

Savings accounts and interest rates no longer available to new customers.

Correct as at 6 June 2025

See our range of savings accounts currently available and latest interest rates at www.bankofirelanduk.com/rates-and-fees

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Variable rate products

All rates are gross¹/AER²

Classic Saver		
	£1 - £99,999	£100,000+
15/01/2009	0.10%	0.15%
30/09/2016	0.05%	0.05%
01/12/2017	0.10%	0.10%
01/11/2018	0.25%	0.25%
01/05/2020	0.05%	0.05%
26/04/2022	0.10%	0.10%
01/09/2022	0.15%	0.15%
27/10/2022	0.20%	0.20%
01/12/2022	0.40%	0.40%
12/01/2023	0.55%	0.55%
07/03/2023	0.75%	0.75%
27/04/2023	0.85%	0.85%
08/06/2023	1.05%	1.05%
23/06/2023	1.18%	1.18%
25/07/2023	1.43%	1.43%
30/08/2023	1.55%	1.55%
20/10/2023	1.70%	1.70%
08/05/2024	2.00%	2.00%
09/12/2024	1.90%	1.90%
06/03/2025	1.80%	1.80%

¹Interest is paid gross, without the deduction of tax. This means it is your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC)

²AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

	£1 - £999	£1,000+
26/08/2016	0.10%	0.75%
12/02/2009	0.10%	0.25%
01/05/2020	0.10%	0.10%
26/04/2022	0.15%	0.15%
01/09/2022	0.20%	0.20%
27/10/2022	0.30%	0.30%
01/12/2022	0.75%	0.75%
12/01/2023	1.00%	1.00%
07/03/2023	1.20%	1.20%
27/04/2023	1.40%	1.40%
23/06/2023	1.53%	1.53%
25/07/2023	1.85%	1.85%
30/08/2023	2.50%	2.50%
20/10/2023	2.70%	2.70%
09/12/2024	2.60%	2.60%
06/03/2025	2.50%	2.50%

Fixed rate products

6 month Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ²
27 July 2009 – 30 October 2009	2.98%	3.00%
2 November 2009 – 27 November 2009	2.73%	2.75%
30 November 2009 – 29 January 2010	2.48%	2.50%
1 February 2010 – 2 April 2010	2.48%	2.50%
6 April 2010 – 17 August 2012	2.09%	2.10%
20 August 2012 – 8 October 2012	1.95%	1.95%
8 October 2012 – 8 February 2013	1.75%	1.75%
11 February 2013 – 12 August 2013	1.25%	1.25%
12 August 2013 – 14 February 2014	1.00%	1.00%
14 February 2014 – 31 March 2016	0.60%	0.60%
1 April 2016 – 17 July 2016	0.55%	0.55%
18 July 2016 – 18 September 2016	0.40%	0.40%
19 September 2016 – 10 December 2020	0.30%	0.30%
11 December 2020 – 11 January 2023	0.10%	0.10%
12 January 2023 – 6 March 2023	0.60%	1.60%
7 March 2023 – 26 April 2023	1.10%	1.10%
27 April 2023 – 31 May 2023	1.59%	1.60%
1 June 2023 – 24 July 2023	2.58%	2.60%
25 July 2023 – 19 October 2023	3.22%	3.25%
20 October 2023 – 6 October 2024	3.71%	3.75%
7 October 2024 - 14 April 2025	3.56%	3.60%
15 April 2025 - 19 May 2025	3.46%	3.50%

