



This is marketing material

BCP/NatWest

4.10% AER 5 Year Deposit

- **4.10% FIXED DEPOSIT INTEREST** paid out at the end of years 1 to 5
- **5 YEAR FIXED DEPOSIT WHICH PAYS 4.10% AER**
- **DEPOSIT** with **CAPITAL SECURITY** at maturity from NatWest Markets N.V.
- Deposit Interest paid out in October each year
- NatWest Markets N.V. has the right (but not the obligation) to redeem the deposit in whole at par at the end of years 3 or 4
- Liquidity available in normal market and funding conditions* (capital security does not apply and subject to an administration charge)
- NatWest Markets N.V. Deposit Credit Ratings: Fitch A+ (Stable), Moody's A1 (Stable) and S&P A (Stable)
- Available to Credit Unions, Charities, Pensions, Corporates, Religious Orders and Friendly Societies
- **MINIMUM INVESTMENT** €250,000 for Credit Unions and €100,000 for other investors
- **CLOSING DATE 27th September 2023**

*Deductions for fees and charges are not made uniformly throughout the life of the Deposit, but are loaded onto the early period. If you withdraw from the Deposit in the early period this will impact on the value you will receive.

Warning: If you withdraw before 29th September 2028, capital security will not apply to the portion of your investment being withdrawn. The withdrawal value may be more or less than the capital secure amount and you may lose some or all of the money you invest. Liquidity is only available in normal market and funding conditions. Warning: If NatWest Markets N.V. were to default, you could lose some or all of your investment and potential interest. Warning: Your investment is not covered by any Deposit Guarantee Scheme.

*Please contact your
Financial Advisor or BCP on
01 6684688 or invest@bcp.ie*

This Product is a Permitted Investment Under The Central Bank Of Ireland's Credit Union Handbook.

! **IMPORTANT:** Investments will be held by the Bank as deposits in an omnibus client asset account in the name of BCP. Please refer to the Brochure for full details. Under current legislation, the gross interest earned on the Deposit will be subject to Deposit Interest Retention Tax (DIRT). The current rate of DIRT applying to the gross interest earned on the Deposit is 33%, where applicable. Irish resident corporate investors will be taxable on any Interest earned at 25%. Tax exempt investors including Credit Unions, Pensions, Religious Orders, Charities, and Friendly Societies, will be paid gross and will not be subject to tax on any interest earned. Corporates will receive interest gross without deduction of tax but will have to pay any tax due via their tax returns. Depositors should satisfy themselves in relation to Revenue reporting requirements and the implications of nondisclosure. AER is Annual Equivalent Rate. Credit ratings correct as of September 2023.

