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Personal deposits comparison schedule

Deloitte Pensions and Investments Ltd

3 December 2013

Please note this document is intended to provide an indication of deposit rates currently available to individuals in the Irish market. The document does not take charges, taxation issues or alternative options into account nor does it seek to compare or recommend a deposit with a financial institution over other forms of money market investments such as structured deposits or a unit linked fund. Please contact DPIL for any further details on any of these deposits as additional terms and conditions may apply. If you have any questions on this document or would like some information on alternative money market investments please contact Shane McInerney on 014173889 or by email on smcinerney@deloitte.ie.

Financial institution	Demand (AER)	6 months (AER)	1 year (AER)	3 years (AER)	5 years (AER)	Credit rating	Irish Government Deposit guarantee scheme - €100,000 per person	Additional guarantee/ commentary	Minimum investment amount
Rabodirect*	2.00%	-	0.20%	1.00%	1.60%	AA-	-	Dutch Deposit Guarantee System - €100,000 per person	€1 - €500
Nationwide UK**	1.75%^	1.25%	1.75%^^	2.00%	-	A	-	UK Financial Services Compensation Scheme - £85,000 per person	€2,000 - €3,000
Barclays Bank Plc London	0.25%	0.35%	0.50%	-	-	A	-	UK Financial Services Compensation Scheme - £85,000 per person	€2,000,000
State Savings (formerly An Post)***	0.25%	0.50%	0.50%	1.32%	2.11%	BBB+	-	Deposits are 100% guaranteed by the Irish Government with no expiry date	€50
Ulster Bank****	2.00%	2.25%	2.15%	-	-	BBB+	Yes	Parent company RBS is 80% owned by the UK government	€15,000
Investec******	0.25%	1.51%	1.90%	-	-	BBB-	-	UK Financial Services Compensation Scheme - £85,000 per person.	€20,000
KBC	2.30%	2.30%	2.40%	2.30%	3.00%	BBB-	Yes	-	€3,000 - €25,000
Bank of Ireland	1.15%‡	1.90%	2.30%	2.10%	-	BB+	Yes	15% owned by the Irish Government.	€5,000 - €1,000,000††
AIB********	0.75%‡‡	1.80%‡‡	2.00%‡‡	1.25%‡‡	1.80%‡‡	BB	Yes	99.8% owned by the Irish Government.	€0 - €6,000
EBS Ltd	1.76%	1.91%	2.15%	2.01%	2.25%	BB	Yes	99% owned by the Irish Government as a subsidiary of AIB.	€5,000 - €250,000
Permanent TSB********	2.50%†	2.18%	2.45%	-	2.25%	B+	Yes	99.24% owned by the Irish Government.	€0 - €10,000††

Top interest rates

Term	Financial institution	Rate
Demand	Permanent TSB	2.50%
6 months	KBC	2.30%
1 year	Permanent TSB	2.45%
3 years	KBC	2.30%
5 years	KBC	3.00%

Top credit ratings

Financial institution	Rating
Rabodirect	AA-
Nationwide UK	A
Barclays PLC	A
Ulster Bank	BBB+
State Savings	BBB+

Please note the information contained within this sheet is as at 3 December 2013.

** The interest rate is not compounded for Rabodirect deposit accounts. Demand rate is 2.00% AER for the first €20,000, 1.5% AER thereafter. It is 1.25% AER on amounts above €1 million up to €10 million and 0.00% on amounts deposited above €10 million.*
***Maximum balance is €2million.*
^One withdrawal permitted per year free of charge to a maximum of 20% of the cleared balance in the account. 30 Days notice required to make a withdrawal thereafter.
^^You must already have an account open with Nationwide UK and have maintained the minimum balance required in that account for a period of at least 12 months to qualify for this rate.
****3 and 5 year rates are not subject to DIRT. Individual maximum holding for 3 year Savings Bonds and 5 year Savings Certificates is €120,000. 6 month and 1 year rates are based on the deposit plus (30 day notice) account.*
*****Additional fees apply for some Ulster Bank accounts.*
******An S&P rating is not available. A Fitch rating is used.*
*******Generic rates included for AIB and Permanent TSB, better rates may be available upon confirmation of deposit amounts. Permanent TSB allows one withdrawal of up to 25% free of charge on the 5 Year Fixed Term.*
‡ Only one lodgement permitted.The demand rate used is the Double Up 12 Month Account. This offers a rate of 1.15% AER per annum with a 1.15% AER bonus if no withdrawals are made within the 12 month period. Available for new personal funds to Bank of Ireland Group only.
‡‡ The rate used for the demand account is the variable direct deposit rate. The rate used for the six month deposit is an online 21 day notice account, maximum deposit is €1,000,000. The 3 and 5 year deposits have a minimum deposit of €6,000 and maximum of €25,000. You can earn up to €480 interest per annum DIRT free on the 3 year Special Term Savings (STA) account and up to €635 interest per annum DIRT free with the 5 year STA.
† Demand rate deposit is the booster bonus deposit account. 1.5% AER for balances above €10,000 and a 1.00% variable bonus on top of this rate where no more than 2 withdrawals are made per calander year.
††Rates received are dependent on minimum amounts deposited.
Danske Bank has been removed from this document due to the closure of their retail services in the Republic of Ireland

Please note this sheet does not guarantee any of the above rates nor does it constitute financial advice in any way. The information contained above is for illustrative purposes only.

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