

# Personal Credit Interest Rates

(Applicable as from 01 August 2018)

Type of Account	Rate	Balance in Euros
Current Account	0.00%	Any Balance
Savings Account	0.00%	Any Balance
Online Savings Account	0.15%	Up to €24,999.99
	0.00%	€ 25,000 and over
Karus Savings Account	0.80%	Up to €4,999.99
	0.00%	€5,000 and over
Student Account	0.50%	Up to €4999.99
	0.00%	€5,000 and over
Graduate Account	0.50%	Up to €9,999.99
	0.00%	€10,000 and over
Premier Headstart Account	1.00%	Up to €9,999.99
	0.00%	€10,000 and over

Term Deposits	Balance Range	
	€1,000 – €24,999.99	€25,000 up to €500,000
1 Month	0.03%	0.03%
3 Months	0.05%	0.05%
6 Months	0.10%	0.10%
12 Months	0.40%	0.55%
24 Months	1.00%	1.00%
36 Months	1.20%	1.30%
48 Months	1.40%	1.50%
60 Months	1.60%	1.70%

Interest may be paid on a monthly basis for Fixed Deposit Accounts of at least a one year term and a minimum balance of €5,000. For all other Fixed Deposits Accounts falling outside these criteria, interest is paid on a yearly basis or on maturity date where the term is less than one year.

Rates of interest for Fixed Deposit Accounts having a balance of €500,000 or over will be quoted on request.

All the above interest rates are quoted per annum and applicable per account denominated in euro. Balances in separate accounts cannot be aggregated for interest purposes.

The full Terms & Conditions for opening and operating an account are available on request.



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