



KBC Deposit Rates

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

**Effective from
20th July 2020**

**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	Tiers	Interest Rate	Gross Return Rate	AER
Standard Demand Deposit Account	€0.01+	0.01%	0.01%	0.01%
Smart Access Demand Account	€3,000 - €100,000	0.01%	0.01%	0.01%
	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.			
35 Day Notice Account	€3,000 - €100,000	0.05%	0.05%	0.05%

Fixed Rate Term Accounts

Product/Term	Tiers	Interest Rate	Gross Return Rate	AER
Interest Upfront Savings Account 12 Months	€3,000 - €1,500,000	0.01%	0.01%	0.01%
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	0.01%	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%
12 Months	€3,000 - €1,500,000	0.05%	0.05%	0.05%
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%
18 Months	€3,000 - €1,500,000	0.01%	0.02%	0.01%
36 Months	€3,000 - €1,500,000	0.10%	0.30%	0.10%
48 Months	€3,000 - €1,500,000	0.01%	0.04%	0.01%

Once the balance (including interest added) exceeds €1,500,000, the entire balance will earn interest at 0.01%.

1 Month, 3 Months	€1,500,000+	0.01%	0.00%	0.01%
6 Months, 9 Months, 12 Months, 12 Months*, 14 Months		0.01%	0.01%	0.01%
18 months		0.01%	0.02%	0.01%
36 Months		0.01%	0.03%	0.01%
48 Months		0.01%	0.04%	0.01%

Extra Deposit Accounts**

Product	Tiers	Interest Rate	Gross Return Rate	AER
Extra 12 Month Fixed Rate Account	€3,000 - €100,000	0.30%	0.30%	0.30%
	Once the balance exceeds €100,000, the entire balance will earn interest at the Standard Demand Deposit Account interest rate.			
Extra Regular Saver (Variable Rate Account)	€100 - €1,000 per month	0.74%	0.75%	0.75%
	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 bonus on the Extra 12 Month Fixed Rate Account and on 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: *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 20th July 2020 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.

Innovative Online Savings

Product	Tiers	Interest Rate	Gross Return Rate	AER
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Variable Rate Account

Smart Move Online Demand Account	€0.01 - €100,000	0.01%	0.01%	0.01%
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Fixed Rate Account

Instant Interest 15 Month Fixed Rate Account	€3,000 - €100,000	0.01%	0.01%	0.01%
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The Innovative Online Savings Accounts can only be opened by KBC Current Account customers via the KBC App/Online Banking and are only available to sole applicants. Further Terms & Conditions apply, see kbc.ie for further details.

Sterling Personal Deposit Rate Matrix

Product	Tiers	Interest Rate	Gross Return Rate	AER
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Variable Rate Account

Standard Demand Account	£2,000+	0.01%	0.01%	0.01%
Select Access Demand Account*	£2,000 - £1,000,000	0.01%	0.01%	0.01%
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+	0.01%	0.00%	0.01%
	£1,500,000.01+	0.01%	0.00%	0.01%
3 Months	£2,000 - £1,500,000	0.01%	0.00%	0.01%
	£1,500,000.01+	0.01%	0.00%	0.01%
6 Months	£2,000 - £1,500,000	0.01%	0.01%	0.01%
	£1,500,000.01+	0.01%	0.01%	0.01%
9 Months	£2,000 - £1,500,000	0.01%	0.01%	0.01%
	£1,500,000.01+	0.01%	0.01%	0.01%
12 Months	£2,000 - £1,500,000	0.05%	0.05%	0.05%
	£1,500,000.01+	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 20th July 2020 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

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 +	0.01%	0.01%	0.01%
Smart Access Demand Account*	€3,000 - €100,000	0.01%	0.01%	0.01%
(For existing Smart Access Demand Account business customers only, no longer available to new business customers)	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	0.01%	0.01%	0.01%
	€1,500,000.01+	0.01%	0.01%	0.01%
12 Months	€3,000 - €1,500,000	0.01%	0.01%	0.01%
	€1,500,000.01+	0.01%	0.01%	0.01%

Business Client Demand Deposit Account - Variable Rate - € Euro

Product	Tiers	Interest Rate	Gross Return Rate	AER
Business Client Demand Deposit Account	€0.01 - €1,500,000	0.148%	0.148%	0.148%
(Please note: Effective from the 25th August the rate will be 0.01% AER for both tiers)	€1,500,001+	0.049%	0.049%	0.049%
	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.			

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*	£2,000 - £1,000,000	0.01%	0.01%	0.01%
(For existing business customers only, no longer available to new business customers)	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	0.01%	0.01%	0.01%
	£1,500,000.01+	0.01%	0.01%	0.01%
12 Months	£2,000 - £1,500,000	0.01%	0.01%	0.01%
	£1,500,000.01+	0.01%	0.01%	0.01%

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. 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 20th July 2020 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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