

Easy Saver Summary Box

Account Name	Easy Saver - Issue 18	
What is the interest rate?	Interest rate without bonus	0.01% gross/ AER variable
	Interest rate with bonus (Includes a bonus of 0.24% gross fixed for 12 months from account opening)	0.25% gross/ AER variable
	Interest is calculated daily and paid annually on anniversary of account opening.	
Can Bank of Ireland UK change the interest rate?	We have the right to change the interest rate on Easy Saver. The reasons we may change it are outlined in Clause 76 of the Terms and Conditions. If we change your interest rate to your disadvantage, we will provide you with notice in writing at least 14 days before the change takes effect, as long as you have at least £100 in your account.	
What would the estimated balance be after 12 & 24 months based on a £1,000 deposit?	Projected balance after 12 months (0.25% interest for 12 months)	£1,002.50
	Projected balance after 24 months (0.01% interest from 13 months onwards)	£1,002.60
	This projection is provided for illustrative purposes only and does not take into account a customer's individual circumstances. These assumptions are based on £1,000 deposit with no further deposits or withdrawals during the period.	
How do I open and manage my account?	<p>The account is open to eligible individuals that:</p> <ul style="list-style-type: none"> • Are aged 18 or over • Are UK resident and ordinarily resident in the UK for tax purposes • Hold a UK Bank or Building Society Account (this will be your Linked Account) <p>You can manage your account online and by phone:</p> <ul style="list-style-type: none"> • Minimum opening and operating balance £100 • Maximum balance £2 million • All deposits must come from your Linked Account <p>If you wish to switch to another account, simply login and select 'Open a new AA account'.</p>	
Can I withdraw money?	Yes, you can make free withdrawals with no penalties or notice periods online (no limit) and by phone (up to £50,000 each business day). All withdrawals will be sent to your Linked Account.	
Additional Information	Interest is paid gross without the deduction of tax.	