

Bank of Ireland

Direct Personal Savings Rates - Accounts no longer available to new investors

With effect from 11 April 2008

Instant Saver Plus*

	New <i>(as at 25/02/08)</i>		Previous <i>(as at 21/12/07)</i>	
	Gross/AER**	Net	Gross/AER**	Net
£1 - £499	0.75%	0.60%	1.10%	0.88%
£500 - £1,999	1.00%	0.80%	1.35%	1.08%
£2,000 - £4,999	1.125%	0.90%	1.475%	1.18%
£5,000 - £9,999	1.25%	1.00%	1.60%	1.28%
£10,000 - £24,999	1.50%	1.20%	1.85%	1.48%
£25,000 - £49,999	1.91%	1.528%	2.26%	1.808%
£50,000 +	2.45%	1.96%	2.80%	2.24%

Over 55 Premium Savings Account*

	New <i>(as at 25/02/08)</i>			Previous <i>(as at 21/12/07)</i>		
	Gross	Net	AER**	Gross	Net	AER**
£1 - £999	0.75%	0.60%	0.75%	1.10%	0.88%	1.10%
1,000 - £9,999	2.35%	1.88%	2.37%	2.70%	2.16%	2.73%
£10,000 - £24,999	2.60%	2.08%	2.63%	2.95%	2.36%	2.98%
£25,000 - £49,999	2.85%	2.28%	2.88%	3.20%	2.56%	3.24%
£50,000 - £99,999	3.15%	2.52%	3.19%	3.50%	2.80%	3.55%
£100,000 +	3.35%	2.68%	3.39%	3.70%	2.96%	3.75%

*This account is no longer available to new investors with effect from 14.03.2001.

This document can be made available in Braille, large print or audio upon request

Bank of Ireland is incorporated in Ireland with limited liability.

Bank of Ireland

Current Range of Direct Personal Savings Accounts Rates With effect from 11 April 2008

Base Rate **5.00%**

Card Saver Account

	New (as at 11/04/08)		Previous (as at 08/02/08)	
	Gross/AER**	Net	Gross/AER**	Net
£100+	3.00%	2.40%	3.25%	2.60%

Telephone Saver Account

	New (as at 11/04/08)		Previous (as at 08/02/08)	
	Gross/AER**	Net	Gross/AER**	Net
£500+	4.00%	3.20%	4.25%	3.40%

Young Savers Account

	New (as at 25/02/08)			Previous (as at 21/12/07)		
	Gross	Net	AER**	Gross	Net	AER**
£1+	3.83%	3.064%	3.90%	4.18%	3.344%	4.26%

High Interest Cheque Account

	New (as at 25/02/08)			Previous (as at 21/12/07)		
	Gross	Net	AER**	Gross	Net	AER**
£1 - £1,999	0.90%	0.72%	0.90%	1.15%	0.92%	1.15%
£2,000 - £9,999	0.95%	0.76%	0.95%	1.20%	0.96%	1.21%
£10,000 +	2.00%	1.60%	2.02%	2.25%	1.80%	2.27%

Overdraft Rates

	New (as at 11/04/08)	Previous (as at 08/02/08)
Freeway Account* Overdraft	14.20%	14.45%
Personal Account Overdraft	17.75%	18.00%
High Interest Cheque Account Overdraft	18.00%	18.25%
Over 55 Premium Savings Account* Overdraft	18.00%	18.25%

**AER stands for Annual Equivalent Rate and illustrates what the interest would be if the interest rate was paid and compounded each year. The Gross interest rate represents interest payable before the deduction of income tax at the prevailing rate.

Gross Rate %: The rate paid on accounts not subject to Lower Rate Tax#. Net Rate %: The rate paid on accounts after deduction of Lower Rate Tax#

#Tax will be charged at the lower rate, currently 20% under the Tax Deduction Scheme for Interest (TDSI).

Details of our interest rates are also available on our website www.bank-of-ireland.co.uk

Rates are correct at time of going to print April 2008.

We have a range of fixed term deposit accounts ranging from 1 month to 12 month terms with rates fixed daily based on London Money Markets. Please call 08457 190 190 for daily rates.