



Deposit Interest Rates Table

These rates are effective from the start of business on 24th July 2020

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	Variable Return (per annum)	AER Variable
GoalSaver					
Regular savings balance	N/a	€1	€14,999	0.25%	0.25%
Lump sum balance		€15,000+	N/a	0.01%	0.01%
MortgageSaver					
Regular savings balance	N/a	€1	€14,999	0.25%	0.25%
Lump sum balance		€15,000+	N/a	0.01%	0.01%

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

* This is a bonus rate that applies to balances that never exceed €5,000. If the account balance exceeds €5,000 at any time, the lower rate applies on the full balance in the account even if the balance subsequently falls below €5,000.

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

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

Name	Term	Min	Max	Fixed Term Return (Interest paid at maturity)	AER Fixed
Advantage					
Advantage 12 Month	12 Months	€5,000	€1,000,000	0.04%	0.05%

Name	Term	Min	Max	Fixed Term Return (Interest paid at maturity)	AER Fixed
Growth					
For rates on €500K+ please contact any Bank of Ireland branch					
3 Year Growth	3 Years	€5,000	€10,000,000	0.29%	0.10%

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

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.