

Thousands of chances of winning every week

Each individual Prize Bond you hold will be entered into the weekly prize draw.

There are around 7,800 tax-free cash prizes every week.

The more Prize Bonds you hold, the more chances you have of winning.

The prizes are:

€1 MILLION

Each month one person wins a €1 MILLION prize in the last draw of the month.

€20,000

In every other weekly draw one person wins €20,000

Other Weekly Prizes

€1,000 x 5 prizes

€ 250 x 10 prizes

€ 75 x around 7,800 prizes



The main NTMA State Savings™ products are:

Actual BEFORE TAX		NTMA State Savings™ Products	Actual AFTER Tax	
Total Return	Gross AER ¹		Net AER ¹	Total Return
10%	3.23%	3 year Savings Bonds ²	3.23%	10.00%
15%	3.56%	4 year National Solidarity Bonds ³	3.29%	13.80%
21%	3.53%	5½ year Savings Certificates ²	3.53%	21.00%
20%	3.37%	6 year Instalment Savings ^{2,4} (ALSO FOR CHILD BENEFIT)	3.37%	20.00%
50%	4.14%	10 year National Solidarity Bonds ³	3.93%	47.00%
	3.00%	Deposit Account Plus (30 DAY NOTICE) ⁵	2.10%	
	1.00%	Ordinary Deposit Account (DEMAND) ⁵	0.70%	
		Prize Bonds ⁶		

¹ AER = "Annual Equivalent Rate"

² Tax Free – Not subject to tax in Ireland.

³ Partial Tax – Annual interest of 1% is subject to DIRT (30% Jan 2012) – bonus is tax free.

⁴ Save in 12 monthly instalments (Max. €1,000 per month) and leave for 5 years.

⁵ Subject to DIRT = Deposit Interest Retention Tax (30% since January 2012).

⁶ Prize Bonds - Prize Fund is 3% pa. One €1 MILLION prize awarded each month, around 7,800 other weekly cash prizes (tax free in Ireland) including one for €20,000.

See our range of NTMA State Savings™ Brochures:

1. A Guide to NTMA State Savings™
2. NTMA State Savings™ - Summary of Products
3. The National Solidarity Bond
4. Prize Bonds

For more information on NTMA State Savings™

Web: www.StateSavings.ie
 Telephone: 1850 30 50 60
 SMS Text: 0852 30 50 60
 E-mail: Service@StateSavings.ie
 Visit: Any Post Office
 Mail to: State Savings, GPO, Dublin 1

An Post and the Prize Bond Company are agents of the National Treasury Management Agency

State Savings™ products are subject to Terms and Conditions.

NTMA Brochure 4
January 2012



€1 MILLION

To be won every month and thousands of cash prizes every week.



NTMA Brochure 4
January 2012

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Prize Bonds are secure

- Your money is held by the Irish Government and managed by the NTMA.
- Repayment is a direct, unconditional obligation of Ireland.
- **No upper limit** on amount protected
- **No end date** for this protection

Buy Prize Bonds

With Prize Bonds, you have the opportunity of winning €1 MILLION each month.

Prize Bonds are sold in units of €6.25 each. The minimum purchase is €25 (4 units).

You can cash in Prize Bonds at any time once 3 months have elapsed since you purchased them.

The possibilities are endless

Remember, with Prize Bonds, you are eligible to win not just once, but every week for as long as you hold the bonds. There are around 7,800 cash prizes to be won in every weekly draw.

Winnings are tax free

Winnings are not subject to any tax in Ireland – another reason why Prize Bonds are such a good place to put your money.

Who can buy Prize Bonds?

Individuals, Charities, Clubs and Societies.

The draw

The draw takes place every Friday. Every Prize Bond is automatically entered into every draw and there are around 7,800 cash prizes each week.

A €1 MILLION prize is awarded in the last weekly draw of every month and the top prize in all other weekly draws is €20,000.

How do I know if I have won?

All Prize Bond winners are notified by post.

Neither names or addresses of winners are published but a full list of winning numbers is available on our website www.StateSavings.ie

If you require further information about your winning Prize Bonds please contact us (see page 6 for contact details).

What happens to unclaimed prizes?

Very few prizes are not claimed. Prize money is held indefinitely until the winner claims it.



How to purchase Prize Bonds

1. Monthly Direct Debit (DD)

Your account will be debited each month and your Prize Bond numbers will be forwarded to you by post. The Direct Debit mandate form is attached and is also available online at www.StateSavings.ie

2. Web - Online

Visit www.StateSavings.ie

3. Telephone

Call State Savings™ 1850 30 50 60. Our agent will record your details.

Payment by Debit Card (Laser, Maestro or Visa Debit).

4. FreePost Application Form*

Complete the attached Application Form and mail it to: State Savings, GPO, Dublin 1 (no stamp required), or deliver it to any Post Office.

5. At any Post Office*

Buying Prize Bonds as a Gift

You can buy Prize Bonds as a Gift using any of the methods 2 to 5 above.

Payment by Debit Card (Laser, Maestro or Visa Debit).

Telephone

We will mail the Prize Bonds to the Gift Recipient.

Web - Online

You can create a personal message and print out a Prize Bond Gift Certificate. We will mail the Prize Bonds to the Gift Recipient.

At any Post Office

Purchase the Prize Bonds and collect the Prize Bonds Gift Wallet at the counter. The Prize Bonds will be mailed to the Gift Recipient.

*If you are paying by cheque, please make it payable to 'NTMA State Savings'.