

TO ALL BHF FINANCE DEPOSITORS

Having reached the end of the six months special offer on our Easy Access Cash ISA, the rate now reverts to a very competitive 2.52% AER with effect from 1st July 2010.

EFFECTIVE: 1 JULY 2010	Gross Rate %		Net Rate %		AER %	
	New	Previous	New	Previous	New	Previous
Under £20,000						
3 months notice	1.10	1.10	0.88	0.88	1.10	1.10
1 months notice	0.10	0.10	0.08	0.08	0.10	0.10
Demand (Prepayments)	0.10	0.10	0.08	0.08	0.10	0.10
£20,000 not exceeding £50,000						
3 months notice	1.10	1.10	0.88	0.88	1.10	1.10
1 months notice	0.10	0.10	0.08	0.08	0.10	0.10
On Demand (Prepayments)	0.10	0.10	0.08	0.08	0.10	0.10
£50,000 not exceeding £100,000						
3 months notice	1.20	1.20	0.96	0.96	1.20	1.20
1 months notice	0.20	0.20	0.16	0.16	0.20	0.20
On Demand (Prepayments)	0.20	0.20	0.16	0.16	0.20	0.20
£100,000 not exceeding £200,000						
3 months notice	1.30	1.30	1.04	1.04	1.30	1.30
1 months notice	0.30	0.30	0.24	0.24	0.30	0.30
On Demand (Prepayments)	0.30	0.30	0.24	0.24	0.30	0.30
£200,000 and above						
3 months notice	1.75	1.75	1.40	1.40	1.76	1.76
1 months notice	0.75	0.75	0.60	0.60	0.75	0.75
On Demand (Prepayments)	0.75	0.75	0.60	0.60	0.75	0.75
ISA Accounts	2.50	3.00	TAX FREE		2.52	3.02

- Interest will normally be Paid/Credited at the Net Rate after deduction of Income Tax except for individual Depositors who have registered that they are entitled to receive Interest Gross. The deduction for Income Tax is at the rate of 20%, which is reflected in the figures above. Limited Companies who have provided a copy of their Certificate of Incorporation may also receive interest gross.
- Annual Equivalent Rate (AER) is applicable when 1/2 yearly Interest remains invested.
- Interest is Paid or Credited at 31 March and 30 September.
- The on demand account is only available in conjunction with BHF Clearing.
- Deposits with the Hardware Federation Finance Co 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 one depositor of £50,000. Further details are available on request.

J R Collins
Joint Managing Director



BHF Finance, 225 Bristol Road, Edgbaston, Birmingham, B5 7UB
T: 0121 446 6688 F: 0121 446 5215
 E: enquiry@bhf-finance.co.uk W: www.bhf-finance.co.uk