



The State Savings Products are:

GROSS		State Savings Products	NET	
Total Return	AER <sup>1</sup>		AER <sup>1</sup>	Total Return
1.00%	0.33%	3 year Savings Bonds <sup>2</sup>	0.33%	1.00%
2.00%	0.50%	4 year National Solidarity Bond <sup>2</sup>	0.50%	2.00%
5.00%	0.98%	5 year Savings Certificates <sup>2</sup>	0.98%	5.00%
16.00%	1.50%	10 year National Solidarity Bond <sup>2</sup>	1.50%	16.00%
5.50%	0.98%	6 year Instalment Savings <sup>2,3</sup> (ALSO FOR CHILD BENEFIT)	0.98%	5.50%
<b>VARIABLE RATE<sup>6</sup></b>				
0.15%		Deposit Account <sup>4</sup>		
0.50%		Prize Bonds <sup>5</sup>		

<sup>1</sup> AER = "Annual Equivalent Rate".

<sup>2</sup> Not subject to tax in Ireland but please see Condition 4 Taxation in Specific Conditions.

<sup>3</sup> Save in 12 monthly instalments and leave for 5 years. AER calculation assumes a 5½ year average life.

<sup>4</sup> Subject to DIRT (Deposit Interest Retention Tax) at the prevailing rate.

<sup>5</sup> Prize Bonds – The variable rate used to calculate prize fund is 0.50%. There are two €1 million 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.

<sup>6</sup> 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: direct notification to you by post, publication in a national newspaper, publication on [StateSavings.ie](http://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](http://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](http://StateSavings.ie)  
 Telephone: 1850 30 50 60 / +353 1 705 7200  
 SMS Text: 0852 30 50 60  
 E-mail: [Service@StateSavings.ie](mailto:Service@StateSavings.ie)  
 Visit: Any Post Office  
 Mail to: State Savings, GPO, Freepost, Dublin 1, D01 F5P2

# Brochure and Application Form

## Fixed Rate Products for 3, 4, 5 & 10 years



# 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 State Savings Products?

- Call into any Post Office.
- Online at [StateSavings.ie](http://StateSavings.ie)

The complete range of State Savings products are listed on our website [StateSavings.ie](http://StateSavings.ie).

### 1. Existing Customers

Existing State Savings customers 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 4.

d. For Joint Applications, both customers need to attend at the Post Office for ID Verification.

### 3. 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 may be printed on correspondence you receive from us. See [www.Statesavings.ie/SSCN](http://www.Statesavings.ie/SSCN) for more details.

### 4. 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.

### 5. Contact Us

Please contact us for further information at 1850 30 50 60, (Monday to Friday). Additional contact details are on Page 4.

## A. Savings Bond - 3 Year - Issue 17

1% Tax Free Total Return after 3 Years - AER 0.33%

	Cumulative Bonus Percentage % <b>Tax Free</b>	Encashment value of €1,000 at end period:	AER <sup>1</sup>
Year 1	0.05%	€1,000.50	0.05%
Year 2	0.60%	€1,006.50	0.30%
Year 3	1.00%	€1,010.00	0.33%

## B. National Solidarity Bond - 4 Year - Issue 6

2% Tax Free Total Return after 4 Years - AER 0.50%

	Cumulative Bonus Percentage % <b>Tax Free</b>	Encashment value of €1,000 at end period:	AER <sup>1</sup>
Year 1	0.05%	€1,000.50	0.05%
Year 2	0.55%	€1,005.50	0.27%
Year 3	0.90%	€1,009.00	0.30%
Year 4	2.00%	€1,020.00	0.50%

## C. Savings Certificate - 5 Year - Issue 22

5% Tax Free Total Return after 5 Years - AER 0.98%

	Cumulative Bonus Percentage % <b>Tax Free</b>	Encashment value of €1,000 at end period:	AER <sup>1</sup>
Year 0.5	0.00%	€1,000.00	0.00%
Year 1	0.05%	€1,000.50	0.05%
Year 1.5	0.20%	€1,002.00	0.13%
Year 2	0.50%	€1,005.00	0.25%
Year 2.5	0.65%	€1,006.50	0.26%
Year 3	0.85%	€1,008.50	0.28%
Year 3.5	1.20%	€1,012.00	0.34%
Year 4	1.90%	€1,019.00	0.47%
Year 4.5	3.00%	€1,030.00	0.66%
Year 5	5.00%	€1,050.00	0.98%

## D. National Solidarity Bond - 10 Year - Issue 6

16% Tax Free Total Return after 10 Years - AER 1.50%

	Cumulative Bonus Percentage % <b>Tax Free</b>	Encashment value of €1,000 at end period:	AER <sup>1</sup>
Year 1	0.05%	€1,000.50	0.05%
Year 2	0.25%	€1,002.50	0.12%
Year 3	0.50%	€1,005.00	0.17%
Year 4	1.00%	€1,010.00	0.25%
Year 5	3.00%	€1,030.00	0.59%
Year 6	5.00%	€1,050.00	0.82%
Year 7	7.00%	€1,070.00	0.97%
Year 8	10.00%	€1,100.00	1.20%
Year 9	13.00%	€1,130.00	1.37%
Year 10	16.00%	€1,160.00	1.50%

For Fixed Term Products A, B, C and D please note:

- Minimum Purchase €50, Maximum Purchase €120,000 per individual, per issue
- Where any Fixed Term product is encashed before the elapse of end period, the AER will be lower

<sup>1</sup> Annual Equivalent Rate.