

Fixed Deposit Accounts

Accounts that give you a fixed rate of interest for a defined term.

These rates are effective from the start of business on 2nd April 2025

Available in branch

Fixed Deposit Accounts				
	Minimum Balance	Gross*%	Gross Return*%	AER%
6 Months				
	€5,000 +	1.50	0.74	1.50
12 Months				
	€5,000 +	2.25	2.25	2.25
18 Months				
	€5,000 +	2.98	2.98	2.00
3 Year				
	€5,000 +	4.88	4.88	1.60
5 Year				
	€5,000 +	7.73	7.73	1.50
Interest First (12 Months)				
	€5,000 +	2.25	2.25	2.25

Please refer to our Business rate sheet for information on business accounts and rates.

Online Accounts

Fixed Deposit Accounts				
	Minimum Balance	Gross*%	Gross Return*%	AER%
6 Months				
	€5,000 +	1.50	0.74	1.50
12 Months				
	€5,000 +	2.25	2.25	2.25
3 Months				
	€5,000 +	0.01	0.002	0.01

The below account is not available for new applicants

	Minimum Balance	Gross*%	Gross Return*%	AER%
3 Months				
	€5,000 +	0.01	0.002	0.01

All Online Fixed Term deposit accounts currently mature into the same term on maturity.

The 3 month Online Fixed Term Deposit account is no longer available to new customers. All Online Fixed Term accounts currently mature into the same product and term on maturity. You can only transact on the Online Fixed Term account by using our internet and telephone banking services. You cannot transact on the account by visiting our branches, however you are able to close Online Fixed Term Deposit accounts in the branch with the required ID and address verification.

*Interest on Resident Accounts is paid net of Deposit Interest Retention Tax (DIRT), which persons aged 65 or over, or persons who are permanently incapacitated and their respective spouses may be entitled to reclaim.

Interest is paid on maturity (excluding the Interest First account, for which the total interest is paid within 30 days after account opening).

On the maturity date of a Fixed Term Deposit account (excluding Online Fixed Terms accounts) the total balance will be automatically re-invested into an Instant Access variable rate account unless re-investment instructions are received.

For business accounts opened in the branch and the rates applicable please refer to our Business rate sheet.

All business accounts of more than €2 million and all new Credit Union accounts and rates will be managed directly by PTSB Corporate Deposits. For business accounts of more than €2 million different interest rates may apply – please ask staff for details of rates and options available to you. Pension accounts cannot be opened through the branch from the 24th July 2020

Gross Rate is the daily interest accrual rate. Gross Return is the term maturity rate of return. Annual Equivalent Rate (AER) illustrates what the interest would be if interest was paid and compounded each year. Our AER calculation assumes that the account is held for a year and that the interest rate remains constant.

Notice Deposit Accounts

These are variable rate accounts where you need to give a period of notice before you access your funds. These rates are effective from the start of business on 2nd April 2025

Available in branch

21 Day Notice Regular Saver/**Payday Saver Accounts	
	Gross*%
€0.00 - €50,000.99	2.00
€50,001.00 +	0.01
Customers may open a maximum of two 21 Day Notice Regular Saver accounts in their own name or jointly with another or others. The account will earn interest at the lower rate on the entire balance (including interest) if the balance exceeds €50,000.99.	

40 Day Notice Savings Account	
	Gross*%
€0.00+	0.50

Online Accounts

40 Day Notice	
	Gross*%
€0.00+	0.50

You can transact on your account by using our internet and telephone banking services. You cannot transact on the account by visiting our branches.

