










Customer Information Sheet



Smart Start Money Pot

Teach your child how to save. Tick to open a **Smart Start Money Pot** when applying for your Smart Start Account and help your child become a super savvy saver as they grow. Encourage them to get saving and help them put money aside for the fun, small things they want, like a bike or a game.

Product information

	Maximum account balance	€5,000
	Access	You have instant access to your money.
	Additional lodgements	Yes
	Withdrawal arrangements	You can withdraw money in any Bank of Ireland branch (you will need to bring photo ID with you). You can also withdraw money using 365 online or phone banking. If withdrawing money this way, the money will be credited to your current account the next working day.
	Interest rate type	Variable – this means the interest rate may go up or down at our discretion.
	Interest payment	Interest is paid annually, typically in March of each year. See our Customer Deposits Rate Sheet on bankofireland.com for current rates.
	Sole or joint accounts	Sole accounts only.
	How to apply	You can apply online in the Smart Start Account section of bankofireland.com or in any branch.
	Other important information	No third party payments, standing orders, or direct debits are permitted from the account. Your child must be between 7-15 years of age and live with you on a full-time/part-time basis.

Account details are correct as at May 2025. Information is subject to change. Latest information is available at **bankofireland.com**

At Bank of Ireland, we offer a broad range of deposit options for our customers. Talk to one of our Savings Advisers today for more information.

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