



This is marketing material

# BCP / Societe Generale

## 3.20% AER 3 Year Deposit

### 3 YEAR DEPOSIT WHICH PAYS 3.20% AER

- **DEPOSIT** with **CAPITAL SECURITY** at maturity from Societe Generale
- **3.20% FIXED DEPOSIT INTEREST** paid out at the end of years 1 to 3
- Deposit Interest paid out in July each year
- Liquidity available in normal market and funding conditions\* (capital security does not apply and subject to an administration charge)
- Societe Generale is one of Europe's largest retail banks, with a market capitalisation of €19.36 billion
- Societe Generale's Deposit Credit Ratings: Fitch A (Stable), Moody's A1 (Stable) and S&P A (Stable)
- Available to Credit Unions, Pensions, Individuals, Charities, Corporates, Religious Orders and Friendly Societies
- **MINIMUM INVESTMENT** €250,000 for Credit Unions; €100,000 for Corporates, Charities, Pensions, Religious Orders and Friendly Societies; and €50,000 for Individuals
- **CLOSING DATE 26th June 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If you withdraw before 29th June 2026, capital security will not apply to the portion of your investment being withdrawn.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 Societe Generale 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.**

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

*Please contact your  
Financial Advisor or BCP on  
01 6684688 or [invest@bcp.ie](mailto:invest@bcp.ie)*



**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 2023 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 and Individuals 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 non-disclosure. AER is Annual Equivalent Rate. Credit ratings correct as of May 2023.