

## **IMPORTANT NOTICE TO CUSTOMERS**

By Transfer Order made by the High Court under Section 34 of the Credit Institutions (Stabilisation) Act 2010, certain assets and liabilities of Anglo Irish Bank Corporation Limited including certain deposits were transferred to AIB Group (UK) p.l.c. on and with effect from 24 February 2011.

The within documentation shall now be construed as follows:

Where either (a) your deposit transferred under the Transfer Order or (b) you are applying for a new deposit account from 25 February 2011 onwards, and where the context so admits, all references to Anglo Irish Bank Corporation Limited, Anglo Irish Bank, Anglo, the Bank, “we” and “our” or any other word referring to Anglo Irish Bank Corporation Limited, shall be construed as references to AIB Group (UK) p.l.c. (“AIB”).

Where the within documentation contains an Application Form, any application made to open a new account will be an application to open an account with AIB.

Please note AIB Group (UK) p.l.c. is covered by the UK Financial Services Compensation Scheme (FSCS). Eligible depositors are entitled to claim up to £85,000. For further details refer to the FSCS website [www.FSCS.org.uk](http://www.FSCS.org.uk)



## Summary Boxes

### Key Product Information for Anglo Irish Savings Accounts

Account Name	Easy Access Account Issue 3
Interest rate	<p>1.60% Gross/AER (1.28% NET*)</p> <p>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.</p> <p>Interest rate is variable and may be adjusted.</p> <p>The interest rate will be at least equal to the Bank of England's Base Rate until 1st January 2012.</p>
Tax Status	<p>Interest will be paid net of basic rate income tax.</p> <p>If you are eligible to receive interest paid gross you must notify us and provide us with a valid Form R85.</p>
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	<p>Same day access by electronic transfer.</p> <p>No charges if a withdrawal is made.</p>
Access	<p>By Telephone: 0845 455 22 22*</p> <p>By Post: Anglo Irish Bank FREEPOST LON21430, London, EC2B 2QB</p>
Deposit	<p>Minimum Balance £1.</p> <p>Maximum Balance £2,000,000 per applicant.</p>



## Summary Boxes

### Key Product Information for Anglo Irish Savings Accounts

Account Name	Fixed Rate Bond
Interest rate	<p>1 Year Fixed Rate Bond 2.45% Gross/AER (1.96% NET#)</p> <p>AER stands for Annual Equivalent Rate and illustrates what the interest rate would be if interest was paid and compounded each year.</p> <p>Interest rate is fixed.</p>
Tax Status	<p>Interest will be paid net of basic rate income tax.</p> <p>Interest will be paid gross if your bond is classed as a Qualifying Time Deposit (QTD). Please refer to the T&amp;C's.</p> <p>If you are eligible to receive interest paid gross you must notify us and provide us with a valid Form R85.</p>
Conditions for bonus payment	No bonus payment applies to this account.
Withdrawal arrangements	<p>No withdrawals permitted as money is invested for a fixed term.</p> <p>Interest Penalty for early withdrawals or closure: &lt;1 Year Remaining = 60 Days</p>
Access	<p>By Telephone: 0845 455 22 22*</p> <p>By Post: Anglo Irish Bank FREEPOST LON21430, London, EC2B 2QB</p>
Deposit	<p>Minimum Balance £1,000.</p> <p>Maximum Balance £2,000,000 per applicant.</p>

# Net rates are the contracted rates of interest payable after deduction of income tax at the basic rate (currently 20% at 4 June 2010). Rates quoted are effective from 4 June 2010. These accounts are only available to persons resident in Great Britain and Northern Ireland who are over the age of 18 years. Terms and Conditions apply.

\* Telephone lines open from 8am-8pm Monday to Friday, excluding bank holidays in England and Wales. Calls may be recorded and monitored for security and training purposes. BT landline calls to 0845 numbers will cost no more than 5 pence per minute. Charges from other service providers may vary and calls from mobiles usually cost more.

Anglo Irish Bank Corporation Limited is authorised by the Financial Regulator of Ireland and subject to limited regulation by the Financial Services Authority. Details about the extent of our regulation by the Financial Services Authority are available from us on request.

Registered in Ireland: No 22045 Registered in England and Wales: No FC 016044, UK Registered Office: 10 Old Jewry, London, EC2R 8DN.