Limited Edition Fixed Term Deposit Account

Bank of Ireland UK

Our Limited Edition Fixed Term Deposit Account offers you a fixed rate, for a fixed amount of time. This will allow you to work out what you will earn in interest, letting you plan for your future.

A Limited Edition Fixed Term Deposit may be right for you if:

- You want a fixed interest rate for a fixed amount of time.
- You want to deposit between £2,000 and £5,000,000 in a single deposit.
- You want to know exactly what interest you will earn.
- You will not need access to this money as withdrawals can't be made during the fixed term.

If a Limited Edition Fixed term deposit is not right for you, check out the other Savings Accounts we have to offer on our website bankofirelanduk.com/personal/savings/.

Summary Box	Limited Edition Fixed Term Deposit			
What is the interest rate?	Limited Edition Fixed Term Deposit Interest Rates	6 Months	12 Months	2 Years
		3.71% Gross[1] / 3.75% AER[2] fixed	4.50% Gross[1] / 4.50% AER[2] fixed	4.60% Gross[1] / 4.50% AER[2] fixed
	Rates correct as of 15 September 2026. [1]Gross Interest Rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC). [2]AER stands for Annual Equivalent Rate and shows what the interest rate would be if interest was paid and added to your account each year.			
Can Bank of Ireland UK change the interest rate?	Bank of Ireland UK cannot change the rate during the term. The interest rate is fixed. This means that from the start of the term to the end, the interest rate will remain the same.			
What would the estimated balance be after the term based on a £2,000 deposit?	Estimated Balance	6 Months	12 Months	2 Years
		£2,037.10	£2,090.00	£2,184.00
	These examples assume no changes to the balance or interest rate within the single terms.			

How do I apply?

You can apply online.

Please visit our website: www.bankofirelanduk.com/personal/savings.

Summary Box	Limited Edition Fixed Term Deposit	
How do I open and manage my account	**Eligibility** ▸ You must be a personal customer. ▸ You must live in the UK. ▸ All customers under 16 must have an adult representative open and manage the account. The adult representative must hold parental responsibility for the child. ▸ Deposit a minimum of £2,000. ▸ Save a maximum of £5,000,000.	**Managing your Account** ▸ Apply online on our website www.bankofirelanduk.com/personal/savings. ▸ Manage your account in branch, by post or by phone. ▸ Funds being deposited must come from a Bank of Ireland UK account in your name. This is called a Linked Service Account 'LSA'. An LSA is a personal Bank of Ireland UK current or savings account that we will link to the Limited Edition Fixed Term Deposit account. It must be used to pay in to and return funds from the Limited Edition Fixed Term Deposit account. ▸ On the day your Limited Edition Fixed Term Deposit account is opened, we will arrange for the transfer of the deposit from your LSA. There is no charge for this service. ▸ You cannot add any more funds, until the end of your fixed term. ▸ If you wish to invest more money, you can open a new Limited Edition Fixed Term Deposit. ▸ All terms are fixed. You will not be able to switch to another product until your term ends.
Can I withdraw money?	▸ You cannot take out your funds during your fixed term. Make sure you do not need these funds before they are invested. ▸ You cannot close your account during your fixed term unless you have special circumstances. You will need to put your request to close in writing, with a good reason. We will review your reason and make the final decision. You may be asked for more information when we do this. ▸ You may be charged if you break your term early. This excludes the 14-day cooling off period. We will advise you of any charges up front before your term is broken. More details can be found under 'Account Features' in our Fixed Term Deposit Terms and Conditions. ▸ If a withdrawal results in the balance of the Limited Edition Fixed Term deposit falling below £2,000, the full balance plus any interest earned will be moved to your Linked Service Account. Your new interest rate will be the current rate of interest on your Linked Service Account. **When your Fixed Term ends, your options are as follows:** ▸ Have your funds returned to you. ▸ Move your funds to a new product. ▸ If selected at the start of the term, we will automatically rollover your funds into a new Fixed Term Deposit for the same term at the new interest rate. **If you change your mind:** ▸ If you choose to rollover your funds, this will happen unless you tell us not to. If you wish to cancel you must do this by 11:00am on the date your Limited Edition Fixed Term Deposit term is due to end. ▸ If you change your mind about depositing your money with us again, let us know in writing. We will cancel your Fixed Term Deposit. If you do want to cancel, there will be no charge if you tell us within 14 days of your Limited Edition Fixed Term Deposit being opened. ▸ This period of 14 days will be extended to 21 days if there has been a change to the rate since you received your maturity notice.	
Additional Information	All interest is paid gross at the end of the term. This is based on current law and HMRC practice which may change without notice. You will be kept informed of any changes. Further information is available from HMRC - www.hmrc.gov.uk.	

We can provide this document in Braille, in large print and on audio tape or CD.

Please ask any member of staff for details.

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