



# CHARTERED FINANCIAL SOLUTIONS

Independent Financial Advisors

## CFS Research - Personal Deposit Rates @ 20<sup>th</sup> June 2011 Rates based on a deposit of €20,000

### On Demand Rates

*“These are variable rates, and can change daily after investment”*

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
Anglo Premium Demand A/c (AIB held)	€1	€100,000	3.35	3.35
UB Direct Saver (incl bonus)	€15,000	€1,000,000	3	3.04
NatW.UK (IRL) EasyAccess Savings (mthly)	€2,000	€2,000,000	2.96	3
NIB eSaver Term	€1	€100,000	3	3
KBC Demand acc	€10,000	€1,500,000	2.5	2.55
NRock DemandOnlineAnn	€1,000	€3,000,000	2.5	2.5
UB UR Money	-	-	2.3	2.31
NRock DemandOnlineMth	€1,000	€3,000,000	2.25	2.27
RaboDirect On-Demand Savings (AER.Variable)	€1	-	2.25	2.25
Leeds Variable Freedom 30	€2,500	€1,000,000	2.1	2.1
NIB Prestige Savings	€1	-	2	2
RaboDirect BusinessSavings (AER.Variable)	€1	-	1.9	1.9
Anglo Easy Access (AIB held)	€1	€1,000,000	1.75	1.75
UB special int. deposit (balance>€15K)	€15,000	€100,000	1.5	1.5
NRock Direct Saver Dmd Ann	€1,000	€3,000,000	1.25	1.25
ptsb Signature On Call	€10,000	€1,000,000	1.25	1.25
NIB Business Investment	€20,000	-	1.1	1.1
NIB eSaver Demand	€1	€100,000	1	1
NRock Direct Saver Dmd Mth	€1,000	€3,000,000	1	1
BOI EasySaver Account	€5,001	-	1	1
An Post Savings Bank Deposit Account	€25	-	1	1
NIB Flexible Savings	€1	€1,000,000	1	1
NIB Business eSaver Demand	€2,500	€5,000,000	0.5	0.5
AIB Demand	-	€63,399	0.26	0.26
BOI Reserve Deposit	-	€24,999	0.1	0.1
BOI Demand	-	€99,999	0.01	0.01
ACC Demand Account	€10,000	€25,000	0.01	0.01

**C.A.R (Compound Annual Rate)** Interest rates are expressed as compound annual rate (CAR) in order to make a comparison of different returns for different periods or interest rates. CAR is the equivalent rate per annum and assumes that for periods of longer than one year, the interest is compounded on an annual basis. In simple terms CAR is what the interest rate would be if interest was paid or credited each year.

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### Deposit for 30 days notice

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
An Post Deposit Acc Plus (30 day notice)	-	-	3	3
ptsb 30day Notice Variable	€10,000	€1,000,000	2.9	2.9
KBC Fixed term - 1mt	€10,000	€1,500,000	0.21	2.56
NRock Direct Saver 30 Issue 2 Ann	€1,000	€3,000,000	2.5	2.5
NRock Direct Saver 30 Issue 2 Mth	€1,000	€3,000,000	2.25	2.27
AIB Access Dep 30 days a/c	-	€24,999	2	2.01
Investec 1 Month Notice	€20,000	-	1.5	1.51
NIB Personal Fixed Term Online - 1mt	€5,000	€999,999	1.05	1.06
RaboDirect Fixed - 1mt	€500	-	0.075	0.9
RaboDirect Business Fixed - 1mt	€500	-	0.075	0.9
NIB Business Fixed Term	€5,000	€999,999	0.7	0.7
NIB Personal Fixed Term Branch - 1mt	€5,000	€999,999	0.7	0.7
EBS Access 30	€5,000	€24,999	0.05	0.05

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Trinity House, Charleston Road, Ranelagh, Dublin 6. Tel: 4972133 [www.cfsireland.com](http://www.cfsireland.com).  
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### Deposit for 3 months

