

Bank of Ireland Accounts

Call Deposits Key Features

- Minimum balance of £5,000 or currency equivalent, with no maximum
- A variable rate of interest.
- Interest paid twice a year in June and December. This can be paid to the same account or to another designated account.
- Any number of withdrawals are permitted at any time without notice. No charges are made to withdraw from a call deposit account however a charge will be applicable if the funds are to be paid away to an account outside of Bank of Ireland (I.O.M.) Limited.
- Interest on your account is paid gross without any tax being deducted or withheld by the Bank. You may have a tax liability in your country of residence in respect of interest paid on deposits with the Bank. It is your responsibility to obtain tax advice and to make all tax payments, returns and disclosures to the relevant authorities. *Please see below for details of the EU Savings Tax Directive.
- Available in all major currencies.

Fixed Term Deposits Key Features

- Minimum balance of £5,000 or currency equivalent, with no maximum
- A guaranteed fixed rate until the account matures.
- Interest paid at the end of the fixed-term and either added to the account or paid away to another account.
- At the end of the fixed term the account will be automatically re-invested for the same term unless otherwise instructed.
- Any number of withdrawals are permitted at any time without notice. No charges are made to withdraw from a call deposit account however a charge will be applicable if the funds are to be paid away to an account outside of Bank of Ireland (I.O.M.) Limited.
- Interest on your account is paid gross without any tax being deducted or withheld by the Bank. You may have a tax liability in your country of residence in respect of interest paid on deposits with the Bank. It is your responsibility to obtain tax advice and to make all tax payments, returns and disclosures to the relevant authorities. Please see below for details of the EU Savings Tax Directive.
- Available in all major currencies.

Capital and Income Deposits Key Features

- Minimum balance of £5,000 or currency equivalent, with no maximum
- A guaranteed fixed rate until the account matures.
- Interest paid at the end of the fixed-term into a separate "Income" account.
- At the end of the fixed term the "Capital" element of the account will be automatically re-invested for the same term unless otherwise instructed.
- Withdrawals are permitted at any time on the following basis:
 - At maturity – Any number of withdrawals are permitted at any time without notice. No charges are made to withdraw from a call deposit account however a charge may be applicable if the funds are to be paid away to an account outside of Bank of Ireland (I.O.M.) Limited.
 - During the fixed term – Any number of withdrawals are permitted during the fixed term however there will be an account breakage charge of £100 or currency equivalent and a transfer charge will be applicable if the funds are to be paid away to an account outside of Bank of Ireland (I.O.M.) Limited.
- Interest on your account is paid gross without any tax being deducted or withheld by the Bank. You may have a tax liability in your country of residence in respect of interest paid on deposits with the Bank. It is your responsibility to obtain tax advice and to make all tax payments, returns and disclosures to the relevant authorities. Please see below for details of the EU Savings Tax Directive.
- Both "Capital" and "Income" accounts will be identical and have the same interest rates and terms and conditions.
- Available in all major currencies.

EU Savings Tax Directive

With effect from 1st July 2005, interest on deposit accounts for account holders who are resident in the European Union may have a Retention Tax deducted from the Gross Interest payments. This is to comply with the European Union Savings Tax Directive (the "Directive"). You may be able to avail of an exemption from this Retention Tax in accordance with the Directive. Please contact us for further details. If the Bank is required to make a deduction for Retention Tax on any sums payable by the Bank to you, the Bank shall have no liability to you in respect of any loss suffered by you. If the Bank is required to make a payment in respect of Retention Tax as a result of your failure to pay such tax, you agree to indemnify and reimburse the Bank for any such payments together with the Bank's reasonable costs incurred.