

Notice to Bank of Ireland Customers Change to Deposit Interest Rates

Bank of Ireland would like to advise customers of changes to the following deposit accounts. The following deposit rates apply to new and existing customers and are effective from 8 September 2023.

Products Currently For Sale (applicable to new and existing customers)

	Current Gross Rate Per Annum Variable	Current AER* Variable	New Gross Rate Per Annum Variable	New AER* Variable
Instant Access Demand	0.00%	0.00%	0.10%	0.10%
31 Day Notice	0.50%	0.50%	1.00%	1.00%
365 31 Day Notice	0.50%	0.50%	1.00%	1.00%
GoalSaver				
€0 - €14,999	1.00%	1.00%	2.00%	2.00%
€15,000+	0.01%	0.01%	0.50%	0.50%
MortgageSaver				
Regular Saver Balance (€0 - €14,999)	1.00%	1.00%	2.00%	2.00%
Lump Sum Balance (€15,000+)	0.01%	0.01%	0.50%	0.50%
Childsave				
€1 - €10,000	1.00%	1.00%	2.00%	2.00%

Products No Longer For Sale (applicable to existing customers)

	Current Gross Rate Per Annum Variable	Current AER* Variable	New Gross Rate Per Annum Variable	New AER* Variable
Demand Deposit	0.00%	0.00%	0.10%	0.10%
Variable Rate Call	0.00%	0.00%	0.10%	0.10%
60 Day Notice	0.50%	0.50%	1.00%	1.00%
90 Day Notice	0.05%	0.05%	1.00%	1.00%
31 Day Notice Issue K	0.61%	0.61%	1.00%	1.00%
35 Day Notice Issue K	0.50%	0.50%	1.00%	1.00%
365 Monthly Saver				
€0 - €9,999	1.00%	1.00%	2.00%	2.00%
€10,000+	0.01%	0.01%	0.50%	0.50%
Custom Saver				
Regular Saver Balance (€0 - €11,999)	0.76%	0.76%	2.00%	2.00%
Lump Sum Balance (€12,000+)	0.01%	0.01%	0.50%	0.50%
Standard Regular Saver				
All Balances	0.76%	0.76%	2.00%	2.00%
Regular Saver Issue K				
€0 - €49,999	0.80%	0.80%	2.00%	2.00%
€50,000+	0.00%	0.00%	0.50%	0.50%
Regular Saver Extra Issue K				
€0 - €39,999	1.00%	1.00%	2.00%	2.00%
€40,000+	0.00%	0.00%	0.50%	0.50%

Supersaver Account will increase from 2.00% AER fixed to 3.00% AER fixed from 8 September 2023. All accounts opened since 28 June 2023 will receive the increase to 3.00% from 8 September 2023.

If you have any questions about your account(s) you can check our website, call into the branch or contact us by phone on 0818 365 254.

*AER means Annual Equivalent Rate. Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate. This is subject to change.

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

