

# Notice to Bank of Ireland Customers

## Change to Deposit Interest Rates

Bank of Ireland would like to advise customers of changes to the following variable rate deposit accounts.

(a) Deposit rate changes effective from start of business on Friday 17th October 2014.

### Products Currently for Sale

	Current Gross Rate per annum	Current *AER Variable	New Gross Rate per annum	New *AER Variable
<b>365 Monthly Regular Saver</b>				
Regular Saver Balance	1.70%	1.70%	1.60%	1.60%
Lump Sum Balance	0.80%	0.80%	0.25%	0.25%
<b>Custom Saver</b>				
Regular Saver Balance	1.60%	1.60%	1.50%	1.50%
Lump Sum Balance	0.25%	0.25%	No Change	No Change
<b>31 Day Notice</b>				
€1 - €1,000,000	0.75%	0.75%	0.60%	0.60%
<b>365 30 Day Notice</b>				
€5,000 - €1,000,000	0.85%	0.85%	0.70%	0.70%

### Products No Longer For Sale (applicable to existing customers)

	Current Gross Rate per annum	Current *AER Variable	New Gross Rate per annum	New *AER Variable
<b>Save to Borrow 2</b>				
Regular Saver Balance	0.50%	0.50%	0.03%	0.03%
Lump Sum Balance	0.10%	0.10%	0.03%	0.03%
<b>Access Plus Deposit</b>				
€10,000+	0.25%	0.25%	0.03%	0.03%
<b>Bonus Plus 6 Month**</b>				
€10,000+	0.25%	0.25%	0.15%	0.15%
<b>Bonus Plus 9 Month**</b>				
€10,000+	0.25%	0.25%	0.15%	0.15%

\*\* This rate change does not effect your fixed rate bonus paid at the end of the term provided no withdrawals are made within the 6 or 9 months term.

(b) Deposit rate changes effective from start of business on Wednesday 3rd December 2014.

### Products No Longer For Sale (applicable to existing customers)

	Current Gross Rate per annum	Current *AER Variable	New Gross Rate per annum	New *AER Variable
<b>Teen Smart Save</b>				
Regular Saver Balance	0.50%	0.50%	0.03%	0.03%
Lump Sum Balance	0.03%	0.03%	No Change	No Change

We would like to remind you, where we notify you of a change that you do not wish to accept, you may close your account free of charge, once you serve your required notice. Please note that you must first pay us any money you owe us in connection with your account.

One of our Savings Advisor in your local branch will be happy to give you full details of our savings options and rates or call us on **1890 365 254**.

\*AER means Annual Equivalent Rate. Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate. This is subject to change.

Bank of Ireland is regulated by the Central Bank of Ireland.

**Bank of Ireland** 

For small steps, for big steps, for life