










Customer Information Sheet



Smart Start Money Pot

Help your child learn to save by opening a Smart Start Money Pot. You can add the Money Pot when you're applying for a new Smart Start Account. If you already have a Smart Start Account but didn't choose the Money Pot at the time, you can now apply for it either online or in a branch.

Product information

	Maximum account balance	€5,000
	Access	You have instant access to your money.
	Lodgements	Yes
	Withdrawal arrangements	Instant access to your money in any Bank of Ireland branch (you will need to bring photo ID with you). If you use 365 online or phone banking you can transfer to your Current account instantly.
	Interest rate type	Variable – this means the interest rate may go up or down at our discretion.
	Interest payment	Interest is paid annually, typically in March of each year. See our Customer Deposits Rate Sheet on bankofireland.com for current rates.
	Sole or joint accounts	Sole accounts only.
	How to apply	If you do not have a Smart Start Account you can apply on boi.com/smartstart . If you have previously opened a Smart Start Account you can apply for the Smart Start Money Pot on boi.com/smartstartmoneypot
	Other important information	No third party payments, standing orders or direct debits are permitted from the account. Your child must be between 7 to 15 years old and live with you full-time or part-time.

Account details are correct as at April 2026. Information is subject to change. Latest information is available at **bankofireland.com**

At Bank of Ireland, we offer a broad range of deposit options for our customers. Talk to one of our Savings Advisers today for more information.

0818 365 254