

# Business Deposit Rates

These rates are applicable on our range of business deposit accounts. Rates below are effective from the start of business on 7th July 2026

## Demand Deposit Account

|                                                                                                                                   | Gross*% |
|-----------------------------------------------------------------------------------------------------------------------------------|---------|
| €0.00+                                                                                                                            | 0.75    |
| 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+                                                                                                                           | 1.75    |
| 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 - €75,000.00                                                                                                             | 2.00    |
| €75,000.01 +                                                                                                                   | 0.01    |
| The account will earn interest at the lower rate on the entire balance (including interest) if the balance exceeds €75,000.00. |         |

## Fixed Deposit Accounts

|           | Minimum Balance | Gross*% | Gross Return*% | AER% |
|-----------|-----------------|---------|----------------|------|
| 6 Months  |                 |         |                |      |
|           | €5,000 +        | 1.75    | 0.86           | 1.75 |
| 12 Months |                 |         |                |      |
|           | €5,000 +        | 2.25    | 2.25           | 2.25 |
| 18 Months |                 |         |                |      |
|           | €5,000 +        | 3.35    | 3.35           | 2.25 |
| 3 Year    |                 |         |                |      |
|           | €5,000 +        | 6.91    | 6.91           | 2.25 |
| 5 Year    |                 |         |                |      |
|           | €5,000 +        | 11.77   | 11.77          | 2.25 |

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.