



Summary Box

Account name	Easy Access Account Issue 3																		
What is the interest rate?	<table border="1"> <thead> <tr> <th rowspan="2">Credit balance</th> <th colspan="2">Credit Interest Rate</th> </tr> <tr> <th>Gross%*</th> <th>AER%**</th> </tr> </thead> <tbody> <tr> <td rowspan="2">All balances</td> <td>1.50%</td> <td>1.50%</td> </tr> <tr> <td colspan="2">Effective from 17.09.2025</td> </tr> </tbody> </table> <p>Interest is calculated and accrued daily based on the balance in your account. Interest will be paid to your account annually at the beginning of April.</p>				Credit balance	Credit Interest Rate		Gross%*	AER%**	All balances	1.50%	1.50%	Effective from 17.09.2025						
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Can Allied Irish Bank (GB) Savings Direct change the interest rate?	<ul style="list-style-type: none"> • Yes. The interest rate is variable which means we can change the rate from time to time as set out in Section 25 of the Savings Direct Personal Savings Terms & Conditions. • If we decide to reduce the rate, we will provide two months' notice by contacting you in writing. • If we decide to increase the rate, this will be notified to you as soon as possible. 																		
What would the estimated balance be after 12 months based on a £1,000 deposit?	<ul style="list-style-type: none"> • The balance in your account after 12 months will depend on how much and when you deposit funds and the applicable interest rate. • This projection is provided for illustration purposes only and does not take into account your individual circumstances. • This projection assumes that funds lodged are left for 1 year and no rate changes have taken effect. Any lodgements or withdrawals will affect the interest you earn. <table border="1"> <thead> <tr> <th>Balance invested</th> <th colspan="2">Current Credit Interest Rate</th> <th>Balance after 12 months</th> <th>Interest earned</th> </tr> <tr> <td></td> <th>Gross%*</th> <th>AER%**</th> <td></td> <td></td> </tr> </thead> <tbody> <tr> <td>£1,000</td> <td>1.50%</td> <td>1.50%</td> <td>£1,015.00</td> <td>£15.00</td> </tr> </tbody> </table>				Balance invested	Current Credit Interest Rate		Balance after 12 months	Interest earned		Gross%*	AER%**			£1,000	1.50%	1.50%	£1,015.00	£15.00
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£1,000	1.50%	1.50%	£1,015.00	£15.00															
How do I open and manage my account?	<ul style="list-style-type: none"> • A Savings Direct Easy Access 3 is currently not available to open. • Lodgements can only be made by cheque or electronic transfer. • The minimum balance that must be maintained is £1. The maximum amount that may be held in the account is £1,000,000. • You can manage your account by calling 0345 455 22 22[†] or by post. 																		
Can I withdraw money?	<ul style="list-style-type: none"> • Yes. You can withdraw money from this account to a bank account in your name, nominated at account opening. • There are no charges for withdrawing from this account. 																		
Additional information	<p>Tax We do not deduct tax from the interest we pay you in accordance with current legislation. The law relating to taxation is always liable to change.</p>																		

* Gross stands for contractual rate of interest payable before the deduction of income tax at the rate specified by law.
 ** AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded once each year.
 † Lines open: 9am to 5pm Monday – Friday (excluding Bank Holidays). Calls are recorded. Call charges may vary – refer to your service provider.

