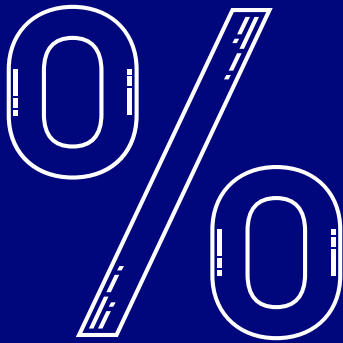


Begin



## 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 8 May 2024.

Gross interest is the interest rate you receive.

AER stands for annual equivalent rate. It shows what the interest rate would be if we worked interest out just once a year. It is intended to make it easier for you to compare different savings products.

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+	2.00%
Less than £1	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+	2.70%
Less than £1	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+	1.70% / 1.71%
Less than £1	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 5.25% on 4 August 2023.

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	34.25%	40.17% EAR
Unarranged overdraft	34.25%	40.17% EAR

## 3rd Level Student Account

Arranged overdraft	0.00%
Unarranged overdraft	0.00%

## Graduate Current Account

### Accounts with no arranged overdraft

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

Arranged overdraft	0.00%
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Unarranged overdraft	0.00%
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## Intercalated and Elective Borrowing

Arranged overdraft	6.25%	6.43% EAR
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Unarranged overdraft	6.25%	6.43% EAR
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## IPLS Borrowing

Arranged overdraft	6.75%	6.96% EAR
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Unarranged overdraft	6.75%	6.96% EAR
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## Graduate Medical School Borrowing

Arranged overdraft	6.50%	6.70% EAR
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Unarranged overdraft	6.50%	6.70% EAR
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## Student Account (11-19 years)

Arranged overdraft	There are no arranged overdrafts available on this account
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Unarranged overdraft	0.00%
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# Personal Current Accounts no longer on sale

(but may be held by existing customers)

## Current accounts that do not pay interest

<b>Arranged overdraft</b>	34.25%	40.17% EAR
<b>Unarranged overdraft</b>	34.25%	40.17% EAR

## Graduate Current Account

<b>Arranged overdraft limit related to your income (accounts held before 25 October 2022)</b>		
<b>Arranged overdraft</b>	12.25%	12.96% EAR
<b>Unarranged overdraft</b>	12.25%	12.96% EAR

## Gold Card Account

<b>Arranged overdraft</b>	7.75%	8.03% EAR
<b>Unarranged overdraft</b>	7.75%	8.03% EAR

## Personal Account for Solicitors

<b>Arranged overdraft</b>	5.25% + agreed margin	
<b>Unarranged overdraft</b>	5.25% + 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.

EAR stands for Equivalent Annual Rate (variable) and is an illustrative interest rate calculated on the assumption that any overdraft interest charged is added to the overdraft balance at the time and then the next interest charge will be based on that slightly higher overdraft balance. This rate assumes that interest is charged monthly and compounded 12 times in a year.

# 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 5.25% on 4 August 2023. 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.

<b>Arranged overdraft exceeded</b>	Arranged Overdraft Rate plus Surcharge Interest*
<b>Overdraft without prior agreement (No overdraft in place)</b>	19.25% 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.



Bank of Ireland UK adheres to The Standards of Lending Practice which are monitored and enforced by the Lending Standards Board: [lendingstandardsboard.org.uk](http://lendingstandardsboard.org.uk)

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