

Young Savers Account Bonus Interest Rate Information Sheet

We want to be really clear with you about how the bonus interest rate on this account works. So please take time to read this carefully.

With your Young Savers Account you will earn a bonus interest rate of 2.50% AER* Variable on amounts of up to €5,000. If your balance ever goes over €5,000, the interest rate that applies to your entire balance will be 0.25% AER Variable from that point on.

Account Balance	Variable Return (per annum)	AER Variable
€0 - €5,000	2.50%	2.50%
€5,001+	0.25%	0.25%

Please note: Even if your balance in the account goes above €5,000 but returns to €5,000 or below, you will still only earn interest of 0.25% AER Variable on the **total balance** from the date that you initially went over €5,000.