

Top Rates on Deposits

Deposit Rates as of 08/05/2019

KBC Bank (Personal Customers)

	<u>Gross</u>	<u>AER</u>
* 35 Day Notice Account 3k - €100k	0.30%	0.30% Var
Regular Saver Account €100 - €1k per month	0.25%	0.25% Var
Standard Demand Account €3k - €1.5mil	0.01%	0.01% Var
* Smart Access Demand Account €3k - €100k	0.15%	0.15% Var
1 Month Account €3k - €1.5mil	0.01%	0.10%
3 Month Account €3k - €1.5mil	0.04%	0.15%
6 Month Account €3k - €1.5mil	0.08%	0.15%
9 Month Account €3k - €1.5mil	0.15%	0.20%
12 Month Account €3k - €1.5mil (No Access)	0.35%	0.35%
12 Month Account €3k - €1.5mil (Interest Upfront Savings)	0.25%	0.25%
12 Month Account €3k - €1.5mil (Access to 25% once off)	0.15%	0.15%
14 Month Account €3k - €1.5mil	0.47%	0.40%
18 Month Account €3k - €1.5mil	0.60%	0.40%
36 Month Account €3k - €1.5mil	1.21%	0.40%
48 Month Account €3k - €1.5mil	2.00%	0.50%

KBC Bank (Business Customers)

	<u>Gross</u>	<u>AER</u>
Demand Deposit Account €3k - €1.5mil	0.01%	0.01%
Business Smart Access Account €3k - €100K	0.10%	0.10%
6 Month Account €3k - €1.5mil	0.05%	0.10%
12 Month Account €3k - €1.5mil	0.15%	0.15%

Permanent TSB (Personal Customers)

	<u>Gross</u>	<u>AER</u>
Signature On Call - Minimum €10k	0.01%	0.01%
30 Day Notice Variable Rate - Minimum €10k	0.10%	0.10%
3 Month Fixed Rate - Minimum €10k	0.01%	0.05%
6 Month Fixed Rate - Minimum €10k	0.07%	0.15%
9 Month Fixed Rate - Minimum €10k	0.15%	0.20%
* 1 Year Fixed Rate - Minimum €10k	0.50%	0.50%
Interest First (12 Month Account) - Minimum €10k	0.50%	0.50%
Fixed Access (16 Month Account) - Min €10k (Access to 25% once off)	0.67%	0.50%
* Interest First (18 Month Account) - Minimum €10k	0.75%	0.50%
18 Month Fixed Rate - Minimum €10k	0.75%	0.50%
* Interest First (24 Month Account) - Minimum €10k	1.01%	0.50%
3 Year Fixed Rate - Minimum €10k	1.66%	0.55%

Permanent TSB (Business Customers)

	<u>Gross</u>	<u>AER</u>
Signature On Call - Minimum €10k	0.01%	0.01%
1 Month Fixed Rate - Minimum €10k	0.001%	0.01%
3 Month Fixed Rate - Minimum €10k	0.003%	0.01%
6 Month Fixed Rate - Minimum €10k	0.05%	0.10%
9 Month Fixed Rate - Minimum €10k	0.07%	0.10%
1 Year Fixed Rate - Minimum €10k	0.20%	0.20%

Gross subject to DIRT (currently 35%) where applicable. Rates applicable to Euro only. Terms and conditions apply. AER = Annual Equivalent Rate. Deposit Interest subject to PRSI in some cases.

Melvin Financial Services

Deposits, Investments, Pensions, Protection

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