

Fixed Deposit Accounts

Accounts that give you a fixed rate of interest for a defined term.

These rates are effective from the start of business on 21st January 2020

Available in branch

Fixed Deposit Accounts				
		Gross%*	Gross Return*%	AER%
3 Months				
	€5,000 +	0.01	0.002	0.01
6 Months				
	€5,000 +	0.05	0.02	0.05
9 Months				
	€5,000 +	0.05	0.04	0.05
12 Months				
	€5,000 +	0.05	0.05	0.05
18 Months				
	€5,000 +	0.08	0.08	0.05
3 Year				
	€5,000 +	0.31	0.31	0.10
5 Year				
	€5,000 +	0.51	0.51	0.10
Fixed Access (16 months)				
	€5,000+	0.07	0.07	0.05
Fixed Access (5 Year)				
	€5,000+	0.51	0.51	0.10
▲ Interest First (12 Months)				
	€5,000 +	0.05	0.05	0.05
▲ Interest First (18 Months)				
	€5,000 +	0.08	0.08	0.05
▲ Interest First (24 Months)				
	€5,000 +	0.20	0.20	0.10

Fixed Access is a fixed term account which allows one withdrawal without charge of up to 25% of the account balance (please refer to the Terms and Conditions brochure).

The Interest First term deposit account pays you your interest in the first month.

Available online

Fixed Deposit Accounts - Available Online				
		Gross*%	Gross Return*%	AER%
3 Months	€5,000 +	0.01	0.002	0.01
6 Months	€5,000 +	0.05	0.02	0.05
12 Months	€5,000 +	0.05	0.05	0.05

You can only open Online Accounts by using the internet within our Open24 Service and you are a registered user. Once opened, you can transact on your account by using our internet and telephone banking services. You cannot transact on the account by visiting our branches.

* Interest on Resident Accounts is paid net of Deposit Interest Retention Tax (DIRT), which persons aged 65 or over, or persons who are permanently incapacitated and their respective spouses may be entitled to reclaim.

Interest is paid on maturity (excluding the Interest First Account).

A Monthly Income Option is available on the 9, 12, 18, 36 & 60 month Fixed Term Deposit. Minimum balance of €5,000 is required for any of the Fixed Term Deposits.

All non-personal accounts of more than €1 million and all new Credit Union accounts and rates will be managed directly by permanent tsb Corporate Deposits. For non-personal accounts of more than €1 million different interest rates to the rates listed in this notice may apply – please ask staff for details of rates and options available to you.

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.

Deposit Interest Retention Tax (DIRT) - Accounts are subject to DIRT where applicable.

Notice Deposit Accounts

These are variable rate accounts where you need to give a period of notice before you access your funds. These rates are effective from the start of business on 21st January 2020

Available in branch

21 Day Notice Regular Saver/**Payday Saver Accounts	
	Gross*%
€0.01 - €50,000.99	0.40
€50,001.00 +	0.01

40 Day Notice Savings Account	
	Gross*%
€0.01 +	0.01

Available online

Online Accounts	
40 Day Notice	
	Gross*%
€0.01 +	0.01

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Closed Accounts

35 Day Notice/Former Northern Rock Ireland(NRI) Direct Saver 30 & 60 Day Notice Savings Accounts / 7/21/30/60/90 Day Notice/Former Irish Nationwide Building Society (INBS) Select 30/Special Savings Gold Saver 30/Gold Saver 50/90 Notice Deposit/Premium/Access/Classic/Quarterly/Advantage/Security/7Day Freedom/21 Day Flexisaver Notice Accounts (Not available for new applicants)	
	Gross*%
€0.01+	0.01

Former INBS Regular Saver Deposit Account (30 Day Notice) (Not available for new applicants)	
(Monthly Min. €100, Max. €2,000)	
	Gross*%
€0.01+	0.10

All non-personal accounts of more than €1 million and all new Credit Union accounts and rates will be managed directly by permanent tsb Corporate Deposits. For non-personal accounts of more than €1 million different interest rates to the rates listed in this notice may apply – please ask staff for details of rates and options available to you.

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** Not available for branch opening. Can only be opened at affinity work sites.

