

Fixed Rate Saver Summary Box



This summary box sets out important information that applies to our Fixed Rate Saver account. You should carefully read this document along with the Fixed Rate Saver Terms and Conditions to allow you make an informed decision as to whether this product is right for you.

Summary Box

Account name

Fixed Rate Saver

What is the interest rate?

Term	Credit Interest Rate Gross*	Credit Interest Rate AER**	Gross return at maturity
6 months	3.25%	3.28%	1.61%
12 months	3.70%	3.70%	3.70%
24 months	3.50%	3.50%	7.12%
Rate effective from 05.11.25			

Interest is calculated and accrued daily based on the balance in your account. Interest will be credited to your account on maturity and annually for the 2 year term. If you invest in the 6 month term, the actual interest you earn at maturity will be half of the annual rate.

Can AIB (NI) change the interest rate?

- No. The rate of interest will not change during the course of a 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 a £5,000 deposit?

The balance in your account at maturity will depend on how much you deposit and when, the 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.

Deposit	Interest Rate (Gross*)	Interest rate (AER**)	Term	Balance at maturity	Interest earned
£5,000	3.25%	3.28%	6 months	£5,080.58	£80.58
£5,000	3.70%	3.70%	12 months	£5,185.00	£185.00
£5,000	3.50%	3.50%	24 months	£5,356.13	£356.13

How do I open and manage my account?

- You can open an account online¹ or through any of our branches.
- It is available to personal customers only who are aged 18 and over.
- A balance between £5,000 – £200,000 is required to open an account.
- Additional lodgements are not permitted during the term of your investment.
- You can hold a total of four Fixed Rate Savers.
- You must hold a suitable AIB (NI) payment account in order to open a Fixed Rate Saver.
- **You must provide us with a maturity instruction prior to the maturity date. If we do not hear from you, your funds will automatically be reinvested for the same or similar term at the applicable rate.**
- You can provide us with a maturity instruction via Online Banking¹, by completing a Fixed Rate Saver Maturity Amendment Form (available on our website) and returning it to us or by calling into any of our branches.
- We will write to you 14 days before your maturity date reminding you of the options available when your account matures.

Can I withdraw money?

- No. Withdrawals cannot be made during the term of the investment.
- At maturity you can choose to reinvest, withdraw some of the funds and reinvest the balance or withdraw all of your funds and close the account.
- Please ensure that you have other sources of income and/or savings to meet your expenditure requirements during the term of this account.

Additional information

Tax

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.

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* 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.

[†] Calls may be recorded. Call charges may vary - refer to your service provider. Lines open Mon – Fri 9.00am to 5.00pm (excluding Bank Holidays)

¹ You must be registered to use these channels. See our website for more information.

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