



Deposit Interest Rates Table

These rates are effective from the start of business on 30th April 2024

Please see the relevant product pages on bankofireland.com 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	Fixed Term Return (Interest after 12month period)	AER Fixed
SuperSaver					
	N/a	€1	N/a	2.99%	3.00%
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
GoalSaver					
Regular savings balance	N/a	€1	€14,999	2.00%	2.00%
Lump sum balance		€15,000+	No limit	0.50%	0.50%
MortgageSaver					
Regular savings balance	N/a	€1	€14,999	2.00%	2.00%
Lump sum balance		€15,000+	No limit	0.50%	0.50%
Childsave					
	N/a	€1	€10,000	2.00%	2.00%

Notice					
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
Notice					
365 31 Day Notice	31 Days	€5,000	No limit	1.00%	1.00%
31 Day Notice	31 Days	€5,000	No limit	1.00%	1.00%

Term Deposits – Fixed Rates					
Name	Term	Min	Max	Fixed Term Return (Interest paid at maturity)	AER Fixed
Advantage					
6 Month 25% access	6 Months	€5,000	No limit	0.74%	1.51%
12 Month 25% access	12 Months	€5,000	No limit	1.99%	2.00%
24 Month 25% access	24 Months	€5,000	No limit	3.98%	1.98%

Demand					
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
Standard Demand					
Personal and Business	N/a	€1	No limit	0.10%	0.10%

For further information regarding product options and interest rates applying to deposits in excess of €1m, please contact your relationship manager or a staff member at your branch.

SuperSaver Account will default to the Standard Regular Saver rate following the 12 month period.

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 and deposit accounts.

Bank of Ireland is regulated by the Central Bank of Ireland.