

Your savings account

Important information

Important information for savers

Once a year, we write to all of our customers detailing the interest rates which have applied to your accounts during the previous calendar year. Our legacy accounts (those accounts which we no longer promote or open) are clearly shown. You will find all interest rates that have applied to our savings accounts in this leaflet. Isle of Man Bank International Wealth Managers (IWMs) can provide expert advice on a wide range of investment, pension and protection plans to suit your lifestyle and give you and your family added security now and in the future. All our IWMs are completely independent, which means they are free to recommend the most suitable products for your needs.

Do you want more than just a straightforward savings account but wish to avoid the potential risks of investing directly in the stock market? If so, our structured deposits offer full capital protection, if held until maturity and returns linked to the performance of underlying markets. **Should you wish to know more about any of these accounts and our current rates of interest, Isle of Man Bank International Wealth Managers or structured deposits, please contact your branch, usual relationship point or visit our website www.iombank.com**

Personal Savings Account Rates

Table A - continued
on Table B below

	01/12/2008		02/01/2009		02/02/2009	
	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %
Reward Reserve - instant access, interest paid quarterly. Excluding rewards						
£50,000+	0.40	0.40	0.30	0.30	0.30	0.30
£25,000 - £49,999	0.35	0.35	0.25	0.25	0.25	0.25
£10,000 - £24,999	0.35	0.35	0.20	0.20	0.25	0.25
£2,000 - £9,999	0.30	0.30	0.20	0.20	0.20	0.20
£0 - £1,999	0.10	0.10	0.10	0.10	0.10	0.10
Reward Reserve* - including all conditional rewards, interest paid quarterly						
£50,000+	1.90	1.91	1.80	1.81	1.35	1.36
£25,000 - £49,999	1.85	1.86	1.75	1.76	1.30	1.31
£10,000 - £24,999	1.80	1.81	1.70	1.71	1.30	1.31
£2,000 - £9,999	1.80	1.81	1.70	1.71	1.25	1.26
£0 - £1,999	0.10	0.10	0.10	0.10	0.10	0.10

Table B - continued
from Table A above

	02/03/2009		24/07/2009	
	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %
Reward Reserve - instant access, interest paid quarterly. Excluding rewards				
£50,000+	0.30	0.30	0.30	0.30
£25,000 - £49,999	0.25	0.25	0.25	0.25
£10,000 - £24,999	0.25	0.25	0.20	0.20
£2,000 - £9,999	0.20	0.20	0.20	0.20
£0 - £1,999	0.10	0.10	0.10	0.10

	01/12/2008		02/01/2009		02/02/2009		24/07/2009	
	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %
30 Day Bonus Reserve - including bonus								
£100,000 +	2.10	2.10	1.10	1.10	0.70	0.70	0.90	0.90
£50,000 - £99,999	2.00	2.00	1.00	1.00	0.70	0.70	0.75	0.75
£25,000 - £49,999	1.95	1.95	0.95	0.95	0.70	0.70	0.75	0.75
£10,000 - £24,999	1.85	1.85	0.85	0.85	0.70	0.70	0.75	0.75
£2,000 - £9,999	1.85	1.85	0.85	0.85	0.70	0.70	0.75	0.75
£0 - £1,999	0.10	0.10	0.10	0.10	0.10	0.10	0.10	0.10

* Quarterly rewards are payable provided the account balance does not fall below £2,000 and no more than one withdrawal is made in any quarter. Annual rewards are payable provided the account remains in credit and no more than three withdrawals are made in any calendar year.

Should you close your account during a quarterly or annual period, you will not receive any quarterly or annual reward for that period.

** The gross rate and AER shown illustrate the rate when a full year's bonus is payable. A bonus of 0.5% gross per annum is paid annually at the end of March and is calculated on the daily cleared credit balance from the date of payment of the previous bonus or the last withdrawal, whichever is more recent.

