

1. Name of Savings Account?	<i>Monthly Saver</i>	<i>Fixed Rate Saver</i>
2. Interest rate?		
3. Who can open an account ?		
4. How much money do I put in when I open the account?		
5. Do I put money in every month? How much?		
6. How do I put money in my account?		
7. How often can I withdraw money?		
8. How much money can I withdraw?		
9. How can I withdraw money?		



## What's so great about our Monthly Saver?

**It's a great rate.** You can earn up to **7.00%**. You just have to lodge between €10 and €750 into your Monthly Saver account every month for at least 12 months AND make no more than two withdrawals during that time.

**It's open to everyone.** You should be over 18 and permanently resident in the Republic of Ireland. When you open the account you just need to make an initial deposit between €10 and €750. The initial deposit must be less than or equal to your monthly payment. So, for example, if your first deposit is €250, your monthly payment must be between €250 and €750.

**It's easy to put money in.** You simply complete a Direct Debit and every month, the agreed deposit amount will be transferred to your Monthly Saver account. So you never need to call in or send us cash or cheques.

**It's easy to take money out.** You can withdraw up to €1,000 in cash at any Halifax branch. No notice. No waiting. No fuss. Larger withdrawals and withdrawals by cheque or electronic funds transfer will take a bit longer to process. Just ask us for details.

## What's so great about our Fixed Rate Saver?

**It's a fixed rate.** As soon as you open your account your savings will start to earn a guaranteed fixed rate. Even if interest rates rise or fall, your rate will stay fixed for the full, agreed term, **3.75%EAR** for 1 year and **4.00%EAR** for 2 years.

**It's open to everyone.** You should be over 18 and permanently resident in the Republic of Ireland. You can open an account with any amount from €2,500 up to €250,000.

**It's a fixed term.** When you open your account, you can choose whether you want to fix your term for one or two years.

**It's practical.** Locking your money away for a fixed term is a great way to stop yourself from dipping into your savings. But what if there's an emergency and you really, really need to get at your money? Our Fixed Rate Saver account allows you to make one fee-free emergency withdrawal each year. You can withdraw up to €6,300 or 10% of your total balance, whichever is greater, so long as you keep a balance of at least €1,000.

**It's up-front.** We'll be straight with you. If you do need to make more than one fee-free emergency withdrawal or if you need to withdraw a larger amount, you will be charged a fee. If you want to know more, just **call us** or call in to any of our branches.