

Foreign Currency Account Rates

All rates are subject to variation and are correct as of

Foreign Currency Call Deposit Account - Credit Interest Rates

Euro (EUR)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 100,000 | | |
| 100,000 + | | |
| Reference Rate | | |

US Dollar (USD)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 100,000 | | |
| 100,000 + | | |
| Reference Rate | | |

Canadian Dollar (CAD)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 100,000 | | |
| 100,000 + | | |
| Reference Rate | | |

Swiss Franc (CHF)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 100,000 | | |
| 100,000 + | | |
| Reference Rate | | |

Australian Dollar (AUD)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 100,000 | | |
| 100,000 + | | |
| Reference Rate | | |

Help for what matters

 Ulster Bank

Japanese Yen (JPY)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 10,000,000 | | |
| 10,000,000 + | | |
| Reference Rate | | |

Hong Kong Dollar (HKD)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 1,000,000 | | |
| 1,000,000 + | | |
| Reference Rate | | |

Swedish Krona (SEK)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 1,000,000 | | |
| 1,000,000 + | | |
| Reference Rate | | |

Danish Krone (DKK)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 1,000,000 | | |
| 1,000,000 + | | |
| Reference Rate | | |

Norwegian Krone (NOK)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 1,000,000 | | |
| 1,000,000 + | | |
| Reference Rate | | |

South African Rand (ZAR)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 1,000,000 | | |
| 1,000,000 + | | |
| Reference Rate | | |

New Zealand Dollar (NZD)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 100,000 | | |
| 100,000 + | | |
| Reference Rate | | |

Singapore Dollar (SGD)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 100,000 | | |
| 100,000 + | | |
| Reference Rate | | |

Polish Zloty (PLN)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 500,000 | | |
| 500,000 + | | |
| Reference Rate | | |

Hungarian Forints (HUF)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 25,000,000 | | |
| 25,000,000 + | | |
| Reference Rate | | |

Turkish Lira (TRY)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 200,000 | | |
| 200,000 + | | |
| Reference Rate | | |

Thai Bhat (THB)

| Balance | Gross (variable) Credit Interest Rate % | AER % |
|----------------|---|-------|
| 0 - 4,000,000 | | |
| 4,000,000 + | | |
| Reference Rate | | |

The Reference Rate for Non-Euro Foreign Currency Accounts is based on one month bbalibor (or other equivalent publicly available Reference Rate). The Reference Rate for Euro Foreign Currency Call Deposit Accounts is the one month Euribor. The Reference Rate for Euro Foreign Currency Current Accounts is the three month Euribor.

bbalibor stands for London InterBank Offered Rate. It is produced for ten currencies with 15 maturities quoted for each, ranging from overnight to 12 Months producing 150 rates each business day.

For more information on the bbalibor please visit the British Bankers Association webpage on www.bbalibor.com. Euribor (Euro Interbank Offered Rate) is the rate at which Euro interbank term deposits are being offered by one prime bank to another within the EMU zone. For more information on Euribor please visit www.Euribor.org.

Gross is the interest rate paid before the deduction of tax.

Annual Equivalent Rate (AER) illustrates what the interest rate would be if paid and compounded each year.

Interest will normally be paid after deduction of tax at whatever applicable rate is required by law.

Foreign Currency Current Account - Borrowing Rates

The arranged overdraft rate is set at a percentage above the Reference Rate of the relevant currency. This percentage is detailed in the Facility Letter and specific to each account.

| Reference Rates (variable) | % |
|----------------------------|---|
| Euro (EUR) | |
| US Dollar (USD) | |
| Canadian Dollar (CAD) | |
| Swiss Franc (CHF) | |
| Australian Dollar (AUD) | |
| Japanese Yen (JPY) | |
| Hong Kong Dollar (HKD) | |
| Swedish Krona (SEK) | |
| Danish Krone (DKK) | |
| Norwegian Krone (NOK) | |
| South African Rand (ZAR) | |
| New Zealand Dollar (NZD) | |
| Singapore Dollar (SGD) | |
| Polish Zloty (PLN) | |
| Hungarian Forints (HUF) | |
| Turkish Lira (TRY) | |
| Thai Bhat (THB) | |