

Personal Credit Interest Rates

(Applicable as from 15 May 2024)

Type of Demand Deposit Account	Rate	Balance in Euros
Current Account	0.00%	Any Balance
Savings Account	0.10%	Any Balance
Online Savings Balance	0.10%	Any Balance
Karus Savings Account	0.25%	Up to €4,999.99
	0.10%	€5,000 and over
Student Account	0.25%	Up to €4999.99
	0.00%	€5,000 and over
Premier Headstart Account	0.50%	Up to €9,999.99
	0.10%	€10,000 and over
Basic Bank Account	0.00%	Any Balance

Interest on Demand Deposit Accounts will be paid on a yearly basis directly into the customer's account. Interest payable is not compounded.

Term Deposit Account	Balance Range
	€1,000 – €500,000
1 Month	0.30%
3 Months	0.40%
6 Months	0.50%
12 Months	1.00%
24 Months	1.05%
36 Months	1.20%
48 Months	1.20%
60 Months	1.20%

Interest on Term Deposit Accounts of at least a one year term and a minimum balance of €5,000 may be paid either on a monthly or on a yearly basis, in accordance with the customer's preferences. For all other Term Deposit Accounts falling outside these criteria, interest is paid on a yearly basis or, where the term is of less than one year, on maturity date.

Rates of interest for Term Deposit Accounts having a balance of €500,000 or over can be provided on request. Interest payable is not compounded.

All the above interest rates for Demand Deposit Accounts and Term Deposit Accounts are quoted per annum and applicable per account denominated in euro. Balances in separate accounts cannot be aggregated for interest purposes.

The full Terms & Conditions for opening and operating any of the Demand Deposit Accounts and/or a Term Deposit Account are available on request.



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