



Protected

SAVINGS DIRECT

Summary Box

Account Name	Fixed Rate Bond												
What is the interest rate?	<table><tr><th>Term</th><th>Credit Interest Rate Gross*/AER**</th></tr><tr><td>1 year</td><td>5.05%</td></tr><tr><td>2 year</td><td>5.10%</td></tr><tr><td colspan="2">Effective from 27.11.23</td></tr></table> <p>Interest is calculated and accrued daily based on the balance in your account. Interest will be paid to your account on maturity or annually for the 2 year term.</p>	Term	Credit Interest Rate Gross*/AER**	1 year	5.05%	2 year	5.10%	Effective from 27.11.23					
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Can Allied Irish Bank GB) Savings Direct change the interest rate?	<ul style="list-style-type: none">• No. The rate of interest will not change during the course of the term.• If you decide to reinvest, the interest rate may differ to the interest rate applied on account opening.												
What would the estimated balance be at maturity based on £5,000 deposit?	<p>The balance in your account at maturity will depend on how much you deposit and when, the applicable interest rate, and the term of your investment. This projection is provided for illustration purposes only and does not take into account your individual circumstances.</p> <table><tr><th>Balance invested</th><th>Credit Interest Rate Gross*/AER**</th><th>Balance at maturity</th><th>Interest earned</th></tr><tr><td>£5,000</td><td>5.05%</td><td>£5,252.50</td><td>£252.50</td></tr><tr><td>£5,000</td><td>5.10%</td><td>£5,523.01</td><td>£523.01</td></tr></table>	Balance invested	Credit Interest Rate Gross*/AER**	Balance at maturity	Interest earned	£5,000	5.05%	£5,252.50	£252.50	£5,000	5.10%	£5,523.01	£523.01
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How do I open and manage my account?	<ul style="list-style-type: none">• You can open a Fixed Rate Bond by by post. (Available to existing customers only)• Available to personal customers only.• Lodgements can only be made by cheque or electronic transfer from an existing Allied Irish Bank (GB) account.• The minimum balance to open is £5,000. The maximum amount that may be held in the account is £2,000,000.• You can manage your account by phone or by post.• You must provide us with a maturity instruction prior to the maturity date. If we don't hear from you before your bond maturity date, here is what will happen:<ul style="list-style-type: none">- If your funds are above the minimum balance of £5,000 they will be re-invested as per the original term agreement at the prevailing rate.- If the funds are below the minimum balance of £5,000 they will be returned to you by the same means they were received.• You can provide us with a maturity instruction by writing to us or by calling us on 0345 455 22 22†. We will write to you before your maturity date reminding you of the options available when your account matures.												
Can I withdraw money?	<ul style="list-style-type: none">• Withdrawals and closures before the maturity date are only permitted in exceptional circumstances and at the discretion of the Bank following receipt of a written signed request. The interest penalty for early withdrawal or closure is based on how long actually remains on the Bond before maturity:<ul style="list-style-type: none">o Less than 1 year remaining = 60 days interesto Less than 2 years remaining = 90 days interest• At maturity you can choose to reinvest all funds, withdraw some of the funds and reinvest the balance or withdraw all of your funds and close the account by writing to us or calling us on 0345 455 22 22†. Funds can be returned from this account to a bank account in your name, nominated at account opening.												
Additional information	<p>Tax</p> <p>We do not deduct tax from the interest we pay you in accordance with current legislation. The law relating to taxation is always liable to change.</p>												

* Gross stands for contractual rate of interest payable before the deduction of income tax at the rate specified by law.

** AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.

† Lines open: 9am to 5pm Monday – Friday (excluding Bank Holidays). Calls are recorded. Call charges may vary – refer to your service provider.

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