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
ptsb Fix Term - 3mth Fixed	€10,000	€1,000,000	3.25	3.29
KBC Fixed term - 3mt	€10,000	€1,500,000	0.79	3.23
EBS Broker Fixed Save-3mt	€20,000	-	3.2	3.23
NIB Personal Fixed Term Online - 3mt	€5,000	€999,999	1.45	1.46
NIB Business Fixed Term	€5,000	€999,999	1.1	1.1
NIB Personal Fixed Term Branch - 3mt	€5,000	€999,999	1.1	1.1
RaboDirect Fixed - 3mt	€500	-	0.25	1
RaboDirect Business Fixed - 3mt	€500	-	0.25	1
AIB Notice Dep 90 a/c (Mthly)	€6,000	€63,399	0.26	0.26
AIB Notice Dep 90 a/c (Yrly)	€6,000	€63,399	0.26	0.26

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### Deposit for 6 months

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
KBC Fixed term - 6mt	€10,000	€1,500,000	1.75	3.58
EBS Broker Fixed Save-6mt	€20,000	-	3.5	3.53
BOI 6mth Introductory Fixed Term Reward	€10,000	€500,000	1.7	3.43
NatW.UK (IRL) 6mt Fix Rate (mthly)	€3,000	€2,000,000	3.38	3.43
NatW.UK (IRL) 6mt Fix Rate (ann/maturity)	€3,000	€2,000,000	3.4	3.43
ptsb Interest First (6 Months)	€10,000	€1,000,000	3.25	3.32
"BOI Elevator Deposit (4%, 4.06% EAR aft. 3mts)"	€10,000	€2,000,000	3	3.03
Investec 6 Month Fixed	€20,000	-	3	3.02
BOI 6mth Reward acc	€5,000	€1,000,000	1.5	3
NIB Personal Fixed Term Online - 6mt	€5,000	€999,999	2.05	2.06
NIB Business Fixed Term	€5,000	€999,999	1.7	1.71
NIB Personal Fixed Term Branch - 6mt	€5,000	€999,999	1.7	1.71
ptsb Fix Term - 6mth Fixed	€10,000	€1,000,000	1.5	1.51
RaboDirect Fixed - 6mt	€500	-	0.65	1.3
RaboDirect Business Fixed - 6mt	€500	-	0.65	1.3

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### Deposit for 9 months

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
KBC Fixed term - 9mt	€10,000	€1,500,000	2.69	3.65
EBS Broker Fixed Save-9mt	€20,000	-	3.6	3.61
Investec 9 Month Fixed	€20,000	-	3	3.01
BOI 9mth Reward acc	€5,000	€1,000,000	2.25	3
ptsb Fix Term - 9mth Fixed	€10,000	€1,000,000	2.5	2.5
NIB Personal Fixed Term Online - 9mt	€5,000	€999,999	2.25	2.26
NIB Business Fixed Term	€5,000	€999,999	1.9	1.9
NIB Personal Fixed Term Branch - 9mt	€5,000	€999,999	1.9	1.9

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### Deposit for 1 Year

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
AIB 1yr Fixed Term Reward	-	€1,000,000	3.95	3.95
EBS Broker Fixed Save-1yr	€20,000	-	3.8	3.8
ptsb Interest First (12 Months)	€10,000	€1,000,000	3.59	3.71
BOI 1yr Introductory Fixed Term Reward	€10,000	€500,000	3.7	3.7
KBC Fixed term - 1yr	€10,000	€1,500,000	3.65	3.7
NatW.UK (IRL) 12mt Fix Rate (mthly)	€3,000	€2,000,000	3.59	3.65
NatW.UK (IRL) 12mt Fix Rate (ann/maturity)	€3,000	€2,000,000	3.65	3.65
Investec 12 Month Fixed	€20,000	€2,000,000	3.5	3.5
BOI 1yr Bonus a/c (Issue 2)	€5,000	€1,000,000	3	3
ptsb Fix Term - 1yr Fixed	€10,000	€1,000,000	2.9	2.9
NIB Personal Fixed Term Online - 1yr	€5,000	€999,999	2.45	2.45
Leeds Fixed Rate Bond Issue 16	€2,500	€1,000,000	2.3	2.3
NIB Business Fixed Term	€5,000	€999,999	2.1	2.1
NIB Personal Fixed Term Branch - 1yr	€5,000	€999,999	2.1	2.1
Anglo Fixed - 1yr (AIB held)	€1	€1,000,000	2	2
RaboDirect Fixed - 1yr	€500	-	1.8	1.8
RaboDirect Business Fixed - 1yr	€500	-	1.8	1.8

