Summary Box and Key Product Information about our Fixed Rate Cash ISA

Post Office ISAs are provided by OneFamily. Savings in Post Office cash ISAs are deposited with Bank of Ireland UK.

<table>
<tr><td>Account Name</td><td colspan="3">Fixed Rate Cash ISA Issue 52</td></tr>
<tr><td rowspan="4">What is the interest rate?</td><td colspan="2">1 Year</td><td>2 Year</td></tr>
<tr><td colspan="2">4.25% Tax-free/AER fixed</td><td>4.25% Tax-free/AER fixed</td></tr>
<tr><td colspan="2">Current variable interest rate - paid after maturity</td><td>0.90%</td></tr>
<tr><td colspan="3">Interest is calculated daily and paid at the end of the fixed term, and then annually in March</td></tr>
<tr><td>Can Bank of Ireland change the interest rate?</td><td colspan="3">The interest rate of your Fixed Rate Cash ISA is fixed until it reaches maturity.
At the end of the fixed rate, your ISA will earn a variable interest rate. We have the right to change the variable interest rate. The reasons we may change your rate are outlined in the ‘Interest Section’ of the ISA key information.
If we change your interest rate to your disadvantage, we’ll personally notify you a minimum of 14 days before the change takes effect, as long as you have at least £100 in your account.</td></tr>
<tr><td rowspan="3">What would the estimated balance be based on a £1,000 deposit?</td><td>After 12 months</td><td>£1,042.50</td><td>N/A</td></tr>
<tr><td>After 24 months</td><td>N/A</td><td>£1,086.81</td></tr>
<tr><td colspan="3">The projection is based on an annual interest being paid into the ISA (compound interest).This assumption is based on a £1,000 deposit with no further deposits or withdrawals during the fixed term of the projection.</td></tr>
<tr><td rowspan="3">How do I open and manage my account?</td><td colspan="3">Eligibility
You must be age 18 or over and a UK resident for tax purposes
ISAs cannot be applied for in joint names</td></tr>
<tr><td colspan="3">Opening and Managing your account
You can apply for an account in branch or by post, or you can ring us and request an application pack
Minimum balance to open the account is £500
You open your Fixed Rate Cash ISA with a single deposit up to £20,000 this tax year (subject to contributions in other types of ISAs), or transfer-in an existing ISA (no further deposits or transfers are permitted into the account once it is open)
Open with a single deposit (no further deposits or transfers are permitted during the fixed term)
You can manage your account by phone or by writing to us</td></tr>
<tr><td colspan="3">As our Fixed Rate Cash ISA is a fixed term product you won’t be able to switch to another product until the end of the fixed term. If you wish to switch into this ISA, please apply in a Post Office branch. Before making a decision to transfer your ISA to us, you should check if your current provider will charge a fee.</td></tr>
<tr><td>Can I withdraw my money?</td><td colspan="3">Fixed Term
Withdrawals are not permitted during the fixed rate term. If you need to access your money, you’ll need to transfer to another ISA or close your account
Early closure or transfer is subject to a breakage charge. For a term of 1 year or shorter the charge will equal 90 days loss of interest, or for a term longer than 1 year but shorter than 5 years, the charge will be 180 days loss of interest. If the interest you’ve earned doesn’t cover this, you may get back less than you paid in
Variable
You can make a withdrawal by calling us or writing to us
The minimum withdrawal is £10 or the value of your ISA, whichever is less
We’ll either send you a cheque or pay your money into a bank or building society account you’ve previously nominated
You can’t withdraw money over the counter at a Post Office branch
This ISA doesn’t have flexible features. This means that once withdrawn, your money will lose the tax advantages of ISAs and cannot be replaced within this ISA.
If you close your ISA, your money will no longer benefit from the tax advantages of ISAs in the future.</td></tr>
</table>

Additional information	If you'd like to cancel, you can do so within 14 days from the date your Fixed Rate Cash ISA is opened by writing to us. You won't have to pay a breakage charge if you cancel your account within the 14-day cancellation period. Interest is paid gross without tax deducted on our Fixed Rate Cash ISA. The tax advantages of cash ISAs depend on your individual circumstances, and the tax treatment may change in the future. Before transferring an existing ISA to us, you should check if your current provider will charge a fee.

All rates correct as of 11 November 2026

AER stands for Annual Equivalent Rate. It shows what the interest rate would be if interest were paid and added to your account each year.
Tax-free: Interest paid will be free from UK Income Tax and Capital Gains Tax.
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All information contained within this Summary Box is correct as of November 2026. (15107260325) **24781 041 11.2026**