

THE BCP LOCK IN BOND 10

KEY FEATURES:

- 100% capital security provided by Bank of Ireland
- 4 year investment term
- Minimum investment of €5,000
- Earn up to 12.5% per annum
- Gains locked in each year
- Bond invests in 25 top companies including Apple, Barclays, CRH, Hewlett-Packard, Microsoft, Samsung and Tesco

This innovative 4-year Lock-In Bond offers investors 100% capital security. The Bond will pay investors a potential return capped at 12.5% per annum (10.7% CAR) depending on the performance of a basket of Blue Chip shares. At the end of each year, gains capped at 12.5% will be locked in and protected.

Blue Chip Equity Basket

The basket provides you with a readymade portfolio of 25 high quality companies that represent the investment team's 'best picks' today. The selection focuses on large cap companies with strong cashflows and sustainable long term growth prospects. The basket is invested in blue chip industry leaders which BCP believe offer attractive investment opportunities.

No Currency Risk

The BCP Lock-In Bond 10 has no currency exposure

Suitability

This Bond is not suitable for investors who require regular income or require access to their capital before maturity. The Bond is suitable only as a capital growth investment. The return on the Bond will depend on the performance of the underlying blue chip basket. No withdrawals may be made before the end of the 4 year term.

Taxation

Under current legislation, the gross interest earned will be subject to DIRT of 28%. This will apply at maturity and will be deducted at source. However, certain non resident investors, credit unions, charities, pensions and companies may apply to receive returns gross without deduction of tax. The Finance Act 2007 allows the operation of DIRT free accounts for investors aged 65 years or over, whose income is under €20,000 or (€40,000) for married couples.

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