

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 Thursday 31st January 2013.

Products Currently for Sale

	Current Gross Rate %	Current AER Variable	New Gross Rate %	New AER Variable
30 Day Notice Account				
€5,000+	1.50%	1.50%	1.25%	1.25%
AccessPlus 6 Month*				
€10,000+	1.50%	1.50%	1.25%	1.25%

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, 5*				
€10,000+	1.00%	1.00%	0.75%	0.75%
Save to Borrow				
Regular Saver balance	0.75%	0.75%	0.50%	0.50%
Lump Sum balance	0.25%	0.25%	0.05%	0.05%
Dualsaver				
Regular Saver balance	0.75%	0.75%	0.50%	0.50%
Lump Sum balance	0.25%	0.25%	0.05%	0.05%
40 Day Notice				
€5,000 - €49,999 (No Change)	0.10%	0.10%	0.10%	0.10%
€50,000 - €74,999	0.25%	0.25%	0.15%	0.15%
€75,000 - €99,999	0.35%	0.35%	0.20%	0.20%
€100,000+	0.50%	0.50%	0.25%	0.25%
Business Extra				
€3,000 - €24,999 (No Change)	0.01%	0.01%	0.01%	0.01%
€25,000 - €99,999	0.25%	0.25%	0.01%	0.01%
€100,000 - €500,000	0.25%	0.25%	0.03%	0.03%
€500,000+	0.75%	0.75%	0.03%	0.03%

*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.

The following deposit rates are effective from Thursday 28th March 2013

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	0.75%	0.75%	0.50%	0.50%
Lump Sum balance	0.25%	0.25%	0.05%	0.05%
SmartSave Accounts (General, Holiday, Mortgage)				
Regular Saver balance	0.25%	0.25%	0.03%	0.03%
Worksaver Anniversary				
Regular Saver	1.00%	1.00%	0.03%	0.03%
SmartSave Branch				
Regular Saver balance	0.50%	0.50%	0.25%	0.25%
Rainbow (Youth Saver)				
	0.50%	0.50%	0.25%	0.25%

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

