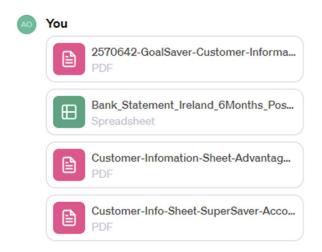
Example of personalised advice concerning the choice of saving account based on the customer information pdfs from bankofireland.com website and financial situation based on a fake bank statement generated by Chat GPT.

## Prompts:

- 1. create a bank statement for a person living in Ireland for 6 months with positive balance, save it as csv
- 2. based on the attached bank statement and pdf saving accounts description propose the best saving solution taking into account the financial situation from the bank statement



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Based on the analysis of the bank statement and the features of the savings accounts provided in the PDFs, here are the key financial statistics and a recommendation for the best savings solution:

## Financial Statistics from Bank Statement:

- Average Monthly Debits: Approximately -€2,043.90 (negative value indicates outflow).
- 2. **Average Monthly Credits**: Approximately €5,187.87 (inflow).
- 3. Average Monthly Balance: Approximately €11,297.39.

# **Savings Account Options:**

# 1. GoalSaver Account:

- Minimum monthly amount: €20.
- Maximum monthly amount: €2,000.
- Access: Instant.
- Interest Rate: Variable.
- Interest Payment: Annually.

## 2. Advantage Fixed Term Deposit:

- Term Options: 6, 12, 24 months.
- Minimum Lodgement: €5,000.
- Access: At maturity.
- Interest Rate: Fixed.
- Interest Payment: At maturity.

## 3. SuperSaver Account:

- Minimum monthly amount: €5.
- Maximum monthly amount: €2,500.
- Access: Instant.
- Interest Rate: Fixed for 12 months.
- Interest Payment: At the end of 12 months.

## Recommendation:

Given your financial situation, here are the considerations for each account:

- GoalSaver Account: Suitable if you are looking for flexibility and want to make regular savings with the option of instant access to your funds. The variable interest rate could be beneficial in a rising rate environment.
- Advantage Fixed Term Deposit: Ideal if you have a lump sum of at least €5,000 that you can set aside for a fixed period without needing access. This could maximize your interest earnings, especially if you can commit for a longer term.
- **SuperSaver Account**: A good choice if you want to save a fixed amount each month with the benefit of a fixed interest rate. It also offers instant access, which provides flexibility.

Considering the average monthly balance of around €11,297.39 and regular monthly inflows and outflows, the **GoalSaver Account** might be the most suitable. It offers the flexibility of making regular deposits and withdrawals while still providing the opportunity to earn interest. If you can set aside a portion of your funds without needing access, the **Advantage Fixed Term Deposit** could be considered for a portion of your savings to earn a fixed interest rate. The **SuperSaver Account** could be used for more regular, smaller savings contributions.

Ultimately, the choice should align with your financial goals, liquidity needs, and savings habits.