



Personal Savings
1850 44 22 22



angloirishbank.ie

A guide to our Savings Accounts

Anglo Irish Bank





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Making your money work for you

Anglo Irish Bank is one of the leading providers of Personal Savings products in Ireland and many thousands of Irish people have chosen us as the home for their savings.

Our ongoing commitment to delivering highly competitive deposit rates of interest and consistently high levels of customer service has allowed us to build strong, enduring relationships with our clients .

This brochure is an introduction to our current products. You can find out a lot more information and up to the minute details about these and other products that Anglo Irish Bank offers at our website:

www.angloirishbank.ie

Alternatively, we welcome your calls between 8am and 8pm, Monday to Friday, on **1850 44 22 22***, where our helpful staff will answer your questions and provide any further information you may require.

We look forward to being of service to you.

* Calls are recorded.

1. Types of accounts

You can open any of our accounts by post and the types of accounts currently available, and features of these, are outlined below.

Account	Features
Easy Access Reward Account	<ul style="list-style-type: none"> ■ Excellent rate of Interest ■ No notice required for withdrawals ■ A Reward rate applies if no more than 2 withdrawals are made in the Reward period ■ The Reward period is the initial 12 month period from account opening ■ Minimum deposit - €1 ■ Maximum deposit - €100,000 <p><i>Some restrictions apply in the operation of this account; see enclosed schedule of rates for further information.</i></p>
Easy Access Account	<ul style="list-style-type: none"> ■ No notice required for withdrawals ■ Competitive rate of interest ■ Minimum deposit - €1 ■ Maximum deposit €1,000,000
Fixed Term Reward Account	<ul style="list-style-type: none"> ■ Excellent rates of Interest, fixed for full term ■ 1 year term ■ A bonus "Reward" rate of interest applies if no withdrawal made during term ■ Minimum deposit - €1 ■ Maximum deposit €1,000,000 <p><i>Some restrictions apply in the operation of this account; see enclosed schedule of rates for further information.</i></p>
Fixed Term Accounts	<ul style="list-style-type: none"> ■ Competitive rates of interest ■ Wide range of terms available ■ Minimum deposit €1 ■ Maximum deposit €1,000,000



Please note the following

- Terms and Conditions apply for all our accounts – see the enclosed details or visit our website for more information.
- To open any of the accounts listed above, you must be living in the Republic of Ireland.
- We do not offer Deposit Interest Retention Tax (DIRT) exempt non-resident accounts.
- You must be over 18 years of age to open one of these accounts.
- All accounts are available in Euro currency only.

2. Choosing an Account? Getting the Best Value for You

It is important that you choose the right account for you!

Regular Savings option If you want to make regular payments into an account that delivers competitive rates of interest, our Easy Access and Easy Access Reward Accounts will allow lodgements as often as you wish. These accounts offer competitive rates of return and represent excellent value compared to many traditional instant access accounts offered by Banks and Building Societies.

Lump-sum deposits If you have a lump sum or have monies sitting in a low interest account in another financial institution, then you could consider opening one of our Easy Access Accounts or one of our Fixed Term Accounts.

The Fixed Term Accounts offer competitive rates of interest and give you the peace of mind from knowing what your interest rate will be for the term of the deposit. This feature is particularly attractive for customers who seek certainty on their return. If having immediate access to your account is a priority for you, our Easy Access Accounts provide this flexibility.

“Best of Both Worlds” Option

For many customers, the ideal solution to their savings needs could be to open two or more accounts with us. For example, if you have a lump sum that you are able to put away for a fixed period of time, you could open a Fixed Term Reward Account. However, if you also intend to save regularly and need access to your savings, you could also choose to open one of our Easy Access Accounts and make regular payments as required – the best of “both worlds”.

To learn more about our products simply contact our Personal Savings team on **1850 44 22 22*** or visit **www.angloirishbank.ie**

* Calls are recorded.



