

## E. Prize Bonds

- The top prize in the last draw of every month is €500,000. The weekly prizes are 1 of €50,000, 20 of €1,000, 20 of €500 and all remaining prizes are €75.
- Winnings are not subject to any tax in Ireland. All Prize Bond winners are notified by post and all winning bonds are listed on our website StateSavings.ie and the prize money is held indefinitely until the winner claims it.
- Purchase via telephone to 0818 20 50 60 / 01 705 7200 or online (StateSavings.ie) or complete a paper application form and bring it to a Post Office or place in the mail.
- You can encash Prize Bonds at any time once 90 days have elapsed since you purchased them.
- The maximum holding limit of Prize Bonds registered on or after 1 November 2015 is €250,000 but there is no limit on holdings purchased prior to 1 November 2015.
- The variable rate used to calculate the Prize Fund is 1.00%. At any time the NTMA can amend the variable percentage rate used to calculate the prize fund, can change the value of prizes, and the prize structure. Any such change will be advertised in the mainstream media and on StateSavings.ie

## F. Variable Rate Deposit Account\*

Gross Return before DIRT	Deposit Account*
0.75%	With Pass-Book

There is only one type of deposit account which consists of a Pass-Book where deposits and withdrawals usually take place in a post office. Under the 1921 POSB Regulations this Pass-Book based account can be operated by an account holder(s) aged 7 years or more without the consent of the child's parent or guardian. POSB Deposit Accounts are subject to a maximum limit of €250,000 per individual.

\*Subject to the prevailing rate of DIRT (Deposit Interest Retention Tax)



### The State Savings Products are:

		State Savings Products
Total Return	AER <sup>1</sup>	FIXED RATE, FIXED TERM
4.00%	1.32%	3 year Savings Bonds <sup>2</sup>
9.00%	1.74%	5 year Savings Certificates <sup>2</sup>
22.00%	2.01%	10 year National Solidarity Bond <sup>2</sup>
10.00%	1.75%	6 year Instalment Savings <sup>2,3</sup> (ALSO FOR CHILD BENEFIT)
		VARIABLE RATE <sup>6</sup>
0.75%		Deposit Account <sup>4</sup>
1.00%		Prize Bonds <sup>5</sup>

<sup>1</sup> AER = "Annual Equivalent Rate".

<sup>2</sup> Not subject to tax in Ireland but please see Condition 4 Taxation in Specific Conditions.

<sup>3</sup> Save in 12 monthly instalments and leave for 5 years.

<sup>4</sup> Subject to DIRT (Deposit Interest Retention Tax) at the prevailing rate.

<sup>5</sup> Prize Bonds – The variable rate used to calculate prize fund is 1.00%. There are twelve €500,000 prizes per annum and thousands of weekly prizes. No interest is paid to Prize Bond holders. Instead the interest is paid into the monthly prize fund, to be distributed to winners in the weekly draw.

<sup>6</sup> Variable Rate means that the interest rate paid on this Product may be changed by the NTMA from time to time. Such changes will be notified by at least one of the following methods: publication in a national newspaper, publication on StateSavings.ie or notification by any other means.

Brochures and Application Forms for State Savings Products listed above are available in any Post Office or online at StateSavings.ie. State Savings products are subject to Terms and Conditions and relevant legislation. You may find our Terms and Conditions booklet online and in Post Offices.

#### For more information on State Savings

Web: StateSavings.ie  
 Telephone: 0818 20 50 60 / 01 705 7200  
 E-mail: Service@StateSavings.ie  
 Visit: Any Post Office  
 Mail to: State Savings, GPO, Freepost, Dublin 1, D01 F5P2



# State Savings Summary of Products



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## What are State Savings?

- State Savings form part of the National Debt of Ireland which is managed by the National Treasury Management Agency (NTMA).
- When you save with State Savings you are placing your money directly with the Irish Government.
- The repayment of all State Savings money is a direct, unconditional obligation of the Irish Government.
- Repayment of your money includes principal, interest and bonus payments if due.

## How can I buy State Savings Products?

- Call into any Post Office.
- Online at [StateSavings.ie](http://StateSavings.ie)

The complete range of State Savings products are listed on our website [StateSavings.ie](http://StateSavings.ie).

### 1. Existing Customers

Existing State Savings customers for whom we already have the necessary Evidence of Identity documentation may purchase on-line, by phone, mail, or at any Post Office.

