

Current Deposit Rates

Deposit rates, AER

Company	Demand	=<30 days	3mth fixed	6mth fixed	1 year fixed +	Gov Guarantee	Date until guarantee in place	Governing body	Links
Bank of Ireland	0.01%	2.15%(> 10K (21 day notice)	-	-	2.16% (18 mths >€20K <€50K)	See Note 1	See Note 2	Financial Regulator	Bank of Ireland
Anglo Irish Bank	3.1%(<€100K)	1.75%	0.62%	1.75%	3.50%	See Note 1	See Note 2	Financial Regulator	Anglo Irish Bank
Bank of Scotland Ire	1.51%(Min €100K)	1.81%(Min €100K)	1.35%(Min €100K)	1.65%(Min €100K)	1.9%(Min €100K)	100% of deposits up to max. €100,000	n/a	Financial Regulator	Bank of Scotland Ire
EBS Building Society (retail rates)	0.42%	2%(Min €100K)	2.5%(Min €100K)	2.85%(Min €100K)	3.10%(Min €100K)	See Note 1	See Note 2	Financial Regulator	EBS
Permanent TSB	1.75% (Min €10K)	3.25%(Min €10K)	2.73%(Min €10K)	2.73%(Min €10K)	3.1%(Min €10K)	See Note 1		Financial Regulator	Permanent TSB
Rabo Direct	2%	0.20%	0.30%	0.55%	0.75%	100% of the first €100,000 per person	n/a	The Dutch Central Bank	Rabo Direct
AIB	1%	2.01%	0.01%	-	-	See Note 1	See Note 2	Financial Regulator	AIB
Investec	0.25%	2.00%	2.50%	3.00%	3.60%	100% of the first £50,000 per person	n/a	The UK FSA	Investec
Irish Nationwide	3.25%(up to €20K)	2.50% (>=€20K<€100K Eur)	3.50% (>=€20K<€100K Eur)	3%(>=€20K<€100K Eur)	3.50%(>=€20K<€100K Eur)	See Note 1	See Note 2	Financial Regulator	Irish-nationwide
Nationwide UK Ireland	3.30%	-	-	2.82%	3.20%	100% of the first £50,000 per person	n/a	The UK FSA	Nationwide UK
Post Bank	1.5%	Regular saver a/c	Regular saver a/c	Regular saver a/c	1.50%	Irish Government guarantees all deposits	28 September 2010	Financial Regulator	Postbank
An Post	Savings certs 10%(tax free) over 3 years. 3.23% AER (Max €120K single, €240K joint)					See Note 1	See Note 2	Financial Regulator	An Post

Note 1: Irish Government guarantees all deposits under ELG scheme on fixed accounts. Demand & Notice a/cs covered until 29th September 2010.

Note 2: 29th September 2015 or until maturity of the fixed accounts whichever is sooner

Anglo - Premium demand <€100K (2.8% for balances over €100K)

PTSB 6 Month rate (2.73%) available to A&T clients

Anglo- 1 yr fixed, default rate is 1% on attached entire funds over the entire term should a withdrawal occur

Investec 3.60% 12 month accounts is available to personal customer only and for on line apps only. Regular rate 3.35%

Investec offer 20% access to funds during the fixed term

We do not hold agencies with BOI, Rabo, AIB, Irish Nationwide, Nationwide UK & Post Bank hence we are unable to process the accounts on the clients behalf

EBS 9 Mth rate 3.01% AER

Nationwide UK Ireland offer 9 month rate at 3.11% AER

PTSB 11 Month rate 3.35% AER

Nationwide UK 3 year account @3.60% AER (No access during the period)

Nationwide UK 2 year account @ 3.40% AER