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6 month Bank at Work Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ²
27 July 2009 – 30 October 2009	2.63%	2.65%
2 November 2009 – 27 November 2009	2.63%	2.65%
30 November 2009 – 29 January 2010	3.23%	3.25%
1 February 2010 – 2 April 2010	2.98%	3.00%
6 April 2010 – 17 August 2012	2.24%	2.25%
20 August 2012 – 8 October 2012	2.10%	2.11%
8 October 2012 – 8 February 2013	1.85%	1.85%
11 February 2013 – 12 August 2013	1.30%	1.30%
12 August 2013 – 14 February 2014	1.05%	1.05%
14 February 2014 – 31 March 2016	0.65%	0.65%
1 April 2016 – 17 July 2016	0.60%	0.60%
18 July 2016 – 18 September 2016	0.45%	0.45%
19 September 2016 – 10 December 2020	0.35%	0.35%
11 December 2020 – 6 March 2023	0.15%	0.15%
7 March 2023 – 26 April 2023	1.10%	1.10%
27 April 2023 – 31 May 2023	1.59%	1.60%
1 June 2023 – 24 July 2023	2.58%	2.60%
25 July 2023 – 19 October 2023	3.21%	3.25%
20 October 2023 – 6 October 2024	3.71%	3.75%
7 October 2024 - 14 April 2025	3.56%	3.60%
15 April 2025 - 19 May 2025	3.46%	3.50%
From 20 May 2025	3.37%	3.40%

9 month Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ²
4 July 2011 – 30 March 2012	3.40%	3.41%
2 April 2012 – 11 May 2012	3.00%	3.00%
14 May 2012 – 17 August 2012	2.60%	2.60%
20 August 2012 – 8 October 2012	2.40%	2.40%
8 October 2012 – 26 October 2012	2.05%	2.05%
29 October 2012 – 8 February 2013	1.85%	1.85%
11 February 2013 – 12 August 2013	1.50%	1.50%
12 August 2013 – 8 November 2013	1.25%	1.25%
11 November 2013 – 14 February 2014	1.10%	1.10%
14 February 2014 – 31 March 2016	0.80%	0.80%
1 April 2016 – 17 July 2016	0.75%	0.75%
18 July 2016 – 18 September 2016	0.60%	0.60%

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9 month Limited Edition Fixed Term Deposit (continued)

Offer period	Gross ¹	AER ²
19 September 2016 – 10 December 2020	0.45%	0.45%
11 December 2020 – 6 March 2023	0.15%	0.15%
7 March 2023 – 26 April 2023	1.50%	1.50%
27 April 2023 – 31 May 2023	1.74%	1.75%
1 June 2023 – 24 July 2023	2.98%	3.00%
25 July 2023 – 19 October 2023	3.73%	3.75%
20 October 2023 – 15 October 2024	4.17%	4.20%
16 October 2024 – 13 November 2024	4.12%	4.15%
14 November 2024 - 21 January 2025	4.02%	4.05%
22 January 2025 - 14 April 2025	4.12%	4.15%
15 April 2025 - 19 May 2025	3.93%	3.95%
From 20 May 2025	3.88%	3.90%

12 month Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ²
27 July 2009 – September 14 2009	3.80%	3.80%
14 September 2009 – 30 October 2009	3.80%	3.80%
2 November 2009 – 27 November 2009	3.50%	3.50%
30 November 2009 – 29 January 2010	3.30%	3.30%
1 February 2010 – 16 March 2010	3.30%	3.30%
18 March 2010 – 17 August 2012	2.80%	2.80%
20 August 2012 – 8 October 2012	2.60%	2.60%
8 October 2012 – 26 October 2012	2.30%	2.30%
29 October 2012 – 8 February 2013	2.05%	2.05%
11 February 2013 – 12 August 2013	1.75%	1.75%
12 August 2013 – 8 November 2013	1.50%	1.50%
11 November 2013 – 14 February 2014	1.30%	1.30%
14 February 2014 – 31 March 2016	1.10%	1.10%
1 April 2016 – 17 July 2016	1.01%	1.01%
18 July 2016 – 18 September 2016	0.90%	0.90%
19 September 2016 – 10 December 2020	0.60%	0.60%
11 December 2020 – 11 January 2023	0.30%	0.30%
12 January 2023 – 6 March 2023	1.00%	1.00%
7 March 2023 – 26 April 2023	1.50%	1.50%
27 April 2023 – 31 May 2023	2.00%	2.00%
1 June 2023 – 24 July 2023	3.00%	3.00%
25 July 2023 – 19 October 2023	3.75%	3.75%
20 October 2023 – 7 May 2024	4.20%	4.20%

