

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
Bank of Ireland	0.01%	2.00%(> 10K <20K (21 day notice)	-	-	1.99% (18 mths >€5K-€50K)	Note 1	Note 2	Financial Regulator
Anglo Irish Bank	3.2%(<€100K)	1.75%	0.82%	1.75%	3.50%	Note 1	Note 2	Financial Regulator
Bank of Scotland Ire	0.5%(Min €100K)	0.86%(Min €100K)	1.4%(Min €100K)	1.7%(Min €100K)	1.95%(Min €100K)	100% of deposits up to max. €100,000	n/a	Financial Regulator
EBS Building Society (retail rates)	0.55%	2%(Min €100K)	2.5%(Min €100K)	2.85%(Min €100K)	3.35%(Min €20K)	Note 1	Note 2	Financial Regulator
Permanent TSB	1.5% (Min €10K)	3%(Min €10K)	2.5%(Min €10K)	2.5%(Min €10K)	2.90%(Min €10K)	Note 1	Note 2	Financial Regulator
Rabo Direct	2.00%	0.20%	0.35%	0.50%	0.80%	100% of the first €100,000 per person	n/a	The Dutch Central Bank
AIB	1.00%	0.25%	0.188%	-	0.125%	Note 1	Note 2	Financial Regulator
Investec New Funds	0.50%	1.51%	-	3.02%	3.00%			
Investec- Off line rates	0.25%	1.51%	2.52%	2.52%	2.50%	100% of the first £50,000 per person	n/a	The UK FSA
Irish Nationwide	3.25% (up to €20K)	1.45% >=€20K	3.50% (>=€20K)	3%(>=€20K <€100K Eur)	3.50%(>=€20K)	Note 1	Note 2	Financial Regulator
Nationwide UK Ireland	3.30%	-	-	2.82%	3.20%	100% of the first £50,000 per person	n/a	The UK FSA
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-
Ulster Bank	2.60% (€15K- 1 Mill)			2.60% (€15K-€1 mill)		100% of the first €100,000 per person	n/a	Financial Regulator
An Post	Savings Bonds 10%(tax free) over 3 years. 3.23% AER (Max €120K single, €240K joint)					State guaranteed	n/a	Financial Regulator

Note 1: Irish Government guarantees all deposits under ELG scheme on fixed accounts (for amounts over €100K). Demand & Notice a/cs covered until 31st December 2010.

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

Anglo - Premium demand <€100K-3.1% AER (2.8% for balances over €100K)

Anglo -Easy Access reward account- 2.2% for reward period (12 months) & bonus rate of 1%. Two withdrawals permitted during 12 months. Penalty for 3rd+ withdrawals- 1% on the entire balance

PTSB 6 Month rate (2.50%) 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 offer 20% access to funds during the fixed term

Investec Rates include 0.25% uplift for online applicaton.

Submissions off line do not attract same rates

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

PTSB 7 Month rate 3.22% AER

Nationwide UK 3 year account @3.30% AER (No access during the period)

Nationwide UK 2 year account @ 3.25% AER

EBS 18Mth account 4.75% gross/ 3.14% AER, 50% Access. Min €3K, max €200K