

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 3rd May 2013. These products are no longer available to new customers.

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 |
|-------------------------------------|-----------------------------------|----------------------|-------------------------------|------------------|
| AccessPlus 6 Month* | | | | |
| €10,000+ | 1.25% | 1.25% | 1.00% | 1.00% |
| AccessPlus Issue 1,2,3,4,5** | | | | |
| €10,000+ | 0.75% | 0.75% | 0.50% | 0.50% |
| 30 Day Notice Account | | | | |
| €5,000+ | 1.25% | 1.25% | 0.75% | 0.75% |

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

** This rate change does not affect your fixed rate bonus paid at the end of the first year provided no withdrawals are made within the first 12 months. AER is Annual Equivalent Rate. Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate. This is subject to change.

Notice for Access Plus 6 Month Deposit Account customers

In accordance with Clause 19.2 of your General Terms & Conditions, we are amending term and condition 4.3 as set out below;

4.3 (Current Clause) We pay you interest every 6 months (26 weeks) starting on the date that falls 26 weeks after the day you get your account number. You can choose to have interest paid to the Access Plus 6 Month Deposit Account or to another Bank of Ireland account in your name selected by you.

Is changing to:

4.3 (Amended Clause) We pay you interest at the end of the of the 6 month term (26 weeks) on the date that falls 26 weeks after the day you get your account number, after that we will pay you interest annually. You can choose to have interest paid to the Access Plus 6 Month Deposit account or to another Bank of Ireland account in your name selected by you.

We would also like to remind you that, in accordance with Conditions 19.3 of the General Terms and Conditions, where we notify you of a change that you do not wish to accept, you may close your account free of charge but first you must pay us any money you otherwise owe us in connection with your account.

Bank of Ireland 

For small steps, for big steps, for life