



Deposit Interest Rates Table

These rates are effective from the start of business on **5th June 2025**

Please see the relevant product pages on [bankofireland.com](https://www.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.

The rates (returns) shown in this table can change on any day. Please re-check this table before you open an account or pay money in.

Regular Savers (Personal Customers only)					
Name	Notice	Min	Max	Fixed Term Return (Interest for initial 12 months)	AER Fixed
SuperSaver					
	N/a	€1	€30,000	2.99%	3.00%
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
SuperSaver Standard Regular Saver					
For balances up to €29,999	N/a	€1	€29,999	2.00%	2.00%
For balances > €30,000		€30,000+	No limit	0.50%	0.50%
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 (365 31 Day Notice Personal Customers only & 31 Day Notice Personal & Business Customers)					
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 (Personal & Business Customers)					
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	1.74%	1.75%
18 Month 25% access	18 Months	€5,000	No limit	3.36%	2.24%

Demand (Standard Demand Personal & Business Customers and Smart Start Moneypot Personal Customers only)					
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
Standard Demand					
Instant Access Demand/Demand Deposit	N/a	€1	No limit	0.10%	0.10%
Smart Start Moneypot (available to customers who hold a Smart Start Account only)					
For balances up to 5,000	N/a	N/a	€5,000	2.00%	2.00%

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 in a branch.

SuperSaver Account will default to the SuperSaver Standard Regular Saver Account following the initial 12 month period (limits may apply – see www.personalbanking.bankofireland.com for details).

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.