

**SIPP/SSAS AND LIFE WRAPPER ACCOUNTS**

**SPECIFIC TERMS AND CONDITIONS RELATING TO FIXED INTEREST RATE ACCOUNTS**

1. The 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 These accounts are subject to availability and may be withdrawn at the Bank's discretion without notice.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. If you wish to close or withdraw funds from 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 (either in part or in full) 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a penalty equivalent to the amount of interest that would have accrued over the foregone notice period on the amount withdrawn.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.

$$\frac{\text{Amount to be withdrawn} \times \text{Annual Interest}\%}{365 \text{ Days (Sterling)} \ 360 \text{ Days other currencies}} \times \text{No. of days to maturity date}$$

If the penalty using the above formula is below £50, then a minimum charge of £50 (or currency equivalent) will apply. The maximum penalty we will apply using the above formula will be equivalent to 90 days loss of interest.

**SPECIFIC TERMS AND CONDITIONS RELATING TO ACCESS ACCOUNTS**

13. The minimum balance requirement is GBP 25,000 (or currency equivalent).
14. These accounts are subject to availability and may be withdrawn at the Bank's discretion without notice.
15. These accounts are subject to our Fees and Charges schedule.
16. 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.
17. The interest rate to be applied to an Access Account will be the prevailing rate at the time of investment. This rate may differ from the advertised rate, and is a variable interest rate.
18. Interest will be calculated and accrued on cleared balances on a daily basis.
19. Interest will be paid to the account half yearly, on the last working day of February and August.
20. Statements will be issued 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. Lodgements and withdrawals to and from Access Accounts are not subject to a notice period.

Where streamlined account opening agreements are in place with SIPP/SSAS and Life Wrapper accounts, the SIPP/SSAS or Life Company concerned hereby authorises the Bank to correspond with them over account numbers and details via email, unless advised otherwise in writing.

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](http://www.angloirishbank.co.im)

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<b>WEB</b>	<b><a href="http://angloirishbank.co.im">angloirishbank.co.im</a></b>

**Your Savings Specialists**

**Anglo Irish Bank**



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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 incorporated in Ireland and 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](http://www.angloirishbank.co.im)

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