

Form DE1



Application to have Deposit Interest paid without deduction of DIRT where applicant and/or Spouse or Civil Partner is aged 65 or over

Please read the explanatory notes overleaf before completing this form

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|------------------------|--|--|--|--|--|--|--|--|--|--|---------------|--|--|---|--|--|---|--|--|--|--|--|--|--|--|--|--|--|--|--|
| Full Name of Applicant | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PPS Number | | | | | | | | | | | Date of Birth | | | / | | | / | | | | | | | | | | | | | |
| Address | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Spouse or Civil Partner Details (where appropriate)

| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Full Name of Spouse or Civil Partner | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| PPS Number | | | | | | | | | | | Date of Birth | | | / | | | / | | | | | | | | | | | | | |

Please complete a separate form for each account you and/or your Spouse or Civil Partner hold.*

Financial Institution:

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| Name of Branch/Office | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Address of Branch/Office | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

Account Details: *Account may be with your Bank, Building Society, Credit Union or Post Office Savings Bank.

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| Account/Membership (Credit Union) Number | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name of Account Holder(s) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

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| Financial Institution Date Received Stamp |
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Bank Identifier Code (BIC) (if applicable) (Max. 11 characters)

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International Bank Account Number (IBAN) (Max. 34 characters)

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Declaration

I/We declare that I/We am/are beneficially entitled to the interest in respect of the account above and that:

- I and/or my Spouse or Civil Partner am/are aged 65 years or over during the year, and
- My/Our total annual income does not exceed the exemption limit for the year 2015 of
 €18,000 for Single or Widowed Persons or Surviving Civil Partners.
 €36,000 for Married Couples or Civil Partners (combined income).

These limits are increased if you have dependent children - see overleaf for full details.

- I/We undertake to advise the Financial Institution of any change in circumstance that may affect my/our eligibility to have interest paid on my/our account without deduction of DIRT.

This is a form authorised by the Revenue Commissioners. It may be subject to inspection by Revenue. It is an offence to make a false declaration.

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| Signature of Applicant (Account Holder) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Signature of Spouse or Civil Partner (Joint Account only) (if applicable) | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
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| Date (DD/MM/YYYY) | | | / | | | / | | | | |
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Please read the explanatory notes below before completing this form.

PLEASE NOTE THAT THIS FORM IS TO BE RETURNED TO YOUR FINANCIAL INSTITUTION - I.E. YOUR BANK/BUILDING SOCIETY/CREDIT UNION/POST OFFICE SAVINGS BANK MANAGER.

Deposit Interest Retention Tax (DIRT) is deducted at source from interest paid on deposits held by Banks, Building Societies, Credit Unions or the Post Office Savings Bank.

You can claim an exemption from the deduction of DIRT if:

- You, your Spouse or Civil Partner are aged 65 or over during the year, and
- Your total income (this is essentially your gross income from all sources, e.g. old age pension, deposit interest, etc.) for the year 2015 does not exceed the following amounts:

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|--|---------|
| Single, Widowed or Surviving Civil Partner | €18,000 |
| Married Couple or Civil Partners (combined income) | €36,000 |

These exemption limits are increased by €575 for each of the first two dependent children and by €830 for each subsequent dependent child. These amounts are liable to change and changes will be posted on our website www.revenue.ie.

If you qualify under these criteria, you can apply to have deposit interest, on funds of which you are the beneficial owner, paid to you **without deduction of DIRT**.

Joint accounts only qualify for the exemption where the two account holders are Husband and Wife or Civil Partners.

If a third party (e.g. a relative) has authority to operate your bank account on your behalf you will still be entitled to the DIRT exemption, provided the beneficial ownership of your account is not affected.

To apply, simply complete the form overleaf and return it to your Bank/Building Society/Credit Union/Post Office Savings Bank manager who will arrange for future interest to be credited to your account without deduction of DIRT.

If your circumstances change and you no longer qualify to have your interest paid without deduction of DIRT, **you are obliged to notify the local manager** of your Bank/Building Society/Credit Union/Post Office Savings Bank.

Further information

Single Euro Payments Area (SEPA)

From 1 February 2014, account numbers and sort codes have been replaced by International Bank Account Numbers (IBAN) and Bank Identifier Codes (BIC). These numbers are generally available on your bank account statements. Further information on SEPA can be found on www.revenue.ie.

If you require any clarification or assistance, please contact your local Revenue office, (however, the completed form should be returned to your Bank, Building Society, Credit Union or Post Office Savings Bank - as appropriate).

Telephone numbers for Revenue offices can be found in the green pages of your local telephone directory.

More detailed explanatory information is available in Information Leaflet DE1.