Closed Accounts

35 Day Notice/Former Northern Rock Ireland(NRI) Direct Saver 30 & 60 Day Notice Savings Accounts / 7/21/30/60/90 Day Notice/Former Irish Nationwide Building Society (INBS) Select 30/Special Savings Gold Saver 30/Gold Saver 50/90 Notice Deposit/Premium/Access/Classic/Quarterly/Advantage/Security/7Day Freedom/21 Day Flexisaver Notice Accounts / Sterling 30 Day Notice/ US Dollar 30 Day Notice/ Australian Dollar 30 Day Notice

Not available for new applicants	Gross*%
€0.00+	0.01

Former INBS Regular Saver Deposit Account (30 Day Notice)	
Not available for new applicants (Monthly Min. €100, Max. €2,000)	
€0.00+	Gross*% 0.10

For business accounts opened in the branch and the rates applicable please refer to our Business rate sheet.

All business accounts of more than €2 million and all new Credit Union accounts and rates will be managed directly by PTSB Corporate Deposits. For business accounts of more than €2 million different interest rates may apply – please ask staff for details of rates and options available to you.

*Interest on Resident Accounts is paid net of Deposit Interest Retention Tax (DIRT), which persons aged 65 or over, or persons who are permanently incapacitated and their respective spouses may be entitled to reclaim.

**Not available for branch opening. Can only be opened at affinity work sites.

The annual equivalent rate is the same as the Gross rates quoted above. Monthly Income and Special Savings options, where available on the above accounts, offer the same rates. The interest rates listed for 30 Day, 60 Day and 90 Day notice options apply to all accounts with corresponding notice requirements, unless specifically listed on this notice.

Annual Equivalent Rate (AER) illustrates what the interest would be if interest was paid and compounded each year. Our AER calculation assumes that the account is held for a year and that the interest rate remains constant.

Deposit Interest Retention Tax (DIRT) - Accounts are subject to DIRT where applicable.

Gross rate is the daily interest accrual rate.

Demand Deposit Accounts

These accounts have variable rates and allow you to access your funds whenever you need them. These rates are effective from the start of business on 5th March 2024

Available in branch

Demand Deposit Account

	Gross*%
€0.01+	0.01

Personal customers may open a maximum of two Demand Deposit accounts in their own name or jointly with another or others.

Please refer to our Non-Personal rate sheet for information on non-personal accounts and rates.

Safari Saver Account

Children's Deposit Account	Gross*%
€0.01 - €19,999.99	1.00
€20,000.00 +	0.01

The account will earn interest at the lower rate on the entire balance (including interest) if the balance exceeds €19,999.99.

Foreign Currency Deposit Rates

Sterling Accounts	Gross*%
€0.01+	0.01
US Dollar Accounts	Gross*%
€0.01+	0.01

Available online

Instant Access Account

	Gross*%
€0.01+	0.01

Regular Saver

	Gross*%
€0.01 - €50,000	2.50
€50,000.01 +	0.01

The account will earn interest at the lower rate on the entire balance (including interest) if the balance exceeds €50,000.01.

You can only open Online Accounts by using the internet within our Open24 Service and you are a registered user. Once opened, you can transact on your account by using our internet and telephone banking services. You cannot transact on the account by visiting our branches.

Closed Accounts

Pace / Beanstalk / Scene / Regular Savings Account / On Call / Agent Saver / Instant Access / Regular Saver / Tusa / save2buy / Mortgage Saver / HeadStart / EasiSaver / Share/Flexi Saver/Deposit / Bonus Interest / Irish Life Privilege / Former Irish Nationwide Building Society (INBS) Money Maker / INBS Ordinary Deposit / INBS Investment Share / Former Northern Rock Ireland (NRI) Direct Saver Special Savings Incentive Matured / NRI Direct Saver Matured Accounts / Former NRI Direct Saver / NRI Direct Silver Saver / NRI Business Reserve / NRI Demand Online / Former INBS Instant Access Deposit Accounts / Executor Deposit / Court Acct / Court Acct Statement Accounts / Loan Security / Quarterly Income Accounts / Australian Demand/ Canadian Dollar Demand/ Swiss Franc/ Japanese Yen

	Gross*%
Not available for new applicants	
All balances	0.01

Where no more than two withdrawals from the BonusInterest Account are made in a calendar year an additional interest bonus of 0.01% will be paid, calculated on the average daily balance in the account up to the 31st December each year.

