

Product Details	FTSE 100, Nymex, and USD/GBP
Product Type	Structured Bank Deposit/GEB
Issuer	Abbey International
Marketing Literature	PDF Termsheet & Brochure, T&C's
Currency	USD-Tranche/Series 1
Sales Period Opens	29th July 2005
Sales Period Close	8th September 2005
Feeder Period	29th July 2005 – 21st September 2005
Feeder Rate	TBC (Current rate offered on Abbey International Call Account)
Strike Date	22nd September 2005
Initial Index Level	Equally weighted Basket of FTSE-100, OIL Nymex (price to rise), USD/GBP (dollar to appreciate).
Final Index Level	Average of basket at close of business monthly on 22nd of each month for one year (13 observations.)
Final Settlement Date	22nd September 2011
Income	USD 3 month Libor plus 60 on half the investment (currently 4.23%). See http://www.bloomberg.com/markets/rates/
Minimum Maturity	100% of initial capital plus accrued interest from feeder period
Maturity Amount	Capital plus 85% participation in basket on half the investment
IFA Commission	3% on original investment
Minimum Investment	\$100,000 No max
Customer Base	SIPPS, Corporate, Trusts, Individual
Nominal subs minima:	USD 15 -20m
Access	Instant access to cash element of trade in full (not in part). Customer will receive deposit plus accrued interest to the date of withdrawal. No access to basket-linked element of the trade. In an emergency, if the customer requires to close this part of the transaction, the whole account cash and basket will be closed and a penalty may be incurred which is equal to the cost of unwinding the hedge on the basket transaction.

