

Bank of Ireland

Deposit Interest Rates Table

These rates are effective from the start of business on 11 December 2019

Please see the relevant product pages on www.bankofireland.com/save-and-invest/savings, or the individual product terms and conditions for full details as the rates quoted may be subject to certain restrictions and only payable if these restrictions are complied with.

Regular Savers					
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
GoalSaver					
	N/a	€1 €15,000+	€14,999 N/a	0.50% Variable 0.01% Variable	0.50% Variable 0.01% Variable
MortgageSaver					
Regular savings balance	N/a	€1	€14,999	0.50% Variable	0.50% Variable
Lump sum balance		€15,000+	N/a	0.01% Variable	0.01% Variable

Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
Childsave					
	N/a	€1	€10,000	0.25% Variable	0.25% Variable
Young Savers					
	N/a	€1 €5,001+	€5,000 N/a	2.50% Variable 0.25% Variable	2.50% Variable 0.25% Variable

Notice					
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
Notice Suite					
365 31 Day Notice	31 Days	€5,000	€1,000,000	0.03% Variable	0.03% Variable
31 Day Notice	31 Days	€5,000	€1,000,000	0.03% Variable	0.03% Variable
60 Day Notice	60 Days	€5,000	€1,000,000	0.04% Variable	0.04% Variable
90 Day Notice	90 Days	€5,000	€1,000,000	0.05% Variable	0.05% Variable

Term Deposits – Fixed Rates					
Name	Term	Min	Max	Fixed Term Return (based on fixed interest paid at maturity)	AER Fixed
365 Fixed Term					
365 12 Month Fixed Term	12 Months	€5,000	€1,000,000	0.04% Fixed	0.05% Fixed

Name	Term	Min	Max	Fixed Term Return (based on fixed interest paid at maturity)	AER Fixed
Advantage Suite					
Advantage 12 Month	12 Months	€5,000	€1,000,000	0.04% Fixed	0.05% Fixed
Advantage 6 Month	6 Months	€5,000	€1,000,000	0.00% Fixed	0.01% Fixed
Advantage 9 Month	9 Months	€5,000	€1,000,000	0.00% Fixed	0.01% Fixed
Advantage 18 Month	18 Months	€5,000	€1,000,000	0.01% Fixed	0.01% Fixed
Advantage 24 Month	24 Months	€5,000	€1,000,000	0.01% Fixed	0.01% Fixed

Name	Term	Min	Max	Fixed Term Return (based on fixed interest paid at maturity)	AER Fixed
Growth Suite					
<small>For rates on €500K+ please contact any Bank of Ireland branch</small>					
3 Year Growth	3 Years	€5,000	€10,000,000	0.29% Fixed	0.10% Fixed
4 Year Growth	4 Years	€5,000	€10,000,000	0.03% Fixed	0.01% Fixed
5 Year Growth	5 Years	€5,000	€10,000,000	0.04% Fixed	0.01% Fixed
6 Year Growth	6 Years	€5,000	€10,000,000	0.05% Fixed	0.01% Fixed
7 Year Growth	7 Years	€5,000	€10,000,000	0.06% Fixed	0.01% Fixed

Demand					
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
Standard Demand					
Personal and Business	N/a	€1	N/a	0.00% Variable	0.00% Variable

Annual equivalent rates (AERs) are quoted based on a 365 day calendar year. Terms are calculated in weeks.
 Notice periods are based on calendar days. Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate.
 Terms and conditions apply to all savings accounts.
 Bank of Ireland is regulated by the Central Bank of Ireland.