



Instant Saver Plus

This account has not been available to new customers since 14 March 2001. We pay interest once a year in March.

	New Rate			Previous Rate		
	Gross	Net	AER	Gross	Net	AER
£1 to £499	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£500 to £1,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£2,000 to £4,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£5,000 to £9,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£10,000 to £24,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£25,000 to £49,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£50,000 or more	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%

Over 55 Premium Savings Account

This account has not been available to new customers since 14 March 2001. We pay interest every month.

	New Rate			Previous Rate		
	Gross	Net	AER	Gross	Net	AER
£1 to £999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£1,000 to £9,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£10,000 to £24,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£25,000 to £49,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£50,000 to £99,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£100,000 or more	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%

Overdraft Rates

	New Rate	Previous Rate
Freeway Account (Direct Personal Banking product)	9.70%	10.20%
Personal Account	13.25%	13.75%
High Interest Cheque Account	13.50%	14.00%
Over 55 Premium Savings Account	13.50%	14.00%

Overdraft rates are correct as at 6 March 2009.

You can get details of our interest rates by visiting our website at

www.bank-of-ireland.co.uk

We can provide this document in Braille, in large print or on audiotape or CD.

Bank of Ireland – incorporated in Ireland with limited liability.

Authorised by the Irish Financial Regulator and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request. Registered No. C-1, Head Office, Lower Baggot Street, Dublin 2, Ireland.

Current interest rates for personal savings accounts (from 9 March 2009)

Interest rates can change.
Our base rate is 0.5%

Card Saver Account (Direct Personal Banking product)

This account has not been available to new customers since 19 October 2009. We pay interest once a year in March.

	New Rate			Previous Rate		
	Gross	Net	AER	Gross	Net	AER
£100 or more	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%

Telephone Saver Account (Direct Personal Banking product)

This account has not been available to new customers since 19 October 2009. We pay interest once a year in March

	New Rate			Previous Rate		
	Gross	Net	AER	Gross	Net	AER
£500 or more	0.001%	0.001%	0.00%	0.500%	0.400%	0.500%

Young Savers Account

This account has not been available to new customers since 19 October 2009. We pay interest every month.

	New Rate			Previous Rate		
	Gross	Net	AER	Gross	Net	AER
£1 or more	0.001%	0.001%	0.00%	0.0800%	0.064%	0.080%

High Interest Cheque Account

This account has not been available to new customers since 19 October 2009. We pay interest every month.

	New Rate			Previous Rate		
	Gross	Net	AER	Gross	Net	AER
£1,999 or less	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£2,000 to £9,999	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%
£10,000 or more	0.001%	0.001%	0.00%	0.001%	0.001%	0.00%

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

Gross interest is the interest you receive before income tax is taken off.

Net interest is the interest you receive after income tax is taken off. We must take tax at 20% from most interest payments. You might be able to claim some or all of the tax back from HM Revenue & Customs, or you might have to pay some more tax. You can find out more information by contacting HM Revenue & Customs.