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### Deposit for 18 Months

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
EBS Broker - 18 mt fixed	€3,000	€500,000	6.5	4.29
ptsb Interest First (18 Months)	€10,000	€1,000,000	6	4.18
BOI 18mth Reward acc	€5,000	€1,000,000	4.5	3
ptsb Fix Term - 18mt Fixed	€10,000	€1,000,000	4.5	2.98
RaboDirect Fixed - 18mt	€500	-	2.85	1.9
RaboDirect Business Fixed - 18mt	€500	-	2.85	1.9

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### Deposit for 2 Years

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
ptsb Interest First (24 Months)	€10,000	€1,000,000	8	4.22
EBS Broker Suregrowth - 2yr	€5,000	-	7	3.44
BOI 2yr Introductory Reward acc	€10,000	€500,000	7	3.44
NatW.UK (IRL) 24mt Fix Rate (mthly)	€3,000	€2,000,000	3.2	3.25
NatW.UK (IRL) 24mt Fix Rate (ann/maturity)	€3,000	€2,000,000	3.25	3.25
BOI Double UR Interest Iss.3 (6% EAR in yr2)	€20,000	€1,000,000	3	3
NIB Personal Fixed Term Online - 2yr	€5,000	€999,999	4.9	2.42
Anglo Fixed - 2yr (AIB held)	€1	€1,000,000	4.55	2.25
NIB Business Fixed Term	€5,000	€999,999	4.2	2.08
NIB Personal Fixed Term Branch - 2yr	€5,000	€999,999	4.2	2.08
RaboDirect Fixed - 2yr	€500	-	4	2
RaboDirect Business Fixed - 2yrs	€500	-	4	2
BOI 2yr Fixed Bond	€10,000	€24,999	0.7	0.35

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### Deposit for 3 Years

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
EBS Broker Suregrowth - 3yr	€5,000	-	13.7	4.37
Leeds Fixed Rate Bond Issue 17	€2,500	€1,000,000	11.34	3.55
NatW.UK (IRL) 36mt Fix Rate (mthly)	€3,000	€2,000,000	3.25	3.3
NatW.UK (IRL) 36mt Fix Rate (ann/maturity)	€3,000	€2,000,000	3.3	3.3
An Post Savings Bond (Issue 12)	€100	€120,000	10	3.23
ptsb Fix Term - 3yr Fixed	€10,000	€1,000,000	9	2.91
RaboDirect Fixed - 3yr	€500	-	7.35	2.45
RaboDirect Business Fixed - 3yrs	€500	-	7.35	2.45
NIB Personal Fixed Term Online - 3yr	€5,000	€999,999	7.05	2.3
Anglo Fixed - 3yr (AIB held)	€1	€1,000,000	6.9	2.25
NIB Personal Fixed Term Branch - 3yr	€5,000	€999,999	6	1.96
NIB Business Fixed Term	€5,000	€999,999	6	1.96
AIB 3yr Special Term Account	€6,000	€25,000	1.85	1.85
BOI 3yr Fixed Bond	€10,000	€24,999	3	0.99

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### Deposit for 5 Years

Product	Min Investment	Max Investment	Gross Rate	C.A.R. Rate
Leeds Fixed Rate Bond Issue 18	€2,500	€1,000,000	22.34	4.05
EBS Broker Suregrowth - 5yr	€5,000	-	17	3.19
RaboDirect Fixed - 5yr	€500	-	15.75	3.15
RaboDirect Business Fixed - 5yrs	€500	-	15.75	3.15
Anglo Fixed - 5yr (AIB held)	€1	€1,000,000	15.93	3
NIB Personal Fixed Term Online - 5yr	€5,000	€999,999	13.75	2.61
NIB Personal Fixed Term Branch - 5yr	€5,000	€999,999	12	2.29
NIB Business Fixed Term	€5,000	€999,999	12	2.29
AIB 5yr Special Term Account	€6,000	€25,000	2.25	2.26
BOI 5yr Fixed Bond	€10,000	€24,999	6.5	1.27

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