

2nd September 2021

We are writing to tell you that we are no longer offering the EBS SureCertificate Account. On 16 October, we will move your EBS SureCertificate Account Number to an EBS Fixed Account on a weekly term.

The reason for this change is that interest rates have been exceptionally low for some time in many countries, including our own, and because of this we are reducing our range of deposit products and making the other changes set below.

On 16 October, if your account is still open, we will credit any interest you would have earned up to your maturity date based on the account balance on 16 October, less any Deposit Interest Retention Tax you have to pay.

You don't need to do anything.

When your account changes to a new EBS Fixed Account with a weekly term:

- Your account number stays the same but the title of your account changes to an EBS Fixed Account.
- The interest rate will be 0%. This interest rate will continue to apply to your account unless we notify you otherwise.
- You can access your money whenever you need it, without any penalty.
- The maximum combined balance you can hold in your EBS Fixed Account(s) is €500,000. From 16 October, if your EBS Fixed Account(s) has a balance higher than €500,000, you will not be able to put any more money into your account(s). However, your balance can remain at its current level.

We've enclosed a copy of the terms and conditions for the EBS Fixed Account for you to read. These terms and conditions will apply from the 16 October.

We understand you may not want to accept these changes.

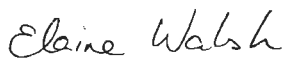
You can close your account after it has moved to an EBS Fixed Account as money will be available to you on demand. If we do not hear from you before these changes take place on 16 October, we will take it to mean that you have accepted them.

You'll need to bring photo ID to a EBS Office to close an account.

If you have any questions or you would like to discuss the above, you can contact your local office,

Thank you for saving with us.

Yours sincerely,



**Elaine Walsh**  
**EBS Savings Business**

**Features and Benefits of your EBS Fixed Account:**

- You can lodge money as often as you like subject to a maximum total combined account balance of €500,000 in your EBS Fixed Account(s).
- You can access your money as often as you like through Your Account Online or in any EBS office.
- You can keep track of your account online.
- No transaction or maintenance fees apply to this account although there may be other service charges.