



KBC Deposit Rate Matrix

**Effective from
6th January 2022**

**Rates are subject to change, please visit
www.kbc.ie for the most up to date rates**

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Euro Personal Deposit Rate Matrix

Variable Rate Accounts

Product	Thresholds	Interest Rate	Gross Return Rate	AER
Standard Demand Deposit Account	€0.01+	0.00%	0.00%	0.00%
Smart Access Demand Account	€3,000 - €100,000	0.00%	0.00%	0.00%
	Once the balance (including interest added) exceeds €100,000, the entire balance will earn interest at the Standard Demand Deposit Account interest rate.			
Regular Saver Account	€100 - €1,000 per month	0.05%	0.05%	0.05%
	Maximum Balance €50,000. Once the balance reaches €50,000 the entire balance, including future lodgements, will earn interest at the Standard Demand Deposit Account interest rate.			

Standard Fixed Rate Deposit Accounts

Product/Term	Thresholds	Interest Rate	Gross Return Rate	AER
12 Months	€3,000+	0.01%	0.01%	0.01%
36 Months	€3,000+	0.01%	0.03%	0.01%

Extra Deposit Accounts*

Product	Thresholds	Interest Rate	Gross Return Rate	AER
Extra 12 Month Fixed Rate Account	€3,000 - €100,000	0.05%	0.05%	0.05%
	Once the balance exceeds €100,000, the entire balance will earn interest at 0.01% AER.			
Extra Regular Saver (Variable Rate Account)	€100 - €1,000 per month	0.25%	0.25%	0.25%
	Maximum balance €40,000. Once the balance reaches €40,000 the entire balance, including future lodgements, will earn interest at the Standard Demand Deposit Account interest rate.			

*To hold an Extra Deposit Account you must hold an Extra Current Account and lodge €2,000 monthly into the Extra Current Account in order to avail of the interest rate on the Extra 12 Month Fixed Rate Account and the Extra Regular Saver. The name on the Extra Deposit Account must match the name(s) on the Extra Current Account. Further Terms & Conditions including lodgement requirements apply, see kbc.ie for further details.

Note: Interest is subject to Deposit Interest Retention Tax (DIRT) where applicable. Terms & Conditions apply. The Interest Rate illustrates the daily interest payable on the account. The Gross Return Rate is the indicative rate of gross interest (before DIRT) that will be paid to the customer based on the length of time the funds are in the account. AER means annual equivalent rate and illustrates what the interest rate would be if interest was paid and compounded once each year (instead of monthly or over any other period). You may earn less than the AER because your money may not be invested for as long as a year. In the case of the Smart Access Demand Account, and the Regular Saver Account, interest is credited to the account annually in December each year. You may only open one Smart Access Demand Account in your sole name. In addition you may open a Smart Access Account jointly with another Customer. You can only open one Regular Saver Account with us in your sole name. In addition you may open one further Regular Saver Account jointly with another Personal Customer. In the case of the Standard Demand Account, interest is paid twice yearly in April and October or such other dates as we at our discretion may determine. In the case of Fixed Rate Term Accounts interest is paid at the end of the term or as specified by the account Terms & Conditions. Unless the Bank receives instruction(s) from you on or before the maturity date, the full balance in the account will be reinvested in a similar fixed term product at the prevailing interest rate for that product on that date. If on the maturity date there is no similar fixed term product available, the full balance in the account will be reinvested in our Standard Demand Deposit Account earning the then prevailing Standard Demand Deposit Account interest rate. Euro Personal Deposit Rates are correct as at 6th January 2022 and subject to availability. Rates are subject to change, please visit www.kbc.ie for the most up to date rates. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

Euro Business Deposit Rate Matrix

Accounts noted below are only available to customers who meet the professional sector Business Banking Criteria. These accounts are no longer available to open for new or existing customers outside of this criteria. Please visit www.kbc.ie/business for more information.

Business Variable Rate Account - € Euro

Product	Thresholds	Interest Rate	Gross Return Rate	AER
Business Demand Deposit Account	≤€1,000,000	0.00%	0.00%	0.00%
	>€1,000,000	-0.50%	-0.49%	-0.50%

Business Fixed Rate Deposit Account - € Euro

Product/Term	Thresholds	Interest Rate	Gross Return Rate	AER
12 Months	€3,000+	0.01%	0.01%	0.01%

Business Client Demand Deposit Account - Variable Rate - € Euro

Product	Thresholds	Interest Rate	Gross Return Rate	AER
Business Client Demand Deposit Account	≤€1,000,000	0.00%	0.00%	0.00%
	>€1,000,000	-0.50%	-0.49%	-0.50%
This Account Type is only available to customers for the purposes of holding and/or receiving Client Funds, please see Part H of the Business Banking Terms & Conditions for full conditions related to this account.				

