

Indicative Personal Deposits Rates* 27/05/2016

	Demand	Freedom 30 30 Day Notice	Smart Access Demand	1 Month Fixed	3 Month Fixed	6 Month Fixed	9 Month Fixed	12 Month Fixed	14 Month Fixed	15 Month Fixed	16 Month Fixed Access
Permanent TSB											
Gross Return Rate	0.05%	0.50%	N/A	N/A	0.07%	0.25%	0.44%	0.75%	N/A	N/A	1.07%
AER	0.05%	0.50%	N/A	N/A	0.30%	0.50%	0.60%	0.75%	N/A	N/A	0.80%
KBC Bank											
Gross Return Rate	0.15%	N/A	0.70%	0.02%	0.12%	0.27%	0.45%	0.90%*	1.05%	N/A	N/A
AER	0.15%	N/A	0.70%	0.20%	0.25%	0.55%	0.60%	0.90%*	0.90%	N/A	N/A
Leeds Building Society											
Gross Return Rate	N/A	1.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AER	N/A	1.00%	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investec Bank											
Gross Rate*	0.00%	N/A	N/A	0.10%	0.15%	0.15%	0.30%	0.40%	N/A	N/A	N/A
AER*	0.00%	N/A	N/A	0.10%	0.15%	0.15%	0.30%	0.40%	N/A	N/A	N/A
EBS											
Gross Return Rate	N/A	N/A	N/A	N/A	0.05%	0.13%	0.38%	0.55%	N/A	0.63%	N/A
AER	N/A	N/A	N/A	N/A	0.20%	0.25%	0.50%	0.55%	N/A	0.50%	N/A

* KBC 12 month fixed 0.90% - no withdrawals permitted (0.70% with one withdrawal up to 25%)

	18 Month Fixed	2 Year Fixed	3 Year Fixed	12 Month Fixed Rate Top Up Deposit A/C	12 Month Fixed Interest First	12 Month Extra	18 Months Fixed Interest First	24 Month Fixed Interest First	Regular Saver Accounts**	Regular Saver Extra
Permanent TSB										
Gross Return Rate	1.19%	N/A	2.73%	N/A	0.75%	N/A	1.19%	1.71%	N/A	N/A
AER	0.80%	N/A	0.90%	N/A	0.75%	N/A	0.80%	0.85%	N/A	N/A
KBC Bank										
Gross Return Rate	1.50%	N/A	3.35%	0.50%	0.80%	1.15%^	N/A	N/A	1.50%	4.00%
AER	1.00%	N/A	1.10%	0.50%	0.80%	1.15%	N/A	N/A	1.50%	4.00%
Leeds Building Society										
Gross Return Rate	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AER	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Investec Bank										
Gross Rate*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
AER*	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
EBS										
Gross Return Rate	N/A	1.22%	2.12%	N/A	N/A	N/A	N/A	N/A	3.00%	N/A
AER	N/A	0.60%	0.70%	N/A	N/A	N/A	N/A	N/A	3.00%	N/A

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First Choice Financial Services Ltd is remunerated by the banks for the establishment of deposit accounts where we hold a Letter of Appointment.
The interest rates quoted are available through banks where First Choice Financial Services Ltd hold a deposit Agency
Gross Rate is the daily interest accrual rate. Gross Return is the term maturity rate on return.

AER (Annual Equivalent Rate) illustrates what the interest would be if interest was paid and compounded each year.

*These Investec rates quoted are for Accounts Set Up Online Only and are quoted at the Gross Interest Rate

**Regular savers account terms and conditions apply

*** Variable

Other Rates available on demand

**** Rate Tiered, rate quoted for balances over €100,000

^Must have KBC Extra Current A/C and lodge a minimum of €2,500 to KBC Extra Current A/C each month