Legacy Personal Savings Account Rates

In simplifying our range of savings products we no longer offer these products to new customers. This doesn't mean that you have to close your account but it does mean that the interest rate may not now go up and therefore it will not be as competitive as on some of our other accounts. If you would like to open an alternative account please talk to a member of staff. In addition to these sterling products our multi-currency products Currency Account, Currency Reserve, High Interest Current Account and Expatriate Reserve Account are also Legacy. Rates are available from any Isle of Man Bank branch.

	17/11/2008		02/01/2009	
	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %
Island Reserve - 30 days' notice, interest paid quarterly				
£150,000 - £249,999	1.05	1.05	0.10	0.10
£50,000 - £149,999	0.90	0.90	0.10	0.10
£25,000 - £49,999	0.55	0.55	0.10	0.10
£10,000 - £24,999	0.10	0.10	0.10	0.10
£2,000 - £9,999	0.10	0.10	0.10	0.10
£0 - £1,999	0.10	0.10	0.10	0.10

	01/12/2008	
	Gross Rate p.a. %	AER p.a. %
Diamond Reserve - 1 month notice, interest paid monthly, minimum balance £2,000		
£250,000 and above	0.10	0.10
£100,000 - £249,999	0.10	0.10
£50,000 - £99,999	0.10	0.10
£25,000 - £49,999	0.10	0.10
£10,000 - £24,999	0.10	0.10
£2,000 - £9,999	0.10	0.10
£0 - £1,999	0.10	0.10

Legacy Personal Savings Account Rates continued

24/06/05

Gross Rate p.a. %	AER p.a. %
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Special Reserve - instant access, interest paid quarterly

£10,000+	0.10	0.10
£2,000 - £9,999	0.10	0.10
£500 - £1,999	0.10	0.10
£0 - £499	0.10	0.10

Please note, the last rate change on the Special Reserve account was in 2005.

Business Deposit Account Rates

18/12/08		22/1/09		19/2/09		19/3/09	
Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %

Reserve Account for Businesses - instant access, interest paid quarterly

£250,000 - £2,000,000	0.30	0.30	0.25	0.25	0.15	0.15	0.05	0.05
£100,000 - £249,000	0.30	0.30	0.20	0.20	0.10	0.10	0.05	0.05
£25,000 - £99,999	0.30	0.30	0.20	0.20	0.10	0.10	0.05	0.05
£2,000 - £24,999	0.30	0.30	0.10	0.10	0.10	0.10	0.05	0.05
£0 - £1,999	0.30	0.30	0.10	0.10	0.10	0.10	0.05	0.05

18/12/08		22/1/09		19/2/09		19/3/09	
Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %

Bonus Saver - instant access, interest paid quarterly, no minimum balance

£250,000 +	0.50	0.50	0.25	0.25	0.15	0.15	0.05	0.05
£100,000 - £249,999	0.40	0.40	0.20	0.20	0.10	0.10	0.05	0.05
£50,000 - £99,999	0.40	0.40	0.20	0.20	0.10	0.10	0.05	0.05
£25,000 - £49,999	0.40	0.40	0.20	0.20	0.10	0.10	0.05	0.05
£2,000 - £24,999	0.30	0.30	0.10	0.10	0.10	0.10	0.05	0.05
£0 - £1,999	0.30	0.30	0.10	0.10	0.10	0.10	0.05	0.05

Bonus Saver* - including conditional bonuses

£250,000 +	1.50	1.51	1.25	1.26	1.15	1.15	1.05	1.05
£100,000 - £249,999	1.40	1.41	1.20	1.21	1.10	1.10	1.05	1.05
£50,000 - £99,999	1.40	1.41	1.20	1.21	1.10	1.10	1.05	1.05
£25,000 - £49,999	1.40	1.41	1.20	1.21	1.10	1.10	1.05	1.05
£2,000 - £24,999	1.30	1.31	1.10	1.10	1.10	1.10	1.05	1.05
£0 - £1,999	1.30	1.31	1.10	1.10	1.10	1.10	1.05	1.05

*Bonus is paid if no more than one withdrawal is made per quarter.

