How can I buy State Savings Products?

To buy, online or by mail, you must be an existing State Savings customer. If you are not an existing customer or if your last purchase – contact details are on page 4.

State Savings products can be purchased online at StateSavings.ie, or by postal application to State Savings, GPO Freepost, Dublin 1, D01 F5P2.

If you are not an existing customer or if your last purchase was prior 05 October 2014 you can apply for a new account. Complete Section 5 – Holder(s) Details. All panels marked with an asterisk must be completed in order to purchase State Savings Products.

What are State Savings?

State Savings form part of the National Debt of Ireland which is managed by the National Treasury Management Agency.

Customers can buy Fixed Term Certificates of Deposit and Fixed Term Certificates of Deposit with Variable Return online. Customers can also buy Bond Certificates of Deposit and Bond Certificates of Deposit with Variable Return online. The repayment of all State Savings money is a direct, unconditional obligation of the Irish Government.

State Savings products were prior to 05 October 2014.

Dependant on the product, there is a minimum and maximum purchase limit. These limits are:

- Minimum Purchase – €50
- Maximum Purchase – €120,000 per individual, per Issue.

Where National Solidarity Bonds are encashed before the elapse of 4 years, the AER will be lower.

Maximum Purchase - €120,000 per individual, per Issue.

Minimum Purchase - €50

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%

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%

Total Return after 4 years (Issue 6)

Total Return after 10 years (Issue 6)

1. National Solidarity Bond 4 year

2. National Solidarity Bond 10 year

Dublin 1, D01 F5P2.
### Brochure and Application Form

**Fixed Rates for 4.10 years**

<table>
<thead>
<tr>
<th>Rate Type</th>
<th>Description</th>
<th>Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>AER</td>
<td>Annual Equivalent Rate</td>
<td>1.50%</td>
</tr>
<tr>
<td>GROSS</td>
<td>Gross Rate</td>
<td>1.50%</td>
</tr>
<tr>
<td>NET</td>
<td>Net Rate</td>
<td>1.00%</td>
</tr>
<tr>
<td>Variable Rate</td>
<td>Variable Interest Rate</td>
<td>1.00%</td>
</tr>
<tr>
<td>VARIOUS</td>
<td>Various Rates</td>
<td>1.00%</td>
</tr>
<tr>
<td>GROSS</td>
<td>Gross Rate</td>
<td>0.33%</td>
</tr>
<tr>
<td>NET</td>
<td>Net Rate</td>
<td>0.98%</td>
</tr>
<tr>
<td>Variable Rate</td>
<td>Variable Interest Rate</td>
<td>0.50%</td>
</tr>
<tr>
<td>NTMA</td>
<td>National Treasury Management Agency</td>
<td>5.00%</td>
</tr>
<tr>
<td>5 year</td>
<td>5 Year Fixed Rate</td>
<td>0.98%</td>
</tr>
<tr>
<td>4 year</td>
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</tr>
<tr>
<td>6 year</td>
<td>6 Year Fixed Rate</td>
<td>1.00%</td>
</tr>
</tbody>
</table>

### Return

- **AER**: Annual Equivalent Rate
- **GROSS**: Gross Rate
- **NET**: Net Rate
- **Variable Rate**: Variable Interest Rate
- **VARIABLE**: Various Rates
- **GROSS**: Gross Rate
- **NET**: Net Rate
- **Variable Rate**: Variable Interest Rate
- **NTMA**: National Treasury Management Agency
- **5 year**: 5 Year Fixed Rate
- **4 year**: 4 Year Fixed Rate
- **6 year**: 6 Year Fixed Rate

**Conditions and the Specific Conditions issued on Monday 16 April 2018.** Copies are available on StateSavings.ie and in every Post Office.