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12 month Limited Edition Fixed Term Deposit (continued)

Offer period	Gross ¹	AER ²
8 May 2024 – 28 August 2024	4.65%	4.65%
29 August 2024 – 17 September 2024	4.50%	4.50%
18 September 2024 – 6 October 2024	4.35%	4.35%
7 October 2024 – 15 October 2024	4.25%	4.25%
16 October 2024 – 13 November 2024	4.15%	4.15%
14 November 2024 - 21 January 2025	4.05%	4.05%
22 January 2025 - 14 April 2025	4.15%	4.15%
15 April 2025 - 19 May 2025	3.95%	3.95%

18 month Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ²
21 May 2010 – 1 July 2011	3.03%	3.00%
4 July 2011 – 13 January 2012	3.73%	3.69%
16 January 2012 – 27 April 2012	3.22%	3.19%
30 April 2012 – 17 August 2012	2.80%	2.78%
20 August 2012 – 8 October 2012	2.30%	2.28%
8 October 2012 – 8 February 2013	2.00%	1.99%
11 February 2013 – 14 February 2014	1.50%	1.49%
14 February 2014 – 31 March 2016	1.35%	1.34%
1 April 2016 – 17 July 2016	1.11%	1.10%
18 July 2016 – 18 September 2016	0.95%	0.94%
19 September 2016 – 10 December 2020	0.65%	0.64%
11 December 2020 – 6 March 2023	0.35%	0.34%
7 March 2023 – 26 April 2023	1.65%	1.64%
27 April 2023 – 31 May 2023	1.91%	1.90%
1 June 2023 – 24 July 2023	3.17%	3.15%
25 July 2023 – 19 October 2023	3.98%	3.95%
20 October 2023 – 17 September 2024	4.24%	4.20%
18 September 2024 – 6 October 2024	4.04%	4.00%
7 October 2024 – 15 October 2024	3.93%	3.90%
16 October 2024 – 21 January 2025	3.78%	3.75%
22 January 2025 - 14 April 2025	3.88%	3.85%
15 April 2025 - 19 May 2025	3.83%	3.80%
From 20 May 2025	3.78%	3.75%

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24 month Limited Edition Fixed Term Deposit

Offer period	Gross ¹	AER ²
1 November 2010 – 27 April 2012	3.56%	3.49%
30 April 2012 – 17 August 2012	2.80%	2.76%
20 August 2012 – 8 October 2012	2.30%	2.27%
8 October 2012 – 8 February 2013	2.00%	1.98%
11 February 2013 – 14 February 2014	1.50%	1.48%
14 February 2014 – 31 March 2016	1.60%	1.58%
1 April 2016 – 17 July 2016	1.21%	1.20%
18 July 2016 – 18 September 2016	1.00%	0.99%
19 September 2016 – 10 December 2020	0.75%	0.74%
11 December 2020 – 11 January 2023	0.45%	0.44%
12 January 2023 – 6 March 2023	1.15%	1.14%
7 March 2023 – 26 April 2023	1.65%	1.63%
27 April 2023 – 31 May 2023	2.17%	2.15%
1 June 2023 – 24 July 2023	3.19%	3.15%
25 July 2023 – 19 October 2023	4.02%	3.95%
20 October 2023 - 28 August 2024	4.28%	4.20%
29 August -17 September 2024	4.18%	4.10%
18 September 2024 – 6 October 2024	4.08%	4.00%
7 October 2024 – 15 October 2024	3.97%	3.90%
16 October 2024 – 21 January 2025	3.82%	3.75%
22 January 2025 - 14 April 2025	3.92%	3.85%
15 April 2025 - 19 May 2025	3.87%	3.80%

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