

CORPORATE & TRUST ACCOUNTS

SPECIFIC TERMS AND CONDITIONS RELATING TO THE COMPANY AND TRUST 12 MONTH FIXED RATE DEPOSIT ACCOUNT

1. Minimum balance requirement is 250,000 units, available in GBP, USD or EUR.
2. These accounts are subject to availability and may be withdrawn at the Bank's discretion without notice.
3. The account application forms specify the documents we require to open an account, however we reserve the right to request additional documentation as we deem necessary.
4. The interest rate to be applied to a Company and Trust 12 Month Fixed Rate Deposit Account will be the prevailing rate at the time of investment. This rate may differ from the advertised rate.
5. Interest will be calculated and accrued on cleared balances on a daily basis.
6. Interest will be paid on maturity, or upon early closure of the account.
7. Statements will be issued upon maturity of the account to the address supplied.
8. The rate of interest paid in respect of sums held in a Company and Trust 12 Month Fixed Rate Deposit Account will not be altered during the fixed term.
9. No additional lodgements will be permitted without prior agreement with the Bank.
10. If you fail to give adequate instructions to us on, or prior to, the maturity of a Company and Trust 12 Month Fixed Rate Deposit Account, we will, without being liable for loss, re-place on deposit the principal sum together with accredited interest for a similar period to the original fixed term at the rate prevailing at the time of the replacement.
11. There is a 'one week access window' immediately following the first 6 months of the account, where one withdrawal is permitted free of charge. The 'one week access window' begins 6 calendar months from the date on which cleared funds arrived in the account, and runs for 5 working days. If the withdrawal option is exercised and the account is closed, accrued interest to the closure date will be paid.
12. These accounts are subject to our general Terms and Conditions and Fees and Charges schedule, and in line with all fixed interest rate accounts are permitted to one withdrawal free of charge, at maturity.
13. In exceptional circumstances, and at the discretion of the Bank, withdrawals may be allowed (outside of the 'one week access window') prior to the final maturity date of the Company and Trust 12 Month Fixed Rate Deposit Account. In such circumstances a breakage fee penalty will be levied.
14. If you wish to close a Company and Trust 12 Month Fixed Rate Deposit Account before its maturity date (outside of the 'one week access window'), we will, as soon as reasonably practicable give consideration to such a request.

In the event that you wish to withdraw from a Company and Trust 12 Month Fixed Rate Deposit Account before maturity, we will charge a penalty equivalent to the amount of interest that would have accrued over the foregone notice period on the amount withdrawn. This penalty may be greater than the interest already accrued, and therefore could result in you getting back less than your initial deposit.

The breakage penalty is calculated as follows:

$$\frac{\text{Amount to be withdrawn} \times \text{Annual Interest}\%}{365 \text{ Days (Sterling)} \ 360 \text{ Days other currencies}} \times \text{No. of days to maturity date}$$

If the penalty using the above formula is below £50, then a minimum charge of £50 (or currency equivalent) will apply.

CALL

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Your Savings Specialists

Anglo Irish Bank



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These Terms and Conditions are effective from 1/7/10 and replace all previous versions.