



Deposit Interest Rates Table

These rates are effective from the start of business on **8th February 2024**

Please see the relevant product pages on bankofireland.com or the individual product terms and conditions for full details as the rates quoted may be subject to certain restrictions and only payable if these restrictions are complied with.

| Regular Savers | | | | | |
|-------------------------|--------|----------|----------|--|--------------|
| Name | Notice | Min | Max | Fixed Term Return (Interest after 12month period) | AER Fixed |
| SuperSaver | | | | | |
| | N/a | €1 | N/a | 2.99% | 3.00% |
| Name | Notice | Min | Max | Variable Return (per annum) | AER Variable |
| GoalSaver | | | | | |
| Regular savings balance | N/a | €1 | €14,999 | 2.00% | 2.00% |
| Lump sum balance | | €15,000+ | No Limit | 0.50% | 0.50% |
| MortgageSaver | | | | | |
| Regular savings balance | N/a | €1 | €14,999 | 2.00% | 2.00% |
| Lump sum balance | | €15,000+ | No Limit | 0.50% | 0.50% |
| Childsave | | | | | |
| | N/a | €1 | €10,000 | 2.00% | 2.00% |

| Notice | | | | | |
|-------------------|---------|--------|----------|--------------------------------|--------------|
| Name | Notice | Min | Max | Variable Return (per annum) | AER Variable |
| Notice | | | | | |
| 365 31 Day Notice | 31 Days | €5,000 | No Limit | 1.00% | 1.00% |
| 31 Day Notice | 31 Days | €5,000 | No Limit | 1.00% | 1.00% |

| Term Deposits – Fixed Rates | | | | | |
|-----------------------------|-----------|--------|----------|--|-----------|
| Name | Term | Min | Max | Fixed Term Return (Interest paid at maturity) | AER Fixed |
| Advantage | | | | | |
| 6 Month 10% access | 6 Months | €5,000 | No limit | 0.74% | 1.51% |
| 12 Month 10% access | 12 Months | €5,000 | No limit | 1.99% | 2.00% |
| 24 Month 10% access | 24 Months | €5,000 | No limit | 3.98% | 1.98% |

| Demand | | | | | |
|------------------------|--------|-----|----------|--------------------------------|--------------|
| Name | Notice | Min | Max | Variable Return (per annum) | AER Variable |
| Standard Demand | | | | | |
| Personal and Business | N/a | €1 | No limit | 0.10% | 0.10% |

For further information regarding product options and interest rates applying to deposits in excess of €3m, please contact your relationship manager or a staff member at your branch.

SuperSaver Account will default to the Standard Regular Saver rate following the 12 month period.

Annual equivalent rates (AERs) are quoted based on a 365 day calendar year. Terms are calculated in weeks.

Notice periods are based on calendar days. Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate.

Terms and conditions apply to all savings and deposit accounts.

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