3. Four Easy Steps to Opening an account

Opening an account with Anglo Irish Bank couldn't be easier:

- 1) Fill out the application form accompanying this brochure or simply log on to **www.angloirishbank.ie** and complete and print off the application form on our website.
- 2) Provide us with account opening documentation (see next page).
- 3) On your application form, simply advise how you want to make your first deposit – by cheque or by transfer from another bank account.
 - By electronic transfer from another bank account – Once we have received your completed application form, and confirmed that all the formalities have been completed we will advise you how to transfer funds electronically to Anglo Irish Bank;
 - or
 - By cheque – your cheque should be made payable to the account holder(s) only and marked as 'account payee only'.
Do not make the cheque payable to 'Anglo Irish Bank'.
- 4) Return the completed form and relevant documents proving your identity to our Freepost address, using the enclosed envelope.

After we have received your completed application and completed all the account opening formalities we will send you correspondence confirming:

- Your new account number;
- Receipt of your first deposit;
- The interest rate that applies to your new account.

4. Account Opening Documentation - 3 Steps

1. Providing proof of identity

If you are opening a new account by post, we will ask you to give us the following:



(A) A copy* of your Passport and Irish Driving Licence



(B) A certified copy** of either your Passport or Irish Driving Licence



(C) (Applicable only if you are opening your account by cheque) A copy* of your Passport or Irish Driving Licence and a cheque which is drawn on an account in your own name and held with an Irish Financial Institution.

You may use one of the three options listed below to prove your identity.

2. Confirming your address

Two documents showing your residential† address and are dated within the last six months – these can include an electricity, gas or phone bill, bank statement or an insurance statement for your car or home.

If you are opening your account in person, we will require one of the documents listed in Option A and one proof of address document for each applicant present. If the application is in joint names and one of the signatories is not present, please supply 2 of the documents listed in A or B for the other signatory.

* Your photocopy should be a clear and legible copy of your current, in-date document and your signature should match that on your application form.

**Your photocopy can be certified by a member of an Garda Síochána at your local Garda station, a solicitor, an accountant or at your local bank branch.

† This address must match the residential address you have stated on the application form.



3. Provision of PPS Number

Under the Return of Payments Regulations 2008, Financial Institutions are obliged to request your PPS number (unless previously provided to us under these Regulations), along with a clear and legible photocopy of any one of the following documents to verify it:

- P60
- P45
- P21 Balancing Statement
- European health insurance card
- Drug payment scheme card
- Payslip (where employer is identified by name or tax number)
- Tax Assessment
- Tax Return Form
- PAYE Notice of Tax Credits
- Social Services card
- Pension Book
- Child Benefit Award Letter/Book

Alternatively, any other printed documentation issued by the Revenue Commissioners or by the Department of Social and Family Affairs which contains the person's name, address and tax reference number will also be acceptable.

Please note the following

- If you previously held an account with Anglo Irish Bank, you may not need to give us new account opening documentation. Please contact our **Personal Savings Team on callsave 1850 44 22 22*** to check your details.
- If you are unable to provide any or some of the documents listed above, please contact us to see if there is an alternative solution.

* Calls are recorded.

5. Paying in & Taking money out

Paying money in

There are two easy ways to lodge to your account.

- Electronic Payment – to make an electronic transfer from another bank you will need to provide your bank with our Sort code – 99 02 20 and your Anglo Irish Bank account name and number.

or

- Cheque – post the cheque to us made payable to the name(s) of the account holder and marked 'account payee only'.

Do not make the cheque payable to 'Anglo Irish Bank'.

Taking Money out

To make a withdrawal from your account, either telephone our Personal Savings Team on **1850 44 22 22*** or simply advise us in writing, and advise if you would like to receive a cheque or a payment by electronic transfer:

- Electronic payment – if you choose this option, payment will be made to the bank account which you have stated on the back of your application;
- Cheque – If you choose to receive payment by cheque this will be made payable to the name of the account holder(s).

N.B. To protect the security of your account, we do not post cheques to addresses outside of the Republic of Ireland and only electronic payments will be made.

You can take money out of your account by phoning our **Personal Savings Team on 1850 44 22 22*** between 8am and 8pm, Monday to Friday, except on bank holidays.

* Calls are recorded.



