

Here's a quick summary of all the PTSB Current Account Options

TYPE	FEATURES	IMPORTANT INFORMATION	CREDIT INTEREST	
Explore Account	<ul style="list-style-type: none"> 5c back as you Pay Cashback on Bills Contactless Visa Debit Card eStatements only Open24 Online & Telephone Banking Mobile Banking App Emergency Cash 	<ul style="list-style-type: none"> Provision of a chequebook Overdraft facility available* Overdraft Interest applies. Set up and renewal fees apply. See in-branch or our website for authorised overdraft interest rate 	<ul style="list-style-type: none"> Flat €8 fee for maintaining the account Not available to business customers or persons under 18 years of age Other charges will apply 	<ul style="list-style-type: none"> Not available
Student Current Account	<ul style="list-style-type: none"> Fees & charges exemptions available Contactless Visa Debit Card Open24 Online & Telephone Banking Mobile Banking App Emergency Cash 	<ul style="list-style-type: none"> Available to students aged 18 and over in full time education After 5 years your account will automatically convert to the personal Current Account available at that time 	<ul style="list-style-type: none"> One account per student Chequebook not available Other charges will apply 	<ul style="list-style-type: none"> Not available
MyCash Account	<ul style="list-style-type: none"> Fees & charges exemptions available Contactless Visa Debit Card Open24 Online & Telephone Banking Mobile Banking App Emergency Cash 	<ul style="list-style-type: none"> Available to children between the ages 12 and 17 years old Customers under 16 will need parental/guardian consent to open the account and be issued with a Visa Debit Card 	<ul style="list-style-type: none"> On 18th birthday MyCash will convert to a personal Current Account available at that time Other charges will apply No overdraft facility 	<ul style="list-style-type: none"> Interest paid at a variable rate <p>€0.01– €19,999.99 = 0.50% Gross/AER variable €20,000.00 + = 0.10% Gross/AER variable</p>
Basic Payment Account	<ul style="list-style-type: none"> Fees & charges exemptions available Contactless Visa Debit Card Open24 Online & Telephone Banking Mobile Banking App Emergency Cash 	<ul style="list-style-type: none"> The PTSB account with basic features Available to customers who do not hold another payment account in the Republic of Ireland Other charges will apply 	<ul style="list-style-type: none"> No overdraft facility Not available to business customers, persons under 18 years of age or non-EU residents Chequebook not available 	<ul style="list-style-type: none"> Not available

Lending terms and conditions apply. *Overdraft lending terms and conditions apply. Variable interest rates are subject to change. AER is Annual Equivalent Rate. Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate.

Please note: Our Annual Equivalent Rate (AER) calculation assumes that the account is held for a year and that the interest rate remains constant.

Refer to the Terms & Conditions and Personal & Business banking charges booklet for charges that apply. Information correct as of 30th November 2025 and is subject to change.

Permanent TSB plc trading as PTSB is regulated by the Central Bank of Ireland.