



PRIZE BONDS GIFT PURCHASE



an
post

An Post and the Prize Bond Company
are agents of the
National Treasury Management Agency

NTMA Brochure 5A
1 October 2023

EO0166310 - BRSA 1023



The State Savings Products are:

		State Savings Products
Total Return¹	AER²	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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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.

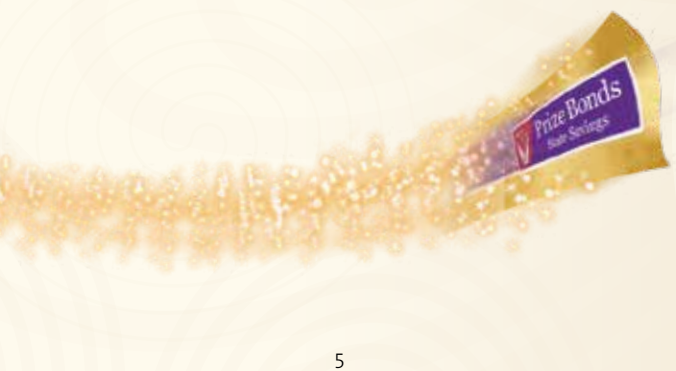
The prizes are:

€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



1. Evidence of Identity

1.1 You are required to confirm your identity to us (including your surname, first name, date of birth and address) for the purposes of:
 (a) the Agreement (including any Transaction);
 (b) the administration of your Product(s) and any other State Savings Product(s) that you may hold now or in the future; and
 (c) associated legal purposes, including compliance with statutory anti-money laundering obligations and account security and fraud prevention.

1.2 We may verify your identity:

- (a) electronically (by reference to information supplied by you, including your Personal Public Service Number (PPSN)); or
- (b) manually (by reference to acceptable original or certified copy documentation supplied by you, which may include documents such as your current passport, current EU driving licence, recent utility bill, recent account statement from a bank, building society or credit union, Public Services Card or other official documentation issued to you by the Revenue Commissioners or the Department of Employment Affairs and Social Protection).
- (c) Where you have not provided evidence of your identity to our satisfaction, we will advise you and we will not proceed with your application to purchase the Product until evidence of your identity has been verified to our satisfaction. For the avoidance of doubt, no interest, bonus or other amount shall accrue in respect of a Product during the period when evidence of identity is being verified under this condition.

2. Personal Data

2.1 The NTMA is the Data Controller (for the purpose of the General Data Protection Regulation (GDPR)) for all personal data supplied by you. The Minister for Finance and the NTMA are each a 'specified body' for the purposes of sections 262 to 270 and schedule 5 of the Social Welfare Consolidation Act 2005, as amended, under which the NTMA and the Minister for Finance are both authorised to process personal data including PPSNs for certain purposes.

2.2 We will collect, process and use personal data relating to you, including your PPSN and the information referred to in Note 1 (Evidence of Identity):

- (a) as necessary for the performance of the Agreement (including any Transaction);
- (b) for the administration of your Product(s) and any other State Savings Product(s) that you may hold now or in the future; and
- (c) for associated legal purposes, including compliance with statutory anti-money laundering obligations and account security and fraud prevention.

2.3 You acknowledge the collection, processing and use of your personal data (including your PPSN) for the purposes as outlined in 1.2.

2.4 Personal data may be processed by us, our Agents, and any third party service providers acting on our behalf for the purposes of the Agreement and for associated legal purposes and for any other purpose required for or reasonably incidental to the performance of the Agreement.

2.5 We will retain your personal data for as long as you have a holding with State Savings and otherwise in accordance with applicable data protection law and statutory obligations (including under anti-money laundering legislation).

2.6 Subject to your consent, your personal data may be used by us, or our Agents, for the purpose of marketing State Savings Products. Where you hold more than one Product, the preferences indicated most recently by you will apply to all Products held by you to which the General Terms and Conditions apply.

IMPORTANT

Before completing this Application Form and in particular Section 5 'Declaration and Signature' you must read the Notes on this page.

2.7 You have the right to request access to and a copy of your personal data held by us in accordance with the GDPR, to have your personal data corrected where it is inaccurate or misleading, to have your personal data erased, to object to the processing of your personal data by us, to request data portability in relation to your personal data. Should you wish to avail of any of these rights, please contact the Data Privacy Office, State Savings, GPO, FREEMOST, Dublin 1, D01 F5P2.