Irish Life privilege account was available to all Irish Life customers on maturity or encashment of their policies.

Save Direct

	Gross*%
Not available for new applicants	
€0.01 - €4,999	0.01
€5,000+	3.25

Booster Bonus Account

	Gross*%
Not available for new applicants	
€0.01+	0.01

Where no more than two withdrawals from the Booster Bonus Account are made in a calendar year an additional variable interest bonus of 0.01% Gross/AER will be paid, calculated on the average daily balance in the account up to the 31st of December each year

Instant Access Account-For Matured Fixed Term Deposits

	Gross*%
Not available for new applicants	
All balances	0.01

From the 08 February 2021 no further lodgements can be made to Instant Access Accounts.

For non-personal accounts opened in the branch and the rates applicable please refer to our Non-Personal rate sheet.

All non-personal accounts of more than €2 million and all new Credit Union accounts and rates will be managed directly by PTSB Corporate Deposits. For non-personal accounts of more than €2 million different interest rates may apply – please ask staff for details of rates and options available to you. Pension accounts cannot be opened through the branch from the 24th July 2020

* Interest on Resident Accounts is paid net of Deposit Interest Retention Tax (DIRT), which persons aged 65 or over, or persons who are permanently incapacitated and their respective spouses may be entitled to reclaim.

Annual Equivalent Rate (AER) illustrates what the interest would be if interest was paid and compounded each year. Our AER calculation assumes that the account is held for a year and that the interest rate remains constant.

Deposit Interest Retention Tax (DIRT) - Accounts are subject to DIRT where applicable.

Gross rate is the daily interest accrual rate.

Business Deposit Rates

These rates are applicable on our range of business deposit accounts. Rates below are effective from the start of business on 2nd April 2025

Demand Deposit Account

	Gross*%
€0.00+	1.00
Business customers are limited to one Demand Deposit account per business/customer and the maximum balance allowed is €2,000,000.	

Foreign Currency Demand Deposit Rates

Sterling Accounts	Gross*%
£0.00+	0.01
US Dollar Accounts	Gross*%
\$0.00+	0.01

32 Day Notice Account

	Gross*%
€0.00+	1.50
Business customers are limited to one 32 Day Notice account per business/customer and the maximum balance allowed is €2,000,000.	

21 Day Notice Regular Saver

	Gross*%
€0.00 - €50,000.99	2.00
€50,001.00 +	0.01

The account will earn interest at the lower rate on the entire balance (including interest) if the balance exceeds €50,000.99.

Fixed Deposit Accounts

	Minimum Balance	Gross*%	Gross Return*%	AER%
6 Months				
	€5,000 +	1.50	0.74	1.50
12 Months				
	€5,000 +	2.25	2.25	2.25
18 Months				
	€5,000 +	2.98	2.98	2.00
3 Year				
	€5,000 +	4.88	4.88	1.60
5 Year				
	€5,000 +	7.73	7.73	1.50

Business fixed term accounts are limited to two accounts per customer and the maximum balance allowed for business accounts is €2,000,000 per account.

Interest on business Fixed Term Deposit accounts is paid on maturity. On the maturity date of a Fixed Term Deposit account the total balance will be automatically re-invested into an Instant Access variable rate account unless re-investment instructions are received.

All business accounts of more than €2 million and all new Credit Union accounts and rates will be managed directly by PTSB Corporate Deposits. For business accounts of more than €2 million different interest rates to the rates listed in this notice may apply – please ask staff for details of rates and options available to you.

Gross Rate is the daily interest accrual rate. Gross Return is the term maturity rate of return. Deposit Interest Retention Tax (DIRT) - Accounts are subject to DIRT where applicable. Annual Equivalent Rate (AER) illustrates what the interest would be if interest was paid and compounded each year. Our AER calculation assumes that the account is held for a year and that the interest rate remains constant. Interest is paid on maturity on all fixed term accounts.