

Thousands of chances of winning every week

Each individual Prize Bond you hold will be entered into the weekly prize draw.

There are thousands of tax-free cash prizes every week.

The more Prize Bonds you hold, the more chances you have of winning.

The prizes are:

€500,000

The top prize in the last draw of every month is **€500,000**.

Weekly Prizes

- €50,000** x 1 prize
- €1,000** x 20 prizes
- €500** x 20 prizes
- €75** x All other prizes



The State Savings Products are:

		State Savings Products
Total Return ¹	AER ²	FIXED RATE, FIXED TERM
4.00%	1.32%	3 year Savings Bonds ³
9.00%	1.74%	5 year Savings Certificates ³
22.00%	2.01%	10 year National Solidarity Bond ³
10.00%	1.75%	6 year Instalment Savings ^{3,4} (ALSO FOR CHILD BENEFIT)
		VARIABLE RATE⁷
0.75%		Deposit Account ⁵
1.00%		Prize Bonds ⁶

¹ Rates effective 1 October 2023.

² AER = "Annual Equivalent Rate".

³ Not subject to tax in Ireland but please see Condition 4 Taxation in Specific Conditions.

⁴ Save in 12 monthly instalments and leave for 5 years.

⁵ Subject to DIRT (Deposit Interest Retention Tax) at the prevailing rate.

⁶ 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.

⁷ 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

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€500,000

To be won each month and thousands of cash prizes every week.



an post

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 Prize Bonds?

- Call into any Post Office
- Online at StateSavings.ie
- By phone 0818 20 50 60

The complete range of State Savings products are listed on our website StateSavings.ie

1. Existing Customers

Existing State Savings customer for whom we already have the necessary Evidence of Identity documentation may purchase online, by mail or at any Post Office.

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

- a. 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)
- b. Complete Application Form
- c. Bring all documentation to your local Post Office or forward to the address detailed on page 6.
- d. 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. Visit statesavings.ie/register to 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 will be printed on correspondence you receive from us. See 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 may 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.

How much can I buy?

Prize Bonds are sold in units of €6.25 each.

The minimum purchase is €25 (4 units).

The maximum holdings of Prize Bonds newly registered in your name on or after 1 November 2015 is €250,000. There is no limit on holdings registered in your name prior to 1 November 2015.

For further Terms & Conditions relating to limits please see section 3 on reverse of application form.

You can encash Prize Bonds at any time once 90 days have elapsed since you purchased them.

A chance to win every week

You are eligible to win every week for as long as you hold the bonds. You may hold Prize Bonds indefinitely. There are thousands of cash prizes to be won in every weekly draw.

Winnings are tax free

Winnings are not subject to any tax in Ireland.

The Prize Bond draw

The draw takes place every week usually on a Friday. Prize Bonds are automatically entered into every draw and there are thousands of cash prizes each week.

A €500,000 prize is awarded in the last weekly draw of each month. The NTMA reserves the right to amend the number and value of prizes at any time.

How is the Prize Fund calculated?

The value of the monthly prize fund is recalculated at the start of each month by applying a variable interest rate (currently 1.00%) to the value of all Prize Bonds outstanding at the end of the previous month. 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

Notification of Prizes

All Prize Bond winners are notified by post.

A full list of winning numbers is available on our website StateSavings.ie

Get timely notifications of your prizes by registering for State Savings Online where you can view details of your prizes.

If you require further information about your winning Prize Bonds please contact us (see page 6 for contact details).

Prize Payment Option

With effect from February 2020, prize payment by cheque ceased. Prizes will be automatically reinvested into new Prize Bonds. Should you wish for prizes to be lodged to a bank account in your name please complete details in Section 4 on the Prize Bonds Application Form and provide a copy of a bank statement header verifying the account holder(s) if relevant.