Growth Bond

Post Office Growth Bond is provided by Bank of Ireland UK

Product name		Growth Bond Issue 67		
What is the interest rate?		1 Year	2 Year	3 Year
		4.25% Gross/AER fixed	4.25% Gross/AER fixed	4.25% Gross/AER fixed
		Interest is calculated daily and paid at a fixed rate annually. This means: 1 year Bond – interest is paid on maturity. 2 or 3 year Bond – interest is paid on the anniversary of the account opening. You can't make any additional deposits during the fixed term of your account.		
Can Bank of Ireland change the interest rate?		No, the interest rate is fixed during the term of your account.		
What would the estimated balance be on a £1,000 deposit after	12 months	£1,042.50	N/A	N/A
	24 months	N/A	£1,086.81	N/A
	36 months	N/A	N/A	£1,133.00
		This projection is based on annual interest option with interest paid into the account (compound interest). This projection is provided for illustrative purposes only and does not take into account your individual circumstances. These assumptions are based on a £1,000 deposit with no further deposits or withdrawals made during the projection period.		
How do I open and manage my account?		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 are aged 11-15, the account can only be opened by an adult representative on your behalf.		
		Opening and managing your account: • You can apply for an account in branch or via post. • You can manage your account online, by phone and by post. • Minimum balance to open the account is £500. • The maximum balance of the account is £1 million As this is a fixed term product, once opened, you cannot add or withdraw funds, or switch to another product until the end of the fixed term. If you wish to switch into or out of this product, outside of the fixed term, please select the 'Online Products' link on your online banking page or visit your local branch.		
Can I withdraw my money?		You can't make withdrawals before the Bond matures, so you need to be sure you won't need access to your money during the fixed term. However, we may allow you to close your account during the fixed term, at our discretion, in exceptional circumstances. We may ask for evidence and/or further information to be provided. Early closure is usually subject to a breakage fee. The way the breakage fee is calculated will be fully explained to you at the time of your request, and could mean you get back less than you originally deposited. Partial withdrawals are not permitted. Closure requests can be made by telephone (0800 169 7500) or in writing to Post Office Savings, PO Box 87, Armagh, BT61 0BN. You should include an explanation of the exceptional circumstance surrounding your request. See section 11, 'Closing your account' in the Savings key information for further details. When your Bond matures, your money will be moved into a variable rate account. We will contact you before the end of your fixed term to explain what will happen and tell you the current interest rate of the variable rate account. We may offer you the opportunity to reinvest in a new account and deposit additional funds into your account.		
Additional information		Interest is paid gross, without tax deducted on our Growth Bond. You can cancel the account within 14 days of opening and your money will be returned in full with any interest.		

All rates correct as of 11 November 2026

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