

SPECIAL TERMS AND CONDITIONS FOR Interest Plus Account

Please note that these Special Terms and Conditions apply in addition to the General Terms and Conditions and the Brochures)

1. Definitions

In these Special Terms and Conditions, the following terms shall bear the following meanings:

Account means an Interest Plus Account opened by you with us and governed by these Terms and Conditions;

Agreement means the General Terms and Conditions, the Special Terms and Conditions, the Brochures and any agreement between us and you relating to the Account and as amended from time to time, including any application you completed in respect of the Account and any Brochure or application form you signed in respect of our use of your personal information; and

Special Terms and Conditions means the special terms and conditions for the Account herein contained.

2. Maintaining and Closing Accounts

2.1 Applications for new Accounts are no longer accepted. The Account is only available to personal customers.

2.2 The Account can be conducted in joint names and you can request that we accept the instruction of only one of the joint Accountholders to operate the Account.

2.3 On the death of a sole Accountholder, the balance can be repaid subject to presentation of the Death Certificate and Grant of Probate/Administration. On the death of a joint Accountholder, in some cases we may not be permitted to pay money from the Account to the surviving accountholder(s) until we are furnished a Certificate of Clearance from Inheritance Tax.

3. Payments from your Account

3.1 You may withdraw all or part of the balance on your Account at any time on demand, subject to clearance of any cheque lodged to the Account.

3.2 No standing orders or Direct Debits are permitted on your Account.

3.3 You may not create a debit balance on your Account, if you require an account with an overdraft or other loan facilities, please contact us on 1890 866 866.

3.4 We can provide you with access to our Direct Banking services, eBanking and our 24/7 Telephone Banking. Before you can use either of these services you will have to agree to the applicable Special Terms and Conditions that apply to each service. Those Special Terms and Conditions describe how a payment can be made by you, what information you must give to us to make a payment and how to keep your Payment Instrument safe and secure. Our Direct Banking services are subject to periods of routine maintenance.

4. Interest/Variation

4.1 Interest is paid twice yearly (at the end of April and October) by crediting it to your Account and is calculated on a daily basis on cleared balances.

4.2 We may, from time to time in accordance with Clause 6 of the General Terms and Conditions, vary the rates of interest payable on Accounts (other than a fixed rate agreed with you for a fixed period). Information about savings interest rates may be obtained from our website www.danskebank.ie or by contacting us on 1890 866 866.

5. Interest Plus Account

5.1 You may withdraw all or part of the balance of your Account at any time on demand (subject to clause 22.1 of the General Terms and Conditions).

6. Termination

This Agreement is of indefinite duration i.e. it will continue until you or we terminate it in accordance with Clause 4 of the General Terms and Conditions.