The annual equivalent rate is the same as the Gross rates quoted above. Monthly Income and Special Savings options, where available on the above accounts, offer the same rates. The interest rates listed for 30 Day, 60 Day and 90 Day notice options apply to all accounts with corresponding notice requirements, unless specifically listed on this notice.

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.

Deposit Interest Retention Tax (DIRT) - Accounts are subject to DIRT where applicable.

Gross rate is the daily interest accrual rate.

Demand Deposit Accounts

These accounts have variable rates and allow you to access your funds whenever you need them. These rates are effective from the start of business on 8th January 2019

Available in branch

Demand Account	
	Gross*%
€0.01 +	0.01

Booster Bonus Account	
	Gross*%
€0.01 +	0.01

Available to personal applicants only. Where no more than two withdrawals from the Booster Bonus Account are made in a calendar year an additional variable interest bonus of 0.2% Gross/AER will be paid, calculated on the average daily balance in the account up to the 31st of December each year

Safari Saver Account	
	Gross*%
€0.01 - €19,999.99	0.15
€20,000.00 +	0.05

Available online

Instant Access Account	
	Gross*%
€0.01 +	0.01

Regular Saver	
	Gross*%
€0.01 - €50,000	0.90
€50,000.01 +	0.05

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Closed Accounts

Pace / Beanstalk / Scene / Regular Savings Account / On Call / Agent Saver / Instant Access / Regular Saver / Tusa / save2buy / Mortgage Saver / HeadStart / EasiSaver / Share/Flexi Saver/Deposit / Bonus Interest / Irish Life Privilege / Former Irish Nationwide Building Society (INBS) Money Maker / INBS Ordinary Deposit / INBS Investment Share / Former Northern Rock Ireland (NRI) Direct Saver Special Savings Incentive Matured / NRI Direct Saver Matured Accounts / Former NRI Direct Saver / NRI Direct Silver Saver / NRI Business Reserve / NRI Demand Online / Former INBS Instant Access Deposit Accounts

Not available for new applicants	Gross*%
All balances	0.01

Where no more than two withdrawals from the BonusInterest Account are made in a calendar year an additional interest bonus of 0.25% will be paid, calculated on the average daily balance in the account up to the 31st December each year.

Irish Life privilege account was available to all Irish Life customers on maturity or encashment of their policies.

Save Direct / Executor Deposit / Court Acct / Court Acct Statement Accounts	
Not available for new applicants	Gross*%
€0.01 +	0.25

Instant Access Account - For Matured Fixed Term Deposits	
Not available for new applicants	Gross*%
All balances	0.01

Loan Security Account / Quarterly Income Account	
Not available for new applicants	Gross*%
All balances	0.15

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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.

Deposit Interest Retention Tax (DIRT) - Accounts are subject to DIRT where applicable.

Gross rate is the daily interest accrual rate.

Foreign Currency Deposit Rates

These rates are effective from the start of business on 28th November 2019 (Unless otherwise stated)

Sterling Accounts

	Demand %	30 Days Notice %
0.01 +	0.05	0.01

Fixed Term Accounts

	Gross %	Gross Return*%	AER%
90 days			
5,000 +	0.01	0.002	0.01
180 days			
5,000 +	0.05	0.02	0.05
360 days			
5,000 +	0.10	0.10	0.10

US Dollar Accounts

	Demand %	30 Days Notice %
0.01+	0.05	0.01

Fixed Term Accounts

	Gross %	Gross Return*%	AER%
90 days			
5,000 +	0.01	0.002	0.01
180 days			
5,000 +	0.05	0.02	0.05
360 days			
5,000 +	0.10	0.10	0.10

Australian Dollar Accounts

	Demand %	30 Days Notice %
0.01+	0.05	0.01

Canadian Dollar Account

	Demand %
0.01+	0.05

Swiss Franc Account

	Demand %
0.01+	0.05

Japanese Yen Account

	Demand %
0.01+	0.05

In all of the demand and notice accounts across the annual equivalent rate is the same as the gross rate, listed across.

Gross Rate is the daily interest accrual rate. Gross Return is the term maturity rate of return.

Deposit Interest Retention Tax (DIRT) - Accounts are subject to DIRT where applicable.

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