

# 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 regular savings accounts and demand deposits.

The following deposit rates are effective from 20th June 2014.

### Products Currently for Sale

	Current Gross Rate per annum	Current AER Variable	New Gross Rate per annum	New AER Variable
<b>365 Monthly Saver</b>				
<b>€0 - €9,999</b>	2.20%	2.20%	1.90%	1.90%
<b>€10,000+</b>	1.20%	1.20%	1.00%	1.00%
<b>Customsaver</b>				
<b>Regular Saver Balance</b>	2.00%	2.00%	1.80%	1.80%
<b>Lump Sum Balance</b>	0.75%	0.75%	0.50%	0.50%

### 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>Access Plus Deposit</b>				
<b>All amounts</b>	0.50%	0.50%	0.25%	0.25%
<b>Dualsaver</b>				
<b>Regular Saver Balance</b>	0.50%	0.50%	0.25%	0.25%
<b>Lump Sum Balance</b>	0.05%	0.05%	0.03%	0.03%
<b>Easysaver</b>				
<b>€0 - €5,000</b>	0.50%	0.50%	0.25%	0.25%
<b>€5,000+</b>	0.05%	0.05%	0.03%	0.03%
<b>Save to Borrow 1</b>				
<b>Regular Saver Balance</b>	0.50%	0.50%	0.25%	0.25%
<b>Lump Sum Balance</b>	0.05%	0.05%	0.03%	0.03%
<b>Save to Borrow 2</b>				
<b>Regular Saver Balance</b>	2.00%	2.00%	1.00%	1.00%
<b>Lump Sum Balance</b>	0.75%	0.75%	0.25%	0.25%

The following deposit rates are effective from 6th August 2014.

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

<b>Teen Smartsave</b>				
<b>€0 - €1,500</b>	1.00%	1.00%	0.50%	0.50%
<b>€1,500+</b>	0.25%	0.25%	0.03%	0.03%

### Amendment to Notice published on 05/06/2014: rate for 21 Day Set Notice Account account for amounts of €100,000+

The new gross rate per annum/ new AER variable on 21 Day Set Notice Deposit published on 05/06/2014 has been amended from 0.05% to 0.07% on balances €100,000+ effective 20/06/2014

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 you

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.

