



Post Office Online Bond

Post Office Online Bond is provided by Bank of Ireland UK

Product name		Online Bond Issue 141		
What is the interest rate?		1 Year Annual	2 Year Annual	3 Year Annual
		4.40% Gross*/AER^ fixed	4.35% Gross*/AER^ fixed	4.35% Gross*/AER^ fixed
		1 Year Monthly	2 Year Monthly	3 Year Monthly
		4.31% Gross*/4.40% AER^ fixed	4.26% Gross*/4.35% AER^ fixed	4.26% Gross*/4.35% AER^ fixed
		Annual - Interest is paid when your Bond matures. Monthly - Interest is paid monthly on the anniversary the Bond was opened. You can choose to have your interest paid monthly or annually on the anniversary of your account being opened (or the closest business day). Monthly and annual interest is calculated daily.		
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	£1,044.00	N/A	N/A
	24 months	N/A	£1,088.89	N/A
	36 months	N/A	N/A	£1,136.26
		Projection based on annual interest option with interest paid into the account (compound interest). The 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 during the projection period.		
How can I open and manage my account?		<p>Eligibility</p> <ul style="list-style-type: none"> 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 <p>Opening and managing your account:</p> <ul style="list-style-type: none"> You can only apply for an account online. You can manage your account online through your online banking page. Minimum balance to open the account is £500. The maximum balance for Online Bond is £2 million 		
Can I withdraw my money?		<p>As this is a fixed term product you will not be able to switch to another product until the end of the fixed term. If you wish to switch into this product, please select the 'Online Savings – find out more' link on your online banking page or visit your local branch.</p> <p>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.</p> <p>However, we may allow you to close your account during the fixed term, at our discretion in exceptional circumstances. See section 11, 'Closing your account' in the General Savings Terms and Conditions for further details. All closure requests must be sent in writing to us at PO BOX 87, Armagh BT61 0BN, including an explanation of the exceptional circumstance surrounding your request. We may ask for evidence and/or further information to be provided.</p> <p>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 deposited. Partial withdrawals are not permitted.</p> <p>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 to your account.</p>		
Additional information		<p>Interest is paid Gross</p> <p>*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).</p> <p>^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.</p> <p>If you'd like to cancel, you can do so within 14 days from the date your Online Bond was opened on. Your money will be returned in full with any accrued interest.</p>		

All rates correct as at 8th May 2026

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