



# BCP / Societe Generale

## 2.63% AER 10 Year Deposit

### 10 YEAR DEPOSIT WHICH PAYS 2.63% AER

- **DEPOSIT** with **CAPITAL SECURITY** at maturity from Societe Generale
- **3.00% FIXED DEPOSIT INTEREST** paid out at the end of years 1 to 6
- **2.00% FIXED DEPOSIT INTEREST** paid out at the end of years 7 to 10
- Societe Generale has the right (but not the obligation) to terminate the deposit in whole at par at the end of years 6, 7, 8 or 9
- Deposit Interest paid out in July each year
- Daily 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 €20.9 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** €500,000 for Credit Unions and €100,000 for other investors
- **CLOSING DATE** 30th June 2022

**Warning: If you withdraw before 2nd July 2022, capital security will not apply to the portion of your investment being withdrawn.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 2022 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 June 2022. This is marketing material.

