

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.

The following deposit rates apply to new and existing customers in the accounts listed below, and are effective from Friday 6th November 2015.

Demand Deposit Account
Variable Rate Call & Savings Share Account
Reserve Deposit/Business Reserve/Business Surplus/Agri Reserve Account
Golden Years / Golden Years Bonus Account
One Year Bonus Account
Private Banking - Demand Account

	Current Gross Rate Per Annum	Current AER Variable	New Gross Rate Per Annum	New AER Variable
€100,000 +	0.03%	0.03%	0.01%	0.01%

The interest rate paid will now be 0.01% for all balances in the accounts listed above. This rate change only affects balances over €100,000. The rate on balances below €100,000 will not change and remains 0.01%. Any term or condition of your account that says the interest rate will differ if the amount on deposit differs, or that interest is tiered (which means that the rate increases as the balance in the Account increases) will not apply until further notice.

The changes to terms and conditions in this notice will take effect on 6th November 2015. We will take it you have accepted the changes if we do not hear otherwise from you by that date. Whilst we very much value your custom and hope you will keep your account with us, we have a legal duty to tell you that you can close your account any time before that date if you do not want to accept these changes.

One of our Savings Advisers 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 

For small steps, for big steps, for life