18/12/08		22/1/09		19/3/09	
Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %

Solicitors Reserve Account - instant access, interest paid quarterly.
Only available to Solicitors and licensed Conveyancers

£250,000 +	0.30	0.30	0.20	0.20	0.10	0.10
£100,000 - £249,999	0.30	0.30	0.20	0.20	0.10	0.10
£25,000 - £99,999	0.30	0.30	0.20	0.20	0.10	0.10
£2,000 - £24,999	0.30	0.30	0.20	0.20	0.10	0.10
£500 - £1,999	0.30	0.30	0.20	0.20	0.10	0.10
£0 - £499	0.30	0.30	0.20	0.20	0.10	0.10

18/12/08		22/1/09		19/2/09		16/3/09	
Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %

Liquidity Manager - interest paid monthly, no minimum balance**

£2,000,000 +	1.74	1.75	1.24	1.25	0.74	0.74	0.24	0.24
£1,000,000 - £1,999,999	1.64	1.65	1.14	1.15	0.64	0.64	0.14	0.14
£500,000 - £999,999	1.54	1.55	1.04	1.04	0.54	0.54	0.10	0.10
£250,000 - £499,999	1.44	1.45	0.94	0.94	0.44	0.44	0.10	0.10
£100,000 - £249,999	1.09	1.10	0.59	0.59	0.34	0.34	0.10	0.10
£25,000 - £99,999	0.30	0.30	0.30	0.30	0.24	0.24	0.10	0.10
£0 - £24,999	0.30	0.30	0.30	0.30	0.24	0.24	0.10	0.10

**Corporate Diamond Reserve was superseded by Liquidity Manager on
13 April 2006

Legacy Business Deposit Account Rates

18/12/08		22/1/09		19/3/09	
Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %	Gross Rate p.a. %	AER p.a. %

Capital Reserve - 14 days' notice, interest paid quarterly,
minimum balance £2,000

£250,000 +	0.20	0.20	0.10	0.10	0.05	0.05
£100,000 - £249,999	0.20	0.20	0.10	0.10	0.05	0.05
£25,000 - £99,999	0.10	0.10	0.10	0.10	0.05	0.05
£2,000 - £24,999	0.10	0.10	0.10	0.10	0.05	0.05
£0 - £1,999	0.10	0.10	0.10	0.10	0.05	0.05

Isle of Man Bank Limited (IOMB). Registered Company Number: 1 Isle of Man. Registered Office: 2 Athol Street, Douglas, Isle of Man, IM99 1AN. Licensed by the Financial Supervision Commission of the Isle of Man and registered with the Insurance and Pensions Authority in respect of general business.

Isle of Man Bank is a member of the Depositors' Compensation Scheme as set out in the Compensation of Depositors Regulations 2008. Further details of the scheme is available on request. Copies of our most recent audited accounts are available for inspection on request.

IOMB is not an Authorised Person subject to the rules and regulations made under the UK Financial Services & Markets Act 2000, and therefore deposits made with branches, all of which are outside the UK, are not protected by those rules and regulations covered by the UK Financial Services Compensation Scheme. As at 31 December 2009, the paid-up capital and reserves of IOMB exceeded £153 million. IOMB is a member of The Royal Bank of Scotland Group. The Royal Bank of Scotland plc - Registered in Scotland No 90312. Registered office: 36 St Andrew Square, Edinburgh EH2 2YB. The Royal Bank of Scotland plc is authorised and regulated by the Financial Services Authority. The latest report and accounts are available at www.investors.rbs.com <http://10.232.10.69/attachments/toolboxes/legal_compliance/admin/editor/www.investors.rbs.com>

IOMB places funds with other parts of its Group and thus its financial standing is linked to the Group. Depositors may wish to form their own view on the financial standing of IOMB and the Group based on publicly available information. The latest report and accounts are available at www.iombank.com/financial-results.

UK resident depositors may be subject to declaration and taxation of resulting income

AER stands for Annual Equivalent Rate and illustrates the interest rates as if paid and compounded each year. Rates correct as at 1 March 2010.