



HIGHEST RATES

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Indicative Personal Deposits Rates*20/03/2018

	Demand	Freedom 30 30 Day Notice	35 Day Notice A/C	Smart Access Demand	1 Month Fixed	3 Month Fixed	6 Month Fixed	9 Month Fixed	12 Month Fixed	14 Month Fixed	16 Month Fixed Access
Permanent TSB											
Gross Return Rate	0.01%	0.15%	N/A	N/A	N/A	0.01%	0.10%	0.18%	0.50%	N/A	0.67%
AER	0.01%	0.15%	N/A	N/A	N/A	0.05%	0.20%	0.25%	0.50%	N/A	0.50%
KBC Bank											
Gross Return Rate	0.05%	N/A	0.65%	0.30%	0.01%	0.04%	0.08%	0.15%	0.50*%	0.58%	N/A
AER	0.05%	N/A	0.65%	0.30%	0.10%	0.15%	0.15%	0.04%	0.50*%	0.50%	N/A

* KBC 12 month fixed 0.50% - no withdrawals permitted (0.30% with one withdrawal up to 25%)

	18 Month Fixed	2 Year Fixed	3 Year Fixed	12 Month Fixed Interest First	18 Months Fixed Interest First	24 Month Fixed Interest First	Regular Saver Accounts**
Permanent TSB							
Gross Return Rate	0.82%	N/A	2.12%	0.50%	0.82%	1.31%	N/A
AER	0.55%	N/A	0.70%	0.50%	0.55%	0.65%	N/A
KBC Bank							
Gross Return Rate	0.75%	N/A	1.50%	0.30%	N/A	N/A	0.50%
AER	0.50%	N/A	0.50%	0.30%	N/A	N/A	0.50%

First Choice Financial Services DAC are Independent Financial brokers and are regulated by the Central Bank of Ireland.
 First Choice Financial Services DAC is remunerated by the banks for the establishment of deposit accounts where we hold a Letter of Appointment.
 The interest rates quoted are available through banks where First Choice Financial Services DAC hold a deposit Agency
 Gross Rate is the daily interest accrual rate. Gross Return is the term maturity rate on return.
 AER (Annual Equivalent Rate) illustrates what the interest would be if interest was paid and compounded each year.
 *These Investec rates quoted are for Accounts Set Up Online Only and are quoted at the Gross Interest Rate
 **Regular savers account terms and conditions apply - Max Balance €50,000
 *** Variable
 Other Rates available on demand
 **** Rate Tiered, rate quoted for balances over €100,000
 Max Balance KBC Smart Access & 35 Day Notice A/c is €100,000, If balance over €100,000 rate reverts to Standard Demand Rate