

\$
0.50%
GROSS PA/AER

£
0.75%
GROSS PA/AER

€
1.25%
GROSS PA/AER

Reward Accounts

Easy access savings

with an interest rate linked to the UK, European or US Base Rate

Our Sterling, Euro and US Dollar **Reward Account** guarantees mean you don't have to keep moving your money around to get the **best deal**.

Zurich Bank International



Because change happenz™

We can give you security and easy access to your money, plus a great rate of interest – guaranteed until 1 January 2011.

- The Zurich Reward Account offers exceptional security and the benefit of a great rate of interest on any amount between 5,000 and 1 million
- Make up to 10 Sterling BACS payments each year to a Sterling nominated account, without it costing you a penny
- Personal service • No call centres to deal with.

So if you'd like a secure home for your money with a great rate of interest guaranteed, open a Zurich Reward Account today.



0.50% GROSS PA/AER

US Dollar Zurich Reward Account At-a-glance

| | |
|------------------------|--|
| Minimum balance | US\$5,000* |
| Maximum balance | US\$1,000,000 |
| Notice/term | None. |
| Interest | Interest rate guaranteed to be at least 0.25% above the US Federal Reserve Rate until 1 January 2010. Further guarantee that the interest rate will be no more than 0.25% below the US Federal Reserve Rate until 1 January 2011. Interest is paid gross on 30 June annually** |
| Interest rate | 0.50% gross PA/AER*** |
| Withdrawals | Money can only be transferred to a nominated bank account in the same name as your Zurich US Dollar Reward Account. No notice required. Same day withdrawal in US Dollars. |
| Eligibility | Available to personal customers and U.K, Isle of Man & Channel Island based third party intermediaries, companies, trusts, charities and clubs. |
| Statements | Issued annually after the application of interest. |
| Charges | Standard charges will apply to all withdrawals – details can be provided upon request or viewed on-line at www.zurichbankinternational.com |
| Overdraft | Not available on this account. |

0.75% GROSS PA/AER

Sterling Zurich Reward Account At-a-glance

| | |
|------------------------|--|
| Minimum balance | £5,000* |
| Maximum balance | £1,000,000 |
| Notice/term | None. |
| Interest | Interest rate guaranteed to be at least 0.25% above the Bank of England Base Rate until 1 January 2010. Further guarantee that the interest rate will be no more than 0.25% below the Bank of England Base Rate until 1 January 2011. Interest is paid gross on 30 June annually** |
| Interest rate | 0.75% gross PA/AER*** |
| Withdrawals | Money can only be transferred to a nominated bank account in the same name as your Zurich Reward Account. |
| Eligibility | Available to personal customers and U.K, Isle of Man & Channel Island based third party intermediaries, companies, trusts, charities and clubs. |
| Statements | Issued annually after the application of interest. |
| Charges | 10 free BACS (3 day transfer) transactions a year. £2 each thereafter. If CHAPS (same day) transactions are required there will be a charge of £25. |
| Overdraft | Not available on this account. |

1.25% GROSS PA/AER

Euro Zurich Reward Account At-a-glance

| | |
|------------------------|--|
| Minimum balance | €5,000* |
| Maximum balance | €1,000,000 |
| Notice/term | None. |
| Interest | Interest rate guaranteed to be at least 0.25% above the European Central Bank Rate until 1 January 2010. Further guarantee that the interest rate will be no more than 0.25% below the European Central Bank Rate until 1 January 2011. Interest is paid gross on 30 June annually** |
| Interest rate | 1.25% gross PA/AER*** |
| Withdrawals | Money can only be transferred to a nominated bank account in the same name as your Zurich Euro Reward Account. No notice required. Same day withdrawal in Euros. |
| Eligibility | Available to personal customers and U.K, Isle of Man & Channel Island based third party intermediaries, companies, trusts, charities and clubs. |
| Statements | Issued annually after the application of interest. |
| Charges | Standard charges will apply to all withdrawals - details can be provided upon request or viewed on-line at www.zurichbankinternational.com |
| Overdraft | Not available on this account. |

*If your balance falls below this amount we will apply our standard rate of interest. This is currently 2.5% below the Base Rate or zero if Base Rate is 2.50% or lower.

** Unless you fall within the provisions of the European Union Savings Directive (EUSD). Further details of the EUSD are set out in Section 6 of our Additional Information booklet.

***AER stands for Annual Equivalent Rate which is a notional rate illustrating the contractual rate as if paid and compounded on an annual basis.

The interest rate on your account will follow the movement in the Base Rate it is tracking on the day the Base Rate changes. Any change to this term will be notified to you. As per the interest rate guarantee, the interest rate will not be more than 0.25% below the Base Rate as long as the balance of the account remains above the minimum balance.

Why choose Zurich?

We think you'll be reassured by our heritage. Zurich Bank International is part of the Zurich Financial Services Group, an insurance-based financial services provider with its headquarters in Zurich, Switzerland. It was founded in 1872 and has 60,000 employees serving customers in more than 170 countries.

Zurich Bank International Limited, PO Box 422, Lord Street, Douglas, Isle of Man, IM99 3AF, British Isles. Telephone: +44 (0) 1624 671666, Fax: +44 (0) 1624 627526. Registered office: 43-51 Athol Street, Douglas, Isle of Man, IM99 1ET, British Isles. Zurich Bank International Limited is registered in the Isle of Man Number 22847. Telephone calls may be recorded. Zurich Bank International Limited is part of Zurich Financial Services Limited, a Swiss corporation listed on the SIX Swiss Exchange. Zurich Bank International Limited places funds with other parts of its group and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Zurich Bank International Limited and the group based on publicly available information. The latest report and accounts are available at www.zurichbankinternational.com. Zurich Bank International Limited is a wholly owned subsidiary of Zurich Bank which is regulated by the Irish Financial Regulator.

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