



FlexSave Account

Earn 1.75% gross¹/AER² on
balances over £1,000

The NEW FlexSave Account

Our new FlexSave Account is designed for individuals or Businesses who want their money to work hard for them.

The features of the FlexSave Account

- A variable rate of 1.75%* gross¹/AER² – on balances over £1,000
- Interest is paid annually in March
- Minimum amount you can open the account with is £3,000
- Maximum amount you can save £10,000,000
- You can have instant access to your money. There are no limits on the number of withdrawals you can make
- You can pay more money into the account at any time
- You can manage your account by phone, on the internet or in a branch.

*Rate is correct as at 12 February 2009 and includes an introductory bonus of 1.5% for the first 12 months from account opening.

How do I apply?

If you have decided that you would like to apply please read through the specific Terms and Conditions outlined in this leaflet.

Then to open your account, simply call into one of our branches. Alternatively you can call* **0800 0850 444** or apply on-line at **www.bankofireland.co.uk/savings**

We will also provide you with a copy of the general Terms and Conditions relating to this account.

If you are not happy with your choice of account we will help you switch to another account providing you tell us within 14 days.

¹The Gross interest rate represents the fixed rate payable before the deduction of income tax at the prevailing rate. ²AER stands for Annual Equivalent Rate and illustrates what the interest would be if the interest rate was paid and compounded each year. As every advertisement for a savings product, which quotes an interest rate, will contain an AER, you will be able to compare more easily what return you can expect over time. The AER rates shown here are illustrative of what the rate payable would be if it were paid on an annual basis. *For your security and to improve our service to you, we may record and monitor phone calls for training purposes.

Specific Terms and Conditions for FlexSave Account (“the Account”)

The following Specific Terms & Conditions are supplemental to the General Terms and Conditions that are supplied with the Account Opening Pack.

Where there is a difference between the Specific and General Terms and Conditions the Specific Conditions will apply.

Eligibility for the Account

- 1) To be eligible for the FlexSave Account you must be aged 12 or over.

Opening the Account

- 2) The minimum amount required to open an Account is £3,000. The maximum balance permitted in the Account is £10 million.

Account Conditions

- 3) Wages or salary mandates cannot be paid directly into your account.
- 4) No standing orders or direct debit instructions are permitted from the Account.

Withdrawals

- 5) There is no limit in the number of withdrawals you can make from your Account.

Interest

- 6) Interest rate for your Account will be paid annually at the relevant FlexSave interest rate (which may vary from time to time in accordance with our General Terms and Conditions) unless paragraph 7 below applies.
- 7) Our Demand Deposit Account interest rates will be payable on your Account in respect of any day during which (or during part of which) the cleared balance is less than £1,000.

We can provide this document
in Braille, in large print
and on audio tape or CD.

Please ask any member of staff
for details.

www.bankofireland.co.uk/savings



Call* **0800 0850 444**

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and monitor phone calls for training purposes.

Branch details can be found on our website.