

Bank of Ireland
Personal Banking



Personal banking

a guide

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Clarity approved by
Plain English Campaign

Welcome to Bank of Ireland

People's banking needs are not exactly the same, so our team aim to help you find the right accounts and services to suit your needs.

In this guide you will find details of how we can make it easy for you to manage your money. You will have received our account terms and conditions, which you should read with this guide. Words and phrases used in this guide are explained in these terms and conditions.

Besides our current accounts, savings accounts and 24-hour banking service, we can also provide details on a full range of loans, overdrafts, credit cards and mortgages (mortgages are for customers in Northern Ireland only). We can also introduