Online Saver

Post Office Online Saver is provided by Bank of Ireland

<table>
<tr><td colspan="2">Account Name</td><td colspan="4">Online Saver Issue 92</td></tr>
<tr><td colspan="2" rowspan="3">What is the interest rate?</td><td colspan="2">Annual interest option</td><td colspan="2">Monthly interest option</td></tr>
<tr><td>Interest rate without bonus</td><td>1.00% gross*/AER^ variable</td><td>Interest rate without bonus</td><td>0.99% gross*/1.00% AER^ variable</td></tr>
<tr><td>Interest with bonus (includes a bonus of 3.15%gross** for 12 months)</td><td>4.15% gross*/AER^ variable</td><td>Interest with bonus (includes a bonus of 3.07%gross** for 12 months)</td><td>4.07% gross*/4.15% AER^ variable</td></tr>
<tr><td colspan="2"></td><td colspan="2">Interest is paid annually between the 20th and 25th March</td><td colspan="2">Interest is paid on the first business day of each month</td></tr>
<tr><td colspan="2">Can Bank of Ireland change the interest rate?</td><td colspan="4">Yes. We have the right to change the interest rate on your account.
The reasons we may change your rate are outlined in Section 10 of the general savings terms and conditions. If we change your interest rate to your disadvantage, we will give you notice in writing 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 interest be after?</td><td>12 months</td><td colspan="4">£1,041.50</td></tr>
<tr><td>24 months</td><td colspan="4">£1,051.92</td></tr>
<tr><td colspan="5">Projection based on annual interest option with interest paid into the account (compound interest). These assumptions are based on a £1,000 deposit with no further deposits or withdrawals during the term of the projection.</td></tr>
<tr><td colspan="2" rowspan="2">How can I open and manage my account?</td><td colspan="4">Eligibility
• To apply you must be a UK resident and resident in the UK for tax purposes. This doesn't include the Channel Islands and the Isle of Man.
• To apply you must be aged 18 or over</td></tr>
<tr><td colspan="4">Opening and managing your account
• You can only apply for an account online.
• You can only manage your account online through your Online banking page.
• Minimum balance to open the account is £1
• The maximum balance of the account is £2 million
• No interest (underlying or bonus) is paid on balance below £1
• If you wish to switch into this or out to another product, please select the 'Online products' link on your online banking page www.postoffice.co.uk/savings or go into your local branch.</td></tr>
<tr><td colspan="2">Can I withdraw money?</td><td colspan="4">Online Saver offers you the ability to make:
• Unlimited no-notice withdrawals without penalty
• Online Saver withdrawals are free of charge.
• Withdrawal requests can only be made online.
• Minimum withdrawal limit is £1, there is no maximum limit.
• Withdrawals are available by payment into your linked account.</td></tr>
<tr><td colspan="2">Additional information</td><td colspan="4">*Gross rates means we will not automatically deduct tax from the interest we pay on money in your account. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).
** Gross rate is fixed and paid without the deduction of income tax
^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.
You can cancel the account within 14 days of opening and your money will be returned in full with any interest</td></tr>
</table>

All rates correct as of 11 November 2026

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