

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 are effective from Friday 12th October 2012

Products Currently for Sale

	Current Gross Rate %	Current AER Variable	New Gross Rate %	New AER Variable
30 Day Notice Account				
€5,000+	1.75%	1.75%	1.50%	1.50%
CustomSaver				
Regular Saver balance	2.25%	2.25%	2.00%	2.00%
Lump Sum balance	1.00%	1.00%	0.75%	0.75%
Save to Borrow Issue 2				
Regular Saver balance	2.25%	2.25%	2.00%	2.00%
Lump Sum balance	1.00%	1.00%	0.75%	0.75%

Products No Longer for Sale (applicable to existing customers)

	Current Gross Rate %	Current AER Variable	New Gross Rate %	New AER Variable
AccessPlus Issue* 1,2,3,4				
€10,000+	1.25%	1.25%	1.00%	1.00%
Save to Borrow				
Regular Saver balance	2.25%	2.25%	0.75%	0.75%
Lump Sum balance	0.50%	0.50%	0.25%	0.25%
Dualsaver				
Regular Saver balance	1.50%	1.50%	0.75%	0.75%
Lump Sum balance	0.25%	0.25%	No Change	No Change

* This rate change does not effect your fixed rate bonus paid at the end of the first year provided no withdrawals are made within the first 12 months.

The following deposit rates are effective from Wednesday 24th October 2012

Products Currently for Sale

	Current Gross Rate %	Current AER Variable	New Gross Rate %	New AER Variable
365 30 Day Notice Account				
€10,000+	2.00%	2.00%	1.95%	1.95%
365 Monthly Saver				
0 - €9,999	2.95%	2.95%	2.20%	2.20%
€10,000+	1.95%	1.95%	1.20%	1.20%

The following deposit rates are effective from Monday 10th December 2012

Products No Longer for Sale (applicable to existing customers)

	Current Gross Rate %	Current AER Variable	New Gross Rate %	New AER Variable
Easysaver				
Regular Saver balance	1.75%	1.75%	0.75%	0.75%
Lump Sum balance	0.25%	0.25%	No Change	No Change
One Year Bonus Issue 2				
€5,000+	0.45%	0.45%	0.20%	0.20%

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

Bank of Ireland 