

Notice to Bank of Ireland Customers

Change to Credit Interest Rates

Young Savers Current Account Rate Changes

Bank of Ireland would like to advise that we have introduced a bonus interest rate (the "Bonus Rate") from 8 September 2017 (the "effective date") for balances from €0 - €5,000* in our Young Savers Current Account on the Conditions set out below.

Balance	Current Gross Rate Per Annum	Current AER Variable	New Gross Rate Per Annum	New AER Variable
€0 - €5,000*	0.25%	0.25%	2.50%*	2.50%*
€5,000+*	0.25%	0.25%	No Change	No Change

*2.5% Bonus Rate Conditions:

- The Bonus Rate applies to account balances that do not exceed and have never exceeded €5,000
- If you keep the account balance at €5,000 or lower, the Bonus Rate will continue to be applied
- If the account balance goes over €5,000 you lose the Bonus Rate for good on the whole balance in your account and the variable rate of interest (currently 0.25%) will apply. Even if you reduce your balance back to €5,000 or less the variable rate of interest (currently 0.25%) will apply; for example, an account balance of:
 - €5,000 or less will get 2.50% interest
 - €5,001 (or more) will get 0.25% interest;
 - €4,999 or less where the account balance has at any time exceeded €5,000 will get 0.25%.

To avail of the Bonus Rate, you should keep the account balance at €5,000 or less at all times. We may amend or discontinue the Bonus Rate at any time.

Copies of the terms and conditions for Bank of Ireland Young Savers Current Account are available from any Bank of Ireland branch or www.bankofireland.com.

If you have any questions about your account(s) you can check our website, call into the branch or contact us by phone on 0818 365 365.

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