

# Here's a quick summary of all the PTSB Current Account Options

TYPE	FEATURES		IMPORTANT INFORMATION		CREDIT INTEREST
Explore Account	<ul style="list-style-type: none"><li>10c back as you Pay*</li><li>Cashback on Bills</li><li>Contactless Visa Debit Card</li><li>eStatements only</li><li>OPEN24 Online &amp; Telephone Banking</li><li>Mobile Banking App</li><li>Emergency Cash</li></ul>	<ul style="list-style-type: none"><li>Provision of a chequebook</li><li>Overdraft facility available** Overdraft Interest applies. Set up and renewal fees apply. See in-branch or our website for authorised overdraft interest rate</li></ul>	<ul style="list-style-type: none"><li>Flat €6 fee for maintaining the account.*</li><li>Not available to business customers or persons under 18 years of age</li><li>Other charges will apply</li></ul>		<ul style="list-style-type: none"><li>Not available</li></ul>
Student Current Account	<ul style="list-style-type: none"><li>Fees &amp; charges exemptions available</li><li>Contactless Visa Debit Card</li><li>OPEN24 Online &amp; Telephone Banking</li><li>Mobile Banking App</li><li>Emergency Cash</li></ul>		<ul style="list-style-type: none"><li>Available to students aged 18 and over in full time education</li><li>After 5 years your account will automatically convert to the personal Current Account available at that time</li></ul>	<ul style="list-style-type: none"><li>One account per student</li><li>Chequebook not available</li><li>Other charges will apply</li></ul>	<ul style="list-style-type: none"><li>Not available</li></ul>
MyCash Account	<ul style="list-style-type: none"><li>Fees &amp; charges exemptions available</li><li>Contactless Visa Debit Card</li><li>OPEN24 Online &amp; Telephone Banking</li><li>Mobile Banking App</li><li>Emergency Cash</li></ul>		<ul style="list-style-type: none"><li>Available to children between the ages 12 and 18 years old</li><li>Customers under 16 will need parental/guardian consent to open the account and be issued with a Visa Debit Card</li></ul>	<ul style="list-style-type: none"><li>On 18th birthday MyCash will convert to a personal Current Account available at that time</li><li>Other charges will apply</li><li>No overdraft facility</li></ul>	<ul style="list-style-type: none"><li>Interest paid at a variable rate  €0.01– €19,999.99 = 0.50% Gross/AER variable €20,000.00 + = 0.10% Gross/AER variable</li></ul>
Basic Payment Account	<ul style="list-style-type: none"><li>Fees &amp; charges exemptions available</li><li>Contactless Visa Debit Card</li><li>OPEN24 Online &amp; Telephone Banking</li><li>Mobile Banking App</li><li>Emergency Cash</li></ul>		<ul style="list-style-type: none"><li>The PTSB account with basic features</li><li>Available to customers who do not hold another payment account in the Republic of Ireland</li><li>Other charges will apply</li></ul>	<ul style="list-style-type: none"><li>No overdraft facility</li><li>Not available to business customers, persons under 18 years of age or non-EU residents</li><li>Chequebook not available</li></ul>	<ul style="list-style-type: none"><li>Not available</li></ul>

\*Effective from 1st April 2024, the 10c back as you pay benefit will reduce to 5c back as you pay, and the fee for maintaining the Explore Account will increase to €8 per calendar month. Lending terms and conditions apply. \*\*Overdraft lending terms and conditions apply. Variable interest rates are subject to change. AER is Annual Equivalent Rate. Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate. Refer to the Terms & Conditions and Personal & Business banking charges booklet for charges that apply. Information correct as of 1st February 2024 and is subject to change. Permanent TSB plc trading as PTSB is regulated by the Central Bank of Ireland.