

# 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 22nd August 2014.

### Products Currently for Sale

	Current Gross Rate per annum	Current *AER Variable	New Gross Rate per annum	New *AER Variable
<b>365 Monthly Regular Saver</b>				
Regular Saver Balance	1.90%	1.90%	1.70%	1.70%
Lump Sum Balance	1.00%	1.00%	0.80%	0.80%
<b>Custom Saver</b>				
Regular Saver Balance	1.80%	1.80%	1.60%	1.60%
Lump Sum Balance	0.50%	0.50%	0.25%	0.25%
<b>31 Day Notice</b>				
€1 - €1,000,000	1.00%	1.00%	0.75%	0.75%
<b>365 30 Day Notice</b>				
€1 - €1,000,000	1.10%	1.10%	0.85%	0.85%

### 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>Dual Saver</b>				
Regular Saver Balance	0.25%	0.25%	0.03%	0.03%
Lump Sum Balance	0.03%	0.03%	No Change	No Change
<b>Save to Borrow 1</b>				
Regular Saver Balance	0.25%	0.25%	0.03%	0.03%
Lump Sum Balance	0.03%	0.03%	No Change	No Change
<b>Save to Borrow 2</b>				
Regular Saver Balance	1.00%	1.00%	0.50%	0.50%
Lump Sum Balance	0.25%	0.25%	0.10%	0.10%
<b>Easy Saver</b>				
€1 - €5,000	0.25%	0.25%	0.03%	0.03%
€5,000+	0.03%	0.03%	No Change	No Change
<b>Access Plus 6 Month</b>				
€10,000+	0.50%	0.50%	0.25%	0.25%

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 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 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