





Customer Information Sheet

Optimum Fixed Term Suite

If you have a lump sum and would like a fixed rate but with the flexibility of accessing your money, then a fixed term account from our Optimum Suite could be the right product for you. You can give 31 days' notice to withdraw in any Bank of Ireland branch and you have the option to make multiple lodgements up to the amount originally paid in.

Product Information

	Term options	3 month, 6 month, 12 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	You can serve notice in any Bank of Ireland branch.
	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. The longer the term you choose the better the rate you receive.
	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 2016. Information is subject to change. Latest information is available at www.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.

Bank of Ireland 