



# Deposit Interest Rates Table

These rates are effective from the start of business on **27th January 2023**

Please see the relevant product pages on [bankofireland.com](http://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	Variable Return (per annum)	AER Variable
<b>GoalSaver</b>					
Regular savings balance	N/a	€1	€14,999	0.75%	0.75%
Lump sum balance		€15,000+	N/a	0.01%	0.01%
<b>MortgageSaver</b>					
Regular savings balance	N/a	€1	€14,999	0.75%	0.75%
Lump sum balance		€15,000+	N/a	0.01%	0.01%

Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
<b>Childsave</b>					
	N/a	€1	€10,000	0.75%	0.75%

Notice					
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
<b>Notice</b>					
365 31 Day Notice	31 Days	€5,000	€100,000	0.03%	0.03%
31 Day Notice	31 Days	€5,000	€100,000	0.03%	0.03%

Term Deposits – Fixed Rates					
Name	Term	Min	Max	Fixed Term Return (Interest paid at maturity)	AER Fixed
<b>365 Fixed Term</b>					
365 12 Month Fixed Term	12 Months	€5,000	€100,000	0.49%	0.50%
<b>Advantage</b>					
12 Month Fixed Term	12 Months	€5,000	€100,000	0.49%	0.50%

Demand					
Name	Notice	Min	Max	Variable Return (per annum)	AER Variable
<b>Standard Demand</b>					
Personal and Business	N/a	€1	N/a	0.00%	0.00%

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