

## Currency Lending Interest Rates

Rates as at 2<sup>nd</sup> May 2012

Currency	Lending Rate	With effect from
Euro	1.250%	14/12/2011
US Dollars	0.625%	16/12/2008
Australian Dollars	4.500%	02/05/2012
Canadian Dollars	1.900%	09/09/2010
Japanese Yen	1.000%	05/12/2008
Swiss Franc	1.250%	13/03/2009
Swedish Krona	1.450%	22/02/2012
Norwegian Krone	3.250%	15/03/2012
Danish Krone	2.200%	16/12/2011
Hong Kong Dollars	1.500%	10/01/2011
Singapore Dollars	2.050%	13/02/2009
New Zealand Dollars	4.000%	11/03/2011
Polish Zloty	4.000%	10/01/2011
Czech Koruna	2.250%	07/12/2011
UAE Dirham	4.000%	26/03/2010
Saudi Riyal	5.000%	26/03/2010
Hungary Forint	7.750%	10/01/2011
Israel Shekkel	6.500%	05/04/2012

Currency	Lending Rate	With effect from
Turkey Lira	15.000%	05/04/2012
Mexican Peso	10.000%	10/01/2011
Kuwait Dinar	5.000%	05/04/2012
Oman Riyal	7.000%	05/04/2012
Qatar Riyal	7.000%	05/04/2012
Thai Bhat	10.000%	16/12/2008
South African Rand	9.500%	05/04/2012
Barbados Dollars	30.000%	02/08/2001
Bulgaria Lev	30.000%	28/06/2007
Croatia Kuna	30.000%	28/06/2007
Indian Rupee	30.000%	23/01/2003
Kenyan Shillings	30.000%	02/08/2001
Latvia Lat	10.000%	05/04/2012
Lithuania Litas	10.000%	05/04/2012
Mauritius Rupee	30.000%	02/08/2001
Morocco Dirham	11.000%	05/04/2012
Tunisia Dinar	10.000%	05/04/2012

Please note that your currency borrowing may have a rate that is linked to the relevant currency lending rate shown above. The interest rate charged on your currency borrowing will be set at a margin above the relevant currency lending rate. Details of the margin can be found in your overdraft facility letter or can be obtained from your Relationship Manager.