### 2. New Customers or last purchase was completed before October 2014

- Please provide Original or Certified copies of each of the following:
  - Proof of name (Current Passport or EU Driving Licence).
  - Proof of address issued within last six months (Household Bill, Bank Statement, Letter from Revenue Commissioners).
  - Proof of PPSN (Public Services Card, Letter from Revenue Commissioners or DEASP).
- Complete Application Form.
- Bring all documentation to your local Post Office or forward to the address detailed on page 6.
- For Joint Applications, both customers need to attend at the Post Office for ID Verification.

### State Savings Online

State Savings Online allows you to view and manage your holdings wherever you are. Download a statement, view your prizes with Prize Bonds, purchase State Savings Fixed Term products and Prize Bonds, view your transactions, request a repayment to your bank account (sole holdings), reinvest into other State Savings products and more. To register visit [statesavings.ie/register](http://statesavings.ie/register).

### State Savings Customer Number (SSCN)

The State Savings Customer Number (SSCN) is a unique customer number that identifies you and enables you to transact with us easily. Your SSCN may be printed on correspondence you receive from us. See [statesavings.ie/SSCN](http://statesavings.ie/SSCN) for more details.

### Terms and Conditions

State Savings Products are subject to Maximum Holding Limits, other Terms and Conditions and relevant legislation. You will find our Terms and Conditions booklet online and in Post Offices.

### Contact Us

Please contact us for further information at 0818 20 50 60, (Monday to Friday). Additional contact details are on Page 6.

### A. Savings Bond - 3 Year - Issue 18

4% Tax Free Total Return after 3 Years - AER 1.32%

	Cumulative Bonus Percentage % Tax Free	Encashment value of €1,000 at end period:	AER <sup>1</sup>
Year 1	0.00%	€1,000.00	0.00%
Year 2	2.00%	€1,020.00	1.00%
Year 3	4.00%	€1,040.00	1.32%

### B. Savings Certificate - 5 Year - Issue 25

9% Tax Free Total Return after 5 Years - AER 1.74%

	Cumulative Bonus Percentage % Tax Free	Encashment value of €1,000 at end period:	AER <sup>1</sup>
Year 1	0.00%	€1,000.00	0.00%
Year 2	1.50%	€1,015.00	0.75%
Year 3	2.50%	€1,025.00	0.83%
Year 4	4.50%	€1,045.00	1.11%
Year 5	9.00%	€1,090.00	1.74%

### C. National Solidarity Bond - 10 Year - Issue 9

22% Tax Free Total Return after 10 Years - AER 2.01%

	Cumulative Bonus Percentage % Tax Free	Encashment value of €1,000 at end period:	AER <sup>1</sup>
Year 1	0.00%	€1,000.00	0.00%
Year 2	1.00%	€1,010.00	0.50%
Year 3	2.00%	€1,020.00	0.66%
Year 4	3.00%	€1,030.00	0.74%
Year 5	6.00%	€1,060.00	1.17%
Year 6	8.00%	€1,080.00	1.29%
Year 7	10.00%	€1,100.00	1.37%
Year 8	13.00%	€1,130.00	1.54%
Year 9	16.00%	€1,160.00	1.66%
Year 10	22.00%	€1,220.00	2.01%

For Fixed Term Products A, B and C please note:

- Minimum Purchase €50, Maximum Purchase €120,000 per individual, per issue
- Where any Fixed Term product is encashed before the elapse of end period, the AER will be lower

### D. Instalment Savings Scheme 6 Year - Issue 17

(Including 12 Monthly Instalments)

Earn 10% Tax Free Total Return - AER<sup>1</sup> 1.75% (calculated over 5.5 years). Where instalment savings are encashed before the maturity date the AER will be lower.

	Cumulative Interest percentage Tax Free	Encashment value of €1,000 at end period:	AER <sup>1</sup>
Year 1*			
Year 2	0.00%	€1,000.00	0.00%
Year 3	1.50%	€1,015.00	0.60%
Year 4	2.50%	€1,025.00	0.71%
Year 5	6.00%	€1,060.00	1.30%
Year 6	10.00%	€1,100.00	1.75%

Interest Bearing Period

Minimum Instalment - €25 per month.

Maximum Instalment - € 1,000 per month.

<sup>1</sup> Annual Equivalent Rate. \*The Instalment Savings product allows you to save a fixed amount of money each month for a period of 12 months, known as the 'Contribution Period'. At the end of the Contribution Period, your accumulated savings earn interest for 5 years.