

RADIOCONTACT LTD SSAS  
37 MONTGOMERY ROAD  
BELFAST  
BT6 9HL

4-8 HIGH STREET BT1 2BA  
Phone: 02890244901  
Fax: 02890313832  
Bank Identifier Code: BOFIGB2B  
Date: 18th February 2021

Dear Customer

**Bank of Ireland UK Account Number: 902100 70277507**

I am writing to let you know that your Fixed Term Deposit account has matured with a balance of £103,204.56.

We have renewed your Fixed Term Deposit for the same period of time in accordance with your terms and conditions. The rate that will apply to your account for the new term will be 0.01% Gross\*/0.01% AER\*\*. Your account will mature on 18th February 2022.

A Summary Box which outlines the key features of your Fixed Term Deposit is enclosed.

**Please read the Summary Box carefully. As our rates can change daily, the rate which applies to your account may be different to the one quoted in your maturity notification.**

If you change your mind about reinvesting with us, let us know in writing and we'll cancel your Fixed Term Deposit. If you do want to cancel, there will be no charge provided you tell us within 14 days of your Fixed Term Deposit being opened.

**Please note the cancellation period of 14 days will be extended to 21 days, if there has been a change to the rate since you received your maturity notification.**

**Can I close, withdraw or lodge funds after the permitted cancellation period?**

After this date, closure during the fixed term is only allowed in exceptional circumstances and will be subject to a breakage charge, please refer to your terms and conditions for full details. It is not possible to make lodgements during the term of the account. If you want to increase the amount saved you can do this on the maturity date or you can open a second account.

**Any questions?**

If you have any questions about your account, please call in to your local Bank of Ireland UK branch or call us on the number provided above and we will be happy to help.

Yours sincerely

Bank of Ireland UK  
UK Savings

\*The gross interest rate represents the fixed rate payable. \*\*AER stands for Annual Equivalent Rate and illustrates what the interest would be if the interest rate was paid and compounded each year. As every advertisement for a savings product, which quotes an interest rate, will contain an AER you will be able to compare more easily what returns you can expect over time. The AER rates shown here are illustrative of what the rate payable would be if it were paid on an annual basis.



429880000170204000

**Account Details**

Account Type: FIXED TERM DEPOSIT

Linked Service Account Number: 902100 29802330

RESIDENT

Currency: STERLING

Account Number: 902100 70277507

IBAN: GB39 BOFI 9021 0070 2775 07

The following details are effective as at:

18th February 2021

Placement Amount:

103,204.56

Gross Interest Rate:

0.01%

Annual Equivalent Rate (AER):

0.01%

Maturity Date:

18th February 2022

**Interest Paid Details**

Interest Posting Frequency:

MATURITY

Interest of

103.38

HAS BEEN REDEPOSITED

**Future Interest Details**

Next Interest Payment Date:

18th February 2022

Estimated Next Interest Payment Amount:

10.32

INTEREST WILL BE REDEPOSITED

**Legal Information**

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**Registered Information**

Registered in England & Wales (No. 7022885), Bow Bells House, 1 Bread Street, London EC4M 9BE

A member of **Bank of Ireland Group** 

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Account Name	1 YEAR Standard Fixed Term Deposit Account
What is the Interest Rate?	0.01 % Gross/AER fixed
	<ul style="list-style-type: none"> <li>Interest rates are calculated daily.</li> <li>The interest rate is fixed for the duration of the fixed term deposit and paid in one sum at the end of the term.</li> <li><b>The rate quoted is indicative and may change upon rollover of your fixed term deposit. If this happens, the rate provided in your summary box issued with your confirmation of deposit letter will be the correct rate and we will give you an extra 7 days to decide if the rate is right for you.</b></li> </ul>
Can Bank of Ireland UK change the interest rate?	Bank of Ireland UK cannot change the rate during the term, The interest rate is fixed at the start of the term until your Fixed Term Deposit matures.
What would the estimated balance be after 1 YEAR based on a £10,000 deposit?	£10001.00
	<p>These assumptions are based on a £10,000 deposit with no further deposits or withdrawals allowed.</p> <p><i>This projection is provided for illustrative purposes only and does not take into account a customer's individual circumstances.</i></p>
How can I open and manage my account?	<p><b>Eligibility</b></p> <ul style="list-style-type: none"> <li>Available for both business and personal customers.</li> <li>All personal customers under 16 must have an appointed representative on the account.</li> <li>Minimum balance to open a standard Fixed Term Deposit is £10,000. There is no maximum investment amount.</li> </ul> <p><b>Managing your account</b></p> <ul style="list-style-type: none"> <li>You can only apply for a Fixed Term Deposit in a branch.</li> <li>You can manage your account in branch, by post or phone.</li> <li>Deposits must be made via your BOI UK Linked Service Account.</li> <li>Further deposits cannot be made until maturity of your Fixed Term Deposit.</li> <li>Should you wish to make additional deposits you can open a new Fixed Term Deposit Account.</li> <li>The amount, term and rate of interest are agreed on the date the account is opened and on any subsequent renewals.</li> <li>You will not be able to switch to another product until the end of the fixed term. If you wish to switch into this account, please enquire in a Bank of Ireland UK branch.</li> </ul>

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**Can I withdraw money?**

- You can't make withdrawals from your Fixed Term Deposit before it matures, so you need to be sure you won't need access to your money during the fixed term.
- We may allow you to close your account during the fixed term, at our discretion, in exceptional circumstances. All closure requests must be sent in writing to us and include an explanation of the exceptional circumstance surrounding your request. We may ask for evidence and/or further information to be provided. Early closure is usually subject to a breakage charge meaning you could get back less than you originally invested.
- If, due to exceptional circumstance, we permit you to withdraw part or all of the deposit after the 14 day cooling-off period and before the end of the fixed term, a fee which reflects the bank's costs will be payable. This is known as the Breakage Charge and further details can be found in the Terms and Conditions for this product. Before making a withdrawal you are advised to ask for details of the Breakage Charge which applies.
- If a withdrawal results in the balance of the Standard Fixed Term deposit being reduced to below £10,000 the entire balance plus any accrued interest will be transferred to your Linked Service Account and will thereafter receive interest at the prevailing rate for the Linked Service Account. Breakage Charge will apply to the entire balance.
- When your Fixed Term Deposit matures your options are as follows:
  - Return of funds.
  - Reinvestment to another product
  - If selected at the start of the term an automatic roll-over of funds into a new Fixed Term Deposit for the same length of term at the prevailing interest rate

If your account is set to rollover, unless you tell us otherwise by 11:00 am on the date of maturity, your account will automatically roll-over into a new Fixed Term Deposit for the same length of term at the prevailing interest rate in accordance with the terms and conditions of the account.

- If you change your mind about reinvesting with us, let us know in writing and we'll cancel your Fixed Term Deposit. If you do want to cancel, there will be no charge provided you tell us within 14 days of your Fixed Term Deposit being opened.
- Please note the cancellation period of 14 days will be extended to 21 days, if there has been a change to the rate since you received your maturity notification.

**Additional Information**

- Interest is paid without tax deducted.

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