

# KBC Bank Ireland Deposit Interest Rate Change Notification

Effective from 21st January 2019, we wish to advise of the following variable interest rate changes listed below.

## PERSONAL CUSTOMERS

### EURO ACCOUNTS

| Standard Demand Account                            | Current Gross Return Rate | Current AER | New Gross Return Rate | New AER |
|--|---------------------------|-------------|-----------------------|---------|
| €3,000 - €1,500,000+                               | 0.05%                     | 0.05%       | 0.01%                 | 0.01%   |
| Smart Access Demand Account                        | Current Gross Return Rate | Current AER | New Gross Return Rate | New AER |
| €3,000 - €100,000                                  | 0.25%                     | 0.25%       | 0.15%                 | 0.15%   |
| Regular Saver Account                              | Current Gross Return Rate | Current AER | New Gross Return Rate | New AER |
| €100 - €1,000 per month<br>Maximum balance €50,000 | 0.50%                     | 0.50%       | 0.35%                 | 0.35%   |
| 35 Day Notice Account                              | Current Gross Return Rate | Current AER | New Gross Return Rate | New AER |
| €3,000 - €100,000                                  | 0.50%                     | 0.50%       | 0.35%                 | 0.35%   |

### STERLING ACCOUNTS

| Standard Demand Account | Current Gross Return Rate | Current AER | New Gross Return Rate | New AER |
|-------------------------|---------------------------|-------------|-----------------------|---------|
| £2,000 - £1,500,000+    | 0.05%                     | 0.05%       | 0.01%                 | 0.01%   |

## BUSINESS & PENSION CUSTOMERS

### EURO ACCOUNTS

| Business Demand Account | Current Gross Return Rate | Current AER | New Gross Return Rate | New AER |
|-------------------------|---------------------------|-------------|-----------------------|---------|
| €3,000 - €1,500,000+    | 0.05%                     | 0.05%       | 0.01%                 | 0.01%   |

### STERLING ACCOUNTS

| Standard Demand Account | Current Gross Return Rate | Current AER | New Gross Return Rate | New AER |
|-------------------------|---------------------------|-------------|-----------------------|---------|
| £2,000 - £1,500,000+    | 0.05%                     | 0.05%       | 0.01%                 | 0.01%   |

Interest is applied to accounts as per our Terms and Conditions; for more information visit [www.kbc.ie](http://www.kbc.ie). AER means Annual Equivalent Rate and shows what interest rate would be if the interest was compounded and paid each year. Interest is subject to Deposit Interest Retention Tax (DIRT) where applicable. Terms and conditions apply. Information correct as at 11th January 2019. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

