



# **KBC Deposit Rates**

- Personal Deposits (Euro & Sterling)**
- Business Deposits (Euro & Sterling)**

**Effective from  
1st October 2019**

**THE BANK OF YOU**

## Euro Personal Deposit Rate Matrix

### Variable Rate Accounts

Product	Tiers	Interest Rate	Gross Return Rate	AER
Standard Demand Deposit Account	€0.01 - €1,500,000	0.01%	0.01%	0.01%
	€1,500,000.01+	0.01%	0.01%	0.01%
Smart Access Demand Account	€3,000 - €100,000	0.10%	0.10%	0.10%
	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	0.25%	0.25%	0.25%
	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.			

### Notice Account

Product	Tiers	Interest Rate	Gross Return Rate	AER
35 Day Notice Account	€3,000 - €100,000	0.20%	0.20%	0.20%

### Fixed Rate Term Accounts\*

Product/Term	Tiers	Interest Rate	Gross Return Rate	AER
Interest Upfront Savings Account 12 Months	€3,000 - €1,500,000	0.25%	0.25%	0.25%
Interest is automatically paid by Electronic Funds Transfer (16 days after Account opening and receipt of cleared funds by KBC Bank Ireland). If you invest in this Account, you will not have access to your funds for the duration of the term. It is assumed that the interest is paid and not reinvested.				
1 Month	€3,000 - €1,500,000	0.10%	0.01%	0.10%
	€1,500,000.01+	0.05%	0.00%	0.05%
3 Months	€3,000 - €1,500,000	0.15%	0.04%	0.15%
	€1,500,000.01+	0.05%	0.01%	0.05%
6 Months	€3,000 - €1,500,000	0.15%	0.08%	0.15%
	€1,500,000.01+	0.05%	0.03%	0.05%
9 Months	€3,000 - €1,500,000	0.20%	0.15%	0.20%
	€1,500,000.01+	0.05%	0.04%	0.05%
12 Months	€3,000 - €1,500,000	0.35%	0.35%	0.35%
	€1,500,000.01+	0.05%	0.05%	0.05%
12 Months**	€3,000 - €1,500,000	0.15%	0.15%	0.15%
	€1,500,000.01+	0.05%	0.05%	0.05%
Extra 12 Months***	€3,000 - €100,000	0.59%	0.60%	0.60%
	€100,000+	0.01%	0.01%	0.01%
14 Months	€3,000 - €1,500,000	0.40%	0.47%	0.40%
	€1,500,000.01+	0.05%	0.06%	0.05%
18 Months	€3,000 - €1,500,000	0.40%	0.60%	0.40%
	€1,500,000.01+	0.05%	0.08%	0.05%
36 Months	€3,000 - €1,500,000	0.40%	1.21%	0.40%
	€1,500,000.01+	0.05%	0.15%	0.05%
48 Months	€3,000 - €1,500,000	0.50%	2.00%	0.50%
	€1,500,000.01+	0.05%	0.20%	0.05%

\*Once the balance (including interest added) exceeds €1,500,000.01+, the entire balance will earn interest at the rates for that amount.

\*\*\*Once the balance (including interest added) exceeds €100k the entire balance will earn interest at the prevailing standard demand deposit rate. To hold an Extra 12 month Fixed Account you must hold an Extra Current Account and lodge €2,000 monthly in order to receive a bonus of 0.25% (total rate 0.60% AER) on their savings.

Note: \*\*Allows for one withdrawal of up to 25% during the term. No further withdrawals are permitted from the account during the term. 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, the 35 Day Notice Account and the Regular Saver Account, interest is credited to the account annually in December each year. You may only have one 35 Day Notice Account in your name and one in joint names. 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 1st October 2019 and subject to availability. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

## Sterling Personal Deposit Rate Matrix

Product	Tiers	Interest Rate	Gross Return Rate	AER
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### Variable Rate Account

Standard Demand	£2,000+	0.01%	0.01%	0.01%
Select Access Demand Account*	£2,000 - £1,000,000	0.10%	0.10%	0.10%
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 Accounts

1 Month	£2,000+	0.10%	0.01%	0.10%
	£1,500,000.01+	0.05%	0.00%	0.05%
3 Months	£2,000 - £1,500,000	0.15%	0.04%	0.15%
	£1,500,000.01+	0.05%	0.01%	0.05%
6 Months	£2,000 - £1,500,000	0.15%	0.08%	0.15%
	£1,500,000.01+	0.05%	0.03%	0.05%
9 Months	£2,000 - £1,500,000	0.20%	0.15%	0.20%
	£1,500,000.01+	0.05%	0.04%	0.05%
12 Months	£2,000 - £1,500,000	0.35%	0.35%	0.35%
	£1,500,000.01+	0.05%	0.05%	0.05%

**Once the balance (including interest added) exceeds £1,500,000.01+, the entire balance will earn interest at the rates for that amount.**

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 1st October 2019 and subject to availability. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

## Business Deposit Rate Matrix

### Business Variable Rate Accounts - € Euro

Product	Tiers	Interest Rate	Gross Return Rate	AER
Business Demand Deposit Account	<€3,000*	0.01%	0.01%	0.01%
	€3,000 - €1,500,000	0.01%	0.01%	0.01%
	€1,500,000.01+	0.01%	0.01%	0.01%
Smart Access Demand Account* For existing Smart Access Demand Account business customers only, no longer available to new business customers	€3,000 - €100,000	0.10%	0.10%	0.10%
	Once the balance (including interest added) exceeds €100,000, the entire balance will earn interest at the Business Demand Deposit Account interest rate.			

### Business Fixed Rate Term Accounts - € Euro

Product/Term	Tiers	Interest Rate	Gross Return Rate	AER
6 Months	€3,000 - €1,500,000	0.10%	0.05%	0.10%
	€1,500,000.01+	0.05%	0.03%	0.05%
12 Months	€3,000 - €1,500,000	0.15%	0.15%	0.15%
	€1,500,000.01+	0.05%	0.05%	0.05%

Once the balance (including interest added) exceeds €1,500,000.01+, the entire balance will earn interest at the rates for that amount.

### Business Variable Rate Accounts - £ Sterling

Product	Tiers	Interest Rate	Gross Return Rate	AER
Business Demand Deposit Account	£2,000+	0.01%	0.01%	0.01%
Select Access Demand Account* For existing business customers only, no longer available to new business customers	£2,000 - £1,000,000	0.10%	0.10%	0.10%
	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

Product/Term	Tiers	Interest Rate	Gross Return Rate	AER
6 Months	£2,000 - £1,500,000	0.10%	0.05%	0.10%
	£1,500,000.01+	0.05%	0.03%	0.05%
12 Months	£2,000 - £1,500,000	0.15%	0.15%	0.15%
	£1,500,000.01+	0.05%	0.05%	0.05%

Once the balance (including interest added) exceeds €1,500,000.01+, the entire balance will earn interest at the rates for that amount.

Note: \*Existing customers only. 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. 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 1st October 2019 and subject to availability. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

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