You also have the right to lodge a complaint with the Office of the Data Protection Commissioner. See www.dataprotection.ie for more information.

3 Limits

3.1 Prize Bonds are sold in units of €6.25. There is a minimum purchase of €25 (4 units). Please note that purchases of Prize Bonds cannot be registered or entered into the weekly draw until the necessary verification requirements have been completed (note 1).

3.2 The maximum holding limit for Prize Bonds added to the Prize Bond Register in a Bond holders name on or after the 1 November 2015 is €250,000.

3.3 The maximum holding limit for Prize Bonds added to the Prize Bond Register in joint names on or after the 1 November 2015 is €500,000.

3.4 For the purposes of calculating a Joint Holders maximum holding limit in Prize Bonds newly registered on or after the 1 November 2015 the amount held jointly will be deemed to be owned in equal proportion by each Joint Holder and will be divided equally between each of the Joint Holders.

3.5 Transfers resulting from inherited holdings are allowed to exceed the maximum holding limit but all other transfers are subject to the maximum holding limit.

3.6 Prize Bond winnings may be re-invested into new Prize Bonds within 30 days of the draw date. These new Prize Bonds are exempt from Maximum Holding Limit. See also 3.7.

3.7 For the purposes of calculating any individual's aggregate maximum holding limit in Prize Bonds, any bonds held in accordance with conditions 3.5 and/or 3.6 will be added to any bonds that individual purchased on or after the 1 November 2015. If this calculation causes an individual to reach or exceed the maximum holding limit, no further Prize Bonds will be registered for that individual.

3.8 Where a Bond holder encashes Prize Bonds and uses the proceeds to purchase new Prize Bonds this new purchase will be subject to the limits.

3.9 Where an application to purchase Prize Bonds is received that will result in any individual party to the application breaching their maximum limit, in this case the holder will be contacted by the Prize Bond Company and advised of our procedures and the individuals options.

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12 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. No interest is paid to Bondholders. Instead the interest is paid into the monthly prize fund, to be distributed to winners in the weekly draw.
 The NTMA can amend the number and value of prizes at any time and any changes to the rate or prize structure will be advertised in the main daily newspapers and on www.Statesavings.ie.
 13 Where payment is not received or fails to clear, the relevant bonds will be cancelled and no prizes will accrue.
 14 The prize winnings are not subject to tax but the Bond holder may have other tax liabilities depending on the individual's specific circumstances (i.e. gifts/inheritance). We would therefore recommend that the Bond holder consults a tax advisor.

11 In the event of winning a prize the Bond holder will be notified by post.
 The Bond holder can choose to have their prize(s):
 (a) lodged to a bank account in the Bond holders name
 (b) reinvested in Prize Bonds. The Bond holders new Prize Bonds will be forwarded by post with effect from February 2020, cheque prize payments ceased. Prizes won on Bonds from gift purchases will be automatically reinvested into new Prize Bonds. Should the Bond holder wish for prizes to be lodged to a bank account in their name please contact us using the details below.

9 Prize Bonds can be held indefinitely, but must be held for a minimum of 90 days. All prize winners are notified by post at their current registered address. Bondholder(s) must inform us in writing of any changes of address.
 10 This purchase form fully completed and signed can be handed in with the appropriate remittance to any Post Office. Purchases are accepted by cash, debit card or by cheque (made payable to NTMA State Savings). Alternatively you can send your application and remittance by post.

8 The Prize Bond Certificate, bearing the Serial Numbers of the bonds will be sent direct to the registered Bondholder(s), who should retain them safely for future reference. In the case of a joint holding, the Prize Bonds will be sent to the first named holder.
 9 Prize Bonds can be held indefinitely, but must be held for a minimum of 90 days. All prize winners are notified by post at their current registered address. Bondholder(s) must inform us in writing of any changes of address.

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Contact details for State Savings – Prize Bonds

Telephone: 0818 20 50 60 / 01 705 7200
 Email: PrizeBonds@StateSavings.ie
 Web: www.StateSavings.ie

Telephone purchases using a Debit Card can be made at 0818 20 50 60.
 Mail application forms to:
 State Savings, GPO, Freepost, Dublin 1, D01 F5P2

For repayments, change of address, prize claims and general correspondence mail to:
 State Savings, Prize Bonds, Faxco Centre, Killoeglin, Freepost, Co. Kerry, V93 WN9T.

