



## Summary Box

Account name	Easy Access Account Issue 3											
What is the interest rate?	<table border="1"> <thead> <tr> <th>Credit balance</th> <th>Credit Interest Rate Gross*/AER**</th> </tr> </thead> <tbody> <tr> <td>All balances</td> <td>2.25%</td> </tr> <tr> <td></td> <td>Effective from 26.10.2023</td> </tr> </tbody> </table>		Credit balance	Credit Interest Rate Gross*/AER**	All balances	2.25%		Effective from 26.10.2023				
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All balances	2.25%											
	Effective from 26.10.2023											
	Interest is calculated and accrued daily based on the balance in your account. Interest will be paid to your account annually at the beginning of April.											
Can Allied Irish Bank (GB) Savings Direct change the interest rate?	<ul style="list-style-type: none"> <li>• Yes. The interest rate is variable which means we can change the rate from time to time as set out in Section 25 of the Savings Direct Personal Savings Terms &amp; Conditions.</li> <li>• If we decide to reduce the rate, we will provide two months' notice by contacting you in writing.</li> <li>• If we decide to increase the rate, this will be notified to you as soon as possible.</li> </ul>											
What would the estimated balance be after 12 months based on a £1,000 deposit?	<ul style="list-style-type: none"> <li>• The balance in your account after 12 months will depend on how much and when you deposit funds and the applicable interest rate.</li> <li>• This projection is provided for illustration purposes only and does not take into account your individual circumstances.</li> <li>• This projection assumes that funds lodged are left for 1 year and no rate changes have taken effect. Any lodgements or withdrawals will affect the interest you earn.</li> </ul> <table border="1"> <thead> <tr> <th>Balance invested</th> <th>Current Credit Interest Rate Gross*/AER**</th> <th>Balance after 12 months</th> <th>Interest earned</th> </tr> </thead> <tbody> <tr> <td>£1,000</td> <td>2.25%</td> <td>£1,022.50</td> <td>£22.50</td> </tr> </tbody> </table>				Balance invested	Current Credit Interest Rate Gross*/AER**	Balance after 12 months	Interest earned	£1,000	2.25%	£1,022.50	£22.50
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How do I open and manage my account?	<ul style="list-style-type: none"> <li>• A Savings Direct Easy Access 3 is currently not available to open.</li> <li>• Lodgements can only be made by cheque or electronic transfer.</li> <li>• The minimum balance that must be maintained is £1. The maximum amount that may be held in the account is £1,000,000.</li> <li>• You can manage your account by calling 0345 455 22 22† or by post.</li> </ul>											
Can I withdraw money?	<ul style="list-style-type: none"> <li>• Yes. You can withdraw money from this account to a bank account in your name, nominated at account opening.</li> <li>• There are no charges for withdrawing from this account.</li> </ul>											
Additional information	<p><b>Tax</b> 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.