue 5	1.40	1.25	1.40	1.25
<b>2 Year Fixed Rate Cash ISA</b> Issue 4	1.60	1.30	1.61	1.31
<b>3 Year Fixed Rate Cash ISA</b>	1.80	NEW	1.82	NEW
<b>Regular Savings Account</b> (Variable rate) £25-£1,000pm	2.50	2.25	2.50	2.25

1. Interest will be Paid/Credited gross without deduction of income tax.
2. Annual Equivalent Rate (AER) is applicable when ½ yearly interest remains invested.
3. Interest is Paid or Credited at 31 March and 30 September.
4. Deposits with **bira bank LTD** are covered by the Financial Services Compensation Scheme established under the Financial Services and Markets Act (2000). Payments under the scheme are limited to a maximum payment to any to any one depositor of £85,000. Further details are available on request.

**J R Collins**  
Managing Director

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**BIRA BANK LIMITED** is authorised by the Prudential Regulation Authority and Regulated by the Financial Conduct Authority and the Prudential Regulation Authority (Financial Services register No. 204478).