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Rates and Products

A guide to current
rates and products



**Bank of
Ireland
UK**

Savings Accounts

Interest rates can change. The interest rates quoted in this guide for savings accounts are correct as at 23 January 2026.

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).

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.

For further information, please refer to the Guide to Personal Banking / Guide to Banking for Business Customers and the relevant account Terms and Conditions.

Classic Saver

Available to personal customers. A savings account that gives you instant access to your money. We pay interest once a year in March.

Account Balance	Gross	AER
£1+	1.45%	1.45%
Less than £1	0.00%	0.00%

KidSave

An account for children that gives you instant access to your money. We pay interest each year in March.

Account Balance	Gross	AER
£1+	2.15%	2.15%
Less than £1	0.00%	0.00%

Premium Business Reserve

An account that gives you instant access to your money. Interest is calculated daily on your closing balance and is paid half yearly, in March and September.

This account is available to business customers.

Account Balance	Gross	AER
£1+	1.30%	1.30%
Less than £1	0.00%	0.00%

We also offer a range of fixed term deposit accounts. You can find details of these on our website or by contacting your local branch.

Personal Current Accounts

Interest paying current accounts

3rd Level Student Account

We pay interest every month.

Account Balance	Gross / AER
£1 or more	0.50%

Student Account (11-19 years)

We pay interest every month.

Account Balance	Gross / AER
£1 or more	0.10%

Overdraft rates for personal current accounts

We work out interest on overdrafts at a margin over our base rate, which was 3.75% on 19 December 2025. The interest rate we charge for overdrafts can change when our base rate changes.

Arranged overdraft

When we agree in advance that you may borrow money when there is no money left in your account, and the amount you borrow stays within the arranged limit, you will be charged overdraft interest at the rate shown below.

Unarranged overdraft

If you make payments from your account when you have no money left in your account (or have gone past your arranged overdraft limit) and this has not been arranged with us in advance, we will charge you the unarranged overdraft rate for the type of account you have.

If you try to make a payment from your account and there is not enough money to cover it, the payment will usually be refused due to lack of funds. However, if we allow a payment despite lack of funds that creates an unarranged overdraft on your account we will charge you the unarranged overdraft interest rate on the amount of the unarranged overdraft.

Clear Account

Arranged overdraft	32.75%	38.14% AER
Unarranged overdraft	32.75%	38.14% AER

3rd Level Student Account

Arranged overdraft	0.00%
Unarranged overdraft	0.00%

Graduate Current Account

Accounts with no arranged overdraft	
Unarranged overdraft	0.00%

Overdraft limit related to the number of years you were in full time 3rd level education	
Arranged overdraft	0.00%
Unarranged overdraft	0.00%

Intercalated and Elective Borrowing

Arranged overdraft	4.75%	4.85% AER
Unarranged overdraft	4.75%	4.85% AER

IPLS Borrowing

Arranged overdraft	5.25%	5.38% AER
Unarranged overdraft	5.25%	5.38% AER

Graduate Medical School Borrowing

Arranged overdraft	5.00%	5.12% AER
Unarranged overdraft	5.00%	5.12% AER

Student Account (11-19 years)

Arranged overdraft	There are no arranged overdrafts available on this account
Unarranged overdraft	0.00%

Personal Current Accounts no longer on sale

(but may be held by existing customers)

Current accounts that do not pay interest

Arranged overdraft	32.75%	38.14% AER
Unarranged overdraft	32.75%	38.14% AER

Gold Card Account

Arranged overdraft	6.25%	6.43% AER
Unarranged overdraft	6.25%	6.43% AER

Personal Account for Solicitors

Arranged overdraft	3.75% + agreed margin
Unarranged overdraft	3.75% + agreed margin

Interest on arranged and unarranged overdrafts are worked out at margin over Bank of Ireland UK Base Rate. The margin will have been agreed on an individual basis.

What is AER?

AER stands for Annual Equivalent Rate. This is what the interest rate would be if we paid it yearly.

Lending Rates for Business Customers

Business Overdrafts

Arranged Overdrafts

When you arrange your business overdraft with us beforehand and stay within the arranged limit, you will be charged overdraft interest on the amount your account is overdrawn. We work out interest on business overdrafts at a margin over our base rate, which was 3.75% on 19 December 2025. The margin will be agreed on an individual basis*.

*For information on Unsecured Business Overdrafts up to £25,000, please visit the Unsecured Business Lending page on our website.

Unarranged Overdraft Rates

You should always discuss your borrowing requirements in advance with your Account Manager.

Where there is not enough money in your account or where your arranged overdraft is not sufficient to cover all items that are presented for payment this is known as unauthorised borrowing (your account is overdrawn without prior agreement).

Unauthorised overdraft rates will apply to the amount of the unauthorised borrowing. We may also refuse to make a payment from your account if you have insufficient funds available.

Arranged overdraft exceeded	Arranged Overdraft Rate plus Surcharge Interest*
Overdraft without prior agreement (No overdraft in place)	17.75% plus Surcharge Interest*

*Surcharge Interest is an interest rate of 1% per month, subject to a minimum charge of £2 per month. For further details refer to your Account Manager or our brochure A Guide to Banking for Business Customers.

Business Loans

For information on Unsecured Business Loans up to £25,000, please visit the Unsecured Business Lending page on our website.

For all other Business Loans, rates are negotiable and further details are available from your Account Manager.

The unauthorised overdraft rates above include an additional 1% per month, subject to a minimum charge of £2.00 per month (known as surcharge interest).

All rates shown above are 'per annum' unless otherwise stated.

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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