

# 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 2nd October 2013.

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

#### AccessPlus 12Month Issue 6

€10,000+ After payment of the fixed bonus to eligible accounts on the 52 week anniversary, the variable interest rate will reduce from 1% AER to 0.50% AER.

The following deposit rates are effective from 28th November 2013.

### 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>Smart saver</b>				
€1 - €99,999.99	0.25%	0.25%	0.01%	0.01%
€100,000+	0.25%	0.25%	0.03%	0.03%
<b>Golden Years/ Golden Years Bonus</b>				
€1 - €24,999.99	0.05%	0.05%	0.01%	0.01%
€25,000- €99,999.99	0.10%	0.10%	0.01%	0.01%
€100,000+	0.15%	0.15%	0.03%	0.03%
<b>Reserve Deposit/ Business Reserve/ Business Surplus/ Agri Reserve</b>				
€1 - €24,999.99	0.10%	0.10%	0.01%	0.01%
€25,000- €99,999.99	0.15%	0.15%	0.01%	0.01%
€100,000- €499,999.99	0.25%	0.25%	0.03%	0.03%
€500,000+	0.40%	0.40%	0.03%	0.03%
<b>Private Banking- Demand Deposit</b>				
€1 - €99,999.99	0.05%	0.05%	0.01%	0.01%
€100,000- €249,999.99	0.05%	0.05%	0.03%	0.03%
€250,000- €499,999.99	0.10%	0.10%	0.03%	0.03%
€500,000- €999,999.99	0.15%	0.15%	0.03%	0.03%
€1,000,000- €2,999,999.99	0.20%	0.20%	0.03%	0.03%
€3,000,000+	0.30%	0.30%	0.03%	0.03%
<b>One Year Bonus</b>				
€5,000- €99,999.99	0.20%	0.20%	0.01%	0.01%
€100,000+	0.20%	0.20%	0.03%	0.03%

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. Please note that you must first pay us any money you owe us in connection with your account.

One of our Savings Advisors 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 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** 

For small steps, for big steps, for life