6. Helping you manage your account

We aim to make sure that you have the most up-to-date information on all your account activities and details. We will provide you with:

- Details of any money lodged into or taken from your account;
- An annual statement of your account** – for 1 to 5 year accounts, Fixed Term Reward Accounts and for Easy Access Reward Accounts, we will send you a statement on the anniversary of account opening or on account closure and for all other accounts, we will issue a statement in January or on account closure;
- A Certificate of Interest on request – either contact our Personal Savings Team on callsave **1850 44 22 22***, or access these details online through our AngloConnect facility (see 'Online Service' below);
- Details of our current interest rates – available on our website at **www.angloirishbank.ie**
- Details of any changes to the interest rates of variable accounts – any such changes will be advertised in the national newspapers on or before the day of the rate change.

Online Service

To help you manage your account, Anglo Irish Bank has developed an online service, AngloConnect.

With AngloConnect, you can:

- Access your account details in an easy and secure way over the internet;
- Log onto your account from any computer;
- Access 'real time' account information;
- Download your statements and certificates of interest.

Please note, however, that you cannot carry out your banking transactions online.

While new customers can apply for this service when they complete the account application, existing customers can simply go to **www.angloconnect.com** and follow the registration process online.

* Calls are recorded.

**Customers can choose to receive account confirmations and statements by email or post.

7. Should you need to talk to us

Telephone – simply contact our Personal Savings Team on 1850 44 22 22*

When you phone us, we will ask you for characters from the password and the answer to one of your security questions. The password and the security question will be those provided by you in your original account application. If you cannot remember your password, we will ask you to answer all the security questions based on details which you previously gave us.

*Please remember that we will never phone and ask you for security details, such as your password. If this situation arises please advise **our Personal Savings Team on 1850 44 22 22***.*

Post

All communications sent out from Anglo Irish Bank with regard to the operation of a clients account will be sent by post, unless that customer has chosen to receive account confirmations and statements, by email.

* Calls are recorded.



8. Frequently asked questions

Can I use telephone banking?

Yes. For information on your account or to make a transaction, simply call **1850 44 22 22***.

Please remember that we will never phone and ask you for security details, such as your password. If this situation arises please advise **our Personal Savings Team on 1850 44 22 22*** if someone asks you for this information.

Will the interest rate change on my account?

The interest rate on a Fixed Term Account is set from the account opening date and will not change before the term end.

The interest rate payable on a Fixed Term Reward Account may change in line with how the account is operated as detailed in the Terms and Conditions, Section F.

The interest rate payable on an Easy Access Reward Account may change in line with how the account is operated and the interest rate on these accounts is variable and will change at the end of the Reward Period as detailed in the Terms and Conditions, Section G.

The interest rates on our variable accounts may change in line with general market conditions. If this happens, we will:

- Advertise any changes to these variable interest rate accounts in the national newspapers and also on our website at **www.angloirishbank.ie**;
- Apply any interest rate changes to your account on the date displayed in the notice advertised.

* Calls are recorded.

How do we calculate interest and credit it to your account?

We calculate the interest on the closing balance of your account each day.

For our Easy Access Accounts, we will credit the interest on the last working day in December or on account closure.

For our 1-5 Year Fixed Term Accounts, our Fixed Term Rewards Accounts and our Easy Access Reward Accounts, we will credit the interest on the anniversary of account opening or an account closure.

For our Short Term Fixed Accounts, we will credit the interest on the maturity date of the account or on account closure.

Can I change my details?

Yes – simply send us your updated details in writing and we will update your account.

Please note that some changes may require further documentation and/or verification.

Note: Additional Frequently Asked Questions are available on our web site at www.angloirishbank.ie



9. Further Information

If you need to contact us or have any further questions, you can:

- Speak to a member of our **Personal Savings Team on callsave 1850 44 22 22*** (8am – 8pm, Monday to Friday, except on bank holidays);
- Email us at savings@angloirishbank.ie;
- Visit our website at www.angloirishbank.ie; or
- Write to us at:

**Anglo Irish Bank Corporation Limited,
FREEPOST,
Personal Savings,
Stephen Court,
18/21 St Stephen's Green,
Dublin 2.**

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