Instant Saver

Post Office Instant Saver is provided by Bank of Ireland

<table>
<tr><th colspan="2">Account Name</th><th colspan="2">Instant Saver Issue 36</th></tr>
<tr><td colspan="2" rowspan="3">What is the interest rate?</td><td>Interest with bonus (includes a 2.10% gross fixed bonus for 12 months)</td><td>3.10% gross/AER variable</td></tr>
<tr><td>Interest rate without bonus after 12 months</td><td>1.00% gross/AER variable</td></tr>
<tr><td colspan="2">Annual interest is calculated daily and paid annually between 20th and 25th March</td></tr>
<tr><td colspan="2">Can Bank of Ireland change the interest rate?</td><td colspan="2">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 Savings key information.
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 balance be on a £1,000 deposit?</td><td>After 12 months</td><td colspan="2">£1,031.00</td></tr>
<tr><td>After 24 months</td><td colspan="2">£1,041.31</td></tr>
<tr><td colspan="2">The projection is 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 12 months of the projection.</td></tr>
<tr><td colspan="2" rowspan="3">How can I open and manage my account?</td><td colspan="2">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 16 or over
If you're aged 11 to 15, the account can only be opened by an Adult representative on your behalf.</td></tr>
<tr><td colspan="2">Opening and managing your account
You can apply for an account in branch or by post
You can manage your account in branch, by phone, post and online
There is no minimum balance to open the account.
To receive a cheque lodgement book, lodge at least £1
The maximum balance of the account is £1 million</td></tr>
<tr><td colspan="2">If you wish to switch into this or out to another product, please apply in a Post Office branch.</td></tr>
<tr><td colspan="2">Can I withdraw my money?</td><td colspan="2">Our Instant Saver account allows you to make unlimited, no-notice withdrawals without any penalty.
Withdrawals are free of charge
You can withdraw up to £1,000 a day via a Post Office branch or ATM
Unlimited withdrawal requests can be made in writing or up to £50k over the phone
Postal or telephone withdrawals can be made by cheque or into your linked bank account</td></tr>
<tr><td colspan="2">Additional information</td><td colspan="2">Interest is paid gross, without tax deducted

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 **15091260226 (b)**

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