

CORPORATE AND TRUST ACCOUNTS

SPECIFIC TERMS AND CONDITIONS RELATING TO FIXED INTEREST RATE ACCOUNTS

1. Minimum balance requirement is GBP 25,000 or currency equivalent.
2. These accounts are subject to availability and may be withdrawn at the Bank's discretion without notice.
3. These accounts are subject to our Fees and Charges schedule, and Fixed Interest Rate Accounts are permitted to one withdrawal free of charge, at maturity.
4. 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.
5. The interest rate to be applied to a Fixed Interest Rate Account will be the prevailing rate at the time of investment. This rate may differ from the advertised rate.
6. Interest will be calculated and accrued on cleared balances on a daily basis.
7. Interest will be paid on maturity, or upon early closure of account.
8. Statements will be issued upon maturity of the account to the address supplied.
9. The rate of interest paid in respect of sums held on a Fixed Interest Rate Account will not be altered during the fixed term.
10. No additional lodgements will be permitted without prior agreement with the Bank.
11. If you fail to give adequate instructions to us on, or prior to, the maturity of a Fixed Interest Rate 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 re-placement.
12. In exceptional circumstances, and at the discretion of the Bank, withdrawals may be allowed prior to the final maturity date of a Fixed Interest Rate Account. In such circumstances a breakage fee penalty will be levied.
13. If you wish to close a Fixed Interest Rate Account before its maturity date, we will, as soon as reasonably practicable, give consideration to such a request.

In the event that we permit you to withdraw from a Fixed Interest Rate 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a penalty equivalent to the amount of interest that would have accrued over the foregone notice period on the amount withdrawn.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 fee 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$$\frac{\text{Amount to be withdrawn} \times \text{Annual Interest\%}}{365 \text{ Days (Sterling)} / 360 \text{ Days other currencies}} \times \text{No. of days to maturity date}$$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 will apply.

SPECIFIC TERMS AND CONDITIONS RELATING TO CALL ACCOUNTS

14. Minimum balance requirement is GBP 25,000 or currency equivalent.
15. These accounts are subject to availability and may be withdrawn at the Bank's discretion without notice.
16. These accounts are subject to our Fees and Charges schedule.
17. 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.
18. The interest rate to be applied to a Call Account will be the prevailing rate at the time of investment. This rate may differ from the advertised rate. The interest rates are variable interest rates.
19. Interest will be calculated and accrued on cleared balances on a daily basis.
20. Interest will be paid to the account quarterly on 31st March, 30th June, 30th September and 31st December (or the next working day in each case if the above dates are non-business dates).
21. Statements will be issued after the quarterly credit of interest on 31st March, 30th June, 30th September and 31st December (or the next working day in each case if the above dates are non-business dates).
22. Lodgements and withdrawals to and from Call Accounts are not subject to any notice period.

All accounts held with Anglo Irish Bank Corporation (International) PLC are subject to the Banks general Terms and Conditions, which are available at any time on request or can be found on our website www.angloirishbank.co.im

Occasionally we will launch products with Terms and Conditions which fall outside of these Corporate and Trust Account Terms and Conditions. In such circumstances please refer to the applicable product specific Terms and Conditions.

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Registered Office: Anglo Irish Bank Corporation (International) PLC, Jubilee Buildings, Victoria Street, Douglas, Isle of Man IM1 2SH. Registered number 037910C
Anglo Irish Bank Corporation (International) PLC is licensed by the Isle of Man Financial Supervision Commission.

Anglo Irish Bank Corporation (International) PLC is a wholly owned subsidiary of Anglo Irish Bank Corporation Limited which is regulated by the Financial Regulator in Ireland.

Anglo Irish Bank Corporation (International) PLC places funds with other parts of the Anglo Irish Bank group and thus its financial standing is linked to that of the group. Depositors may wish to form their own view on the financial standing of Anglo Irish Bank Corporation (International) PLC and the group based on publicly available information. The latest report and accounts for Anglo Irish Bank Corporation (International) PLC are available from the registered office quoted above or at www.angloirishbank.co.im

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These Terms and Conditions are effective from 9/2/10 and replace all previous versions.