

Title: 5 tips to help your savings work harder

Are your savings meeting your needs and getting you the best return?

Here are some tips to help your money work harder.

1. Know what suits your needs

There are different options available depending on what you need.

2. Consider all providers across the market

There is a range of products and providers out there.

These include An Post/State Savings, credit unions, Irish banks and other regulated EU firms.

3. Use comparison sites

Comparison sites make it easy to compare rates.

Use the Competition and Consumer Protection Commission's **Money Tool** to **compare** savings accounts.

4. Talk to your current provider

They may have options that meet your needs and can **provide a better return**.

5. Remember, investing carries risk

If you are tempted to **invest your money**, make sure you are **comfortable with the risks**. Don't invest without understanding **exactly what you are investing in**.

Find out more: centralbank.ie/savings