











# Customer Information Sheet



## Optimum Fixed Term Account

If you have a lump sum and would like a fixed rate but with the flexibility of accessing your money, then the Optimum account could be right for you. You can give 31 days' notice to withdraw your money, through 365 online and phone when registered for these services or give notice in writing at any Bank of Ireland branch. You also have the option to make multiple lodgements up to the amount originally paid in.

### Product Information

|   |                             |  |
|---|-----------------------------|--|
|    | Term options                | 6 Month  |
|    | Minimum lodgement           | €100,000   |
|    | Maximum lodgement           | €10,000,000  |
|    | Access                      | Yes - Full or partial withdrawals subject to providing 31 days' notice.  |
|  | Additional lodgements       | If you make a withdrawal you can lodge up to the amount originally paid in.  |
|  | Withdrawal arrangements     | Provide written instructions to any Bank of Ireland branch or use 365 online or phone banking if registered for these services.  |
|  | Interest rate type          | Fixed –The interest rate stays the same for the term of the account.   |
|  | Interest payment            | Interest is paid at maturity of the account. For Optimum rates, talk to your relationship manager or one of our savings experts at your local branch.  |
|  | How to apply                | You can open this account in any Bank of Ireland branch.   |
|  | Other important information | We will contact you before the end of the term to advise you of your maturity date and invite you to discuss your savings options with one of our Advisers. At the end of the term, if we have not received instructions from you, the full balance in the account will be re-deposited in our Variable Rate Call account at the prevailing interest rate. |

Account details are correct as at April 2020. Information is subject to change. Latest information is available at [bankofireland.com](http://bankofireland.com)

Talk to your Relationship Manager in your local branch to find out how we can help you make the right choice for your business deposit account.

**1890 365 254**