

Signature Deposit Options

Product	Personal Rates			Non Personal		
	Gross Rate	Gross Return	AER	Gross Rate	Gross Return	AER
Signature On Call Variable Rate	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
30 Day Notice Variable Rate	0.01%	0.01%	0.01%	0.02%**	0.02%	0.02%
1 Month Fixed Rate	n/a	n/a	n/a	0.01%	0.001%	0.01%
3 Month Fixed Rate	0.05%	0.01%	0.05%	0.01%	0.003%	0.01%
6 Month Fixed Rate	0.10%	0.05%	0.10%	0.03%	0.01%	0.03%
9 Month Fixed Rate	0.15%	0.11%	0.15%	0.05%	0.04%	0.05%
1 Year Fixed Rate	0.35%	0.35%	0.35%	0.10%	0.10%	0.10%
18 Month Fixed Rate	0.52%	0.52%	0.35%	n/a	n/a	n/a
2 Year Fixed Rate	n/a	n/a	n/a	n/a	n/a	n/a
Fixed Access (16 months)	0.47%	0.47%	0.35%	n/a	n/a	n/a
Fixed Access (5 Year)	2.02%	2.02%	0.35%	n/a	n/a	n/a
Interest First (12 Months Fixed)	0.35%	0.35%	0.35%	n/a	n/a	n/a
Interest First (18 Months Fixed)	0.52%	0.52%	0.35%	n/a	n/a	n/a
Interest First (24 Months Fixed)	0.81%	0.81%	0.40%	n/a	n/a	n/a
3 Year Fixed Rate	1.21%	1.21%	0.40%	n/a	n/a	n/a

Not available for branch opening. Minimum opening balance of €10,000. Effective from the start of business 07/08/19

A personal deposit includes personal customers, Small Self Administered pensions (SSAP), Approved Retirement Fund (ARF) and Approved Minimum Retirement Fund (AMRF) customers. If withdrawals are made without giving sufficient notice (notice accounts) or before maturity (fixed accounts) penalties will apply.

Interest First: Interest is paid within 30 days of account opening. If a withdrawal is required before maturity, an early withdrawal charge will apply and the account will close.

Fixed Term Deposit Accounts: You can withdraw part or all of the account balance within 14 days from the account investment date without charge.

The Fixed Access account allows one withdrawal of up to 25% of the account balance without an early withdrawal charge after the 14th day following account investment date. All other withdrawals (including withdrawals of more than 25% and subsequent withdrawals) and account closure will incur a charge on the full withdrawal amount - no charge reduction will apply for the portion of these withdrawals that may be 25% of the account balance.

Gross Rate is the daily interest accrual rate. Gross Return is the term maturity rate of return. Annual Equivalent Rate (AER) illustrates what the interest would be if interest was paid and compounded each year. Our AER calculation assumes that the account is held for a year and that the interest rate remains constant.

****30 day notice account is not available to open**

**Talk to us today,
call (01) 212 4293**