Euro Personal Deposit Accounts

The Below Accounts Are No Longer Available to Open - Effective 18th December 2020

Variable Rate Accounts

Product	Thresholds	Interest Rate	Gross Return Rate	AER
35 Day Notice Account	€3,000 - €100,000	0.01%	0.01%	0.01%
Smart Move Online Demand Account	€0.01 - €100,000	0.00%	0.00%	0.00%

Fixed Rate Term Accounts

1 Month	€3,000 - €1,500,000	0.01%	0.00%	0.01%
3 Months	€3,000 - €1,500,000	0.01%	0.00%	0.01%
6 Months	€3,000 - €1,500,000	0.01%	0.01%	0.01%
9 Months	€3,000 - €1,500,000	0.01%	0.01%	0.01%
Interest Upfront Savings Account 12 Months	€3,000 - €1,500,000	0.01%	0.01%	0.01%
14 Months	€3,000 - €1,500,000	0.01%	0.01%	0.01%
Instant Interest 15 Month Fixed Rate Account	€3,000 - €100,000	0.01%	0.01%	0.01%
18 Months	€3,000 - €1,500,000	0.01%	0.02%	0.01%
48 Months	€3,000 - €1,500,000	0.01%	0.04%	0.01%
1 Month, 3 Months	€1,500,000+	0.01%	0.00%	0.01%
6 Months, 9 Months, 14 Months		0.01%	0.01%	0.01%
18 months		0.01%	0.02%	0.01%
48 Months		0.01%	0.04%	0.01%

Sterling Personal Deposit Rate Matrix

The Below Accounts Are No Longer Available to Open - Effective 18th December 2020

Variable Rate Account

Product	Thresholds	Interest Rate	Interest Rate	AER
Standard Demand Account	£2,000+	0.00%	0.00%	0.00%
Select Access Demand Account*	£2,000 - £1,000,000	0.00%	0.00%	0.00%
	Minimum Account Opening Balance £2,000. *Maximum account balance £1,000,000 (including interest added). Interest is credited to the account annually in December.			

Fixed Rate Term Account

1 Month	£2,000+	0.01%	0.00%	0.01%
3 Months	£2,000+	0.01%	0.00%	0.01%
6 Months	£2,000+	0.01%	0.01%	0.01%
9 Months	£2,000+	0.01%	0.01%	0.01%
12 Months	£2,000+	0.01%	0.01%	0.01%

Interest is subject to Deposit Interest Retention Tax (DIRT) where applicable. Terms & Conditions apply. The Interest Rate illustrates the daily interest payable on the account. The Gross Return Rate is the indicative rate of gross interest (before DIRT) that will be paid to the customer based on the length of time the funds are in the account. AER means Annual Equivalent Rate and shows what the interest rate would be if the interest was paid and compounded once each year (instead of monthly or over any other period). You may earn less than the AER because your money may not be invested for as long as a year. In the case of the Standard Demand Account, interest is paid twice yearly in April and October or such other dates as we at our discretion may determine. In the case of Fixed Rate Term Accounts interest is paid at the end of the term or as specified by the account Terms & Conditions. Unless the Bank receives instruction(s) from you on or before the maturity date, the full balance in the account will be reinvested in a similar fixed term product at the prevailing interest rate for that product on that date. If on the maturity date there is no similar fixed term product available, the full balance in the account will be reinvested in our Standard Demand Deposit Account earning the then prevailing Standard Demand Deposit Account interest rate. Rates quoted are correct as at 6th January 2022 and subject to availability. Rates are subject to change, please visit www.kbc.ie for the most up to date rates. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

Business Deposit Rate Matrix

The Below Accounts Are No Longer Available to Open - Effective 18th December 2020

Business Variable Rate Accounts - € Euro

Product	Thresholds	Interest Rate	Gross Return Rate	AER
Smart Access Demand Account	≤€1,000,000	0.00%	0.00%	0.00%
	>€1,000,000	-0.50%	-0.49%	-0.50%

Business Fixed Rate Accounts - € Euro

6 Months	€3,000+	0.01%	0.01%	0.01%
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Business Variable Rate Accounts - £ Sterling

Business Demand Deposit Account	£2,000+	0.00%	0.00%	0.00%
Select Access Demand Account	£2,000 - £1,000,000	0.00%	0.00%	0.00%
	Minimum Account Opening Balance £2,000. *Maximum account balance £1,000,000 (including interest added). Interest is credited to the account annually in December.			

Business Fixed Rate Term Accounts - £ Sterling

6 Months	£2,000+	0.01%	0.01%	0.01%
12 Months	£2,000+	0.01%	0.01%	0.01%

Note: Interest is subject to Deposit Interest Retention Tax (DIRT) where applicable. Terms & Conditions apply. The Interest Rate illustrates the daily interest payable on the account. The Gross Return Rate is the indicative rate of gross interest (before DIRT) that will be paid to the customer based on the length of time the funds are in the account. AER means annual equivalent rate and illustrates what the interest rate would be if interest was paid and compounded once each year (instead of monthly or over any other period). You may earn less than the AER because your money may not be invested for as long as a year. In the case of the Smart Access Demand Account interest is credited to the account annually in December each year. In the case of the Business Demand Account, interest is paid twice yearly in April and October or such other dates as we at our discretion may determine. In the case of Business Fixed Rate Term Accounts interest is paid at the end of the term or as specified by the account Terms & Conditions. In the case of the Business Client Demand Deposit Account, interest is credited annually in December each year. Unless the Bank receives instruction(s) from you on or before the maturity date, the full balance in the account will be reinvested in a similar business fixed term product at the prevailing interest rate for that product on that date. If on the maturity date there is no similar business fixed term product available, the full balance in the account will be reinvested in our Business Demand Deposit Account earning the then prevailing Business Demand Deposit Account interest rate. Euro and Sterling Business Deposit Rates are correct as at 6th January 2022 and subject to availability. Rates are subject to change, please visit www.kbc.ie for the most up to date rates. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

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