

We are Ireland State Savings

Your Guide to Saving with us

Find out more at statesavings.ie





Hello, we're Ireland State Savings.

We give everyone in Ireland an easy way to save, no matter how little or for how long.

We offer a wide range of products, so whatever you're saving for we have an option to suit you.

What we do

When you save with us, every cent is protected by the State, so you can feel completely secure. Our Fixed Term, Instalment and Prize Bonds products are tax-free with no fees or charges, and you can withdraw your money should you ever need to without penalty.

We support a strong savings culture

We believe that saving is important not just for a rainy day but for the best days too. Saving turns your dreams into reality, from small steps to grand plans. We want to make saving a part of everyday life so more dreams can be fulfilled.

We enable every generation to save.

Saving matters. We provide safe and secure savings options, no matter how little you save or for how long. So you can make plans for your future.

Ways to Save

Prize Bonds

Prize Bonds add a little bit of excitement to saving. Because every Prize Bond goes into every weekly draw, there's always a chance to win, including our top prize of €50,000 every week and €500,000 every month*.

They are a flexible way to save too. Buy Prize Bonds online, at the Post Office or by phone. You can even set up a monthly direct debit for regular saving. And if you're one of our lucky winners, your prize is tax free in Ireland. They make great gifts and encourage children to save.

*Prize values based on rates set at October 2023, subject to change.

Fixed Term Savings

If you have a lump sum starting from as little as €50 that you'd like to save, we have several fixed term options to choose from:

- 3 Year Savings Bonds
- 5 Year Savings Certificates
- 10 Year National Solidarity Bonds

Each option offers a tax-free return with no fees and your money is available to you without penalty at any time.

Instalment Savings

Combine the best of regular saving with the returns of fixed term saving. Save as little as €25 per month regularly over 12 months and after the first year, your accumulated amount will be transferred into a Fixed Term savings plan for the remaining five years. Instalment savings offers you an accessible way to save for a tax-free lump sum at maturity.

Child Benefit Savings

Both child benefit savings products allow you to set aside your child benefit payments to help you save for your child's future.

• Childcare Plus

Your child benefit is paid directly into the Childcare Plus savings product. Save your child benefit over 12 months and get a tax-free return after five years. The product automatically renews every year helping you build savings for your child's future.

• Childcare Save

Childcare Save allows you to save your Child Benefit every month and gives you the flexibility to top it up or withdraw your savings at any time. Savings in this account will earn interest at our variable rate, and interest is subject to DIRT.

Deposit Account (Post Office Savings Bank)

For over 100 years, we've been helping people of all ages to save. Our Deposit Account is a convenient way for adults and children to save. You can make deposits and withdrawals at your local Post Office whenever you want to, so you can get to work on your nest egg.

Scan the QR code to see our current interest rates. For more, visit statesavings.ie or your local Post Office.





Start saving today.

To start your savings journey with us, you must be registered as a customer with Ireland State Savings. You can then apply to purchase any of our savings products:

- Fixed Term (3, 5 & 10 year)
- Instalment Savings
- Prize Bonds
- Childcare Save
- Childcare Plus

Other Products

Prize Bonds can be purchased as a gift online, by phone or at any Post Office using a Prize Bond Gift Application Form.

You can also apply for our Deposit Account using the relevant application form at the Post Office.

How to Register

Pick up a New Customer application form at your local Post Office or download it from statesavings.ie.

You can apply to purchase a savings product once you receive your State Savings Customer Number (SSCN).

For more details see statesavings.ie/SSCN.

How to Purchase

- **Online:** Visit statesavings.ie for a quick and easy way to purchase Fixed Term Products and Prize Bonds.
- **Please note:** Instalment Savings and Childcare products cannot be purchased online.
- **Post Office:** Purchase at any Post Office by quoting your SSCN.
- **Telephone:** Call our dedicated Ireland State Savings team on 0818 20 50 60 / 01 705 7200 (Mon-Fri, 08:00-20:00).
- **Direct Debit:** Set up a monthly Direct Debit with Prize Bonds.

Joint Purchases

For joint purchases both applicants must be registered with Ireland State Savings.

Purchases for Under 18s

Refer to the relevant application form for details on identification documentation required. More information is available online or at your local Post Office.

Interest Rates

For the current rates of interest on our products: scan the QR code, visit statesavings.ie/our-products or visit your local Post Office.



Terms and Conditions

Ireland State Savings is the brand name used by the National Treasury Management Agency (NTMA), for the range of savings products offered to personal savers. An Post and the Prize Bond Company act as agents of the NTMA for the sale of products.

Ireland State Savings products are subject to Maximum Holding Limits, other Terms and Conditions and relevant legislation. You can find our Terms and Conditions booklet online at statesavings.ie/terms-and-conditions and in your local Post Office.

Ireland State Savings Online

We offer a convenient online platform to view and manage your savings at statesavings.ie. You can download statements, check Prize Bonds winnings, reinvest in our other products, and more.

Contact Us

Website: statesavings.ie

Email: service@statesavings.ie

Telephone: 0818 20 50 60 / 01 705 7200 (Mon-Fri, 08:00-20:00)

By Post: Ireland State Savings, GPO, Freepost, Dublin 1, D01 FSP2

Visit: Your local Post Office