



# BCP/NatWest 5 Year Deposit (Issue 2)

## 5 YEAR FIXED DEPOSIT WHICH PAYS 0.20% AER

- **0.20% FIXED DEPOSIT INTEREST** paid out in years 1 to 5
- Deposit Interest paid out in December each year
- Daily liquidity available in normal market and funding conditions\* (capital security does not apply and subject to an administration charge)
- NatWest Markets N.V. Credit Ratings: Fitch A+ (Stable), Moody's A2 (Positive) and S&P A- (Stable)
- Available to Credit Unions, Charities, Pensions including SDIO, Corporates, Religious Orders and Friendly Societies
- **MINIMUM INVESTMENT** €500,000 for Credit Unions (€100,000 for other investors)
- **CLOSING DATE** 9th December 2021

\* 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**Warning: if you withdraw before maturity, capital security will not apply to the portion of your investment being withdrawn.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](mailto:invest@bcp.ie)*

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



**IMPORTANT:** 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). As provided for in Finance Act 2016, the rate of DIRT applying to the gross interest earned on the Deposit from 2021 onwards will be 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 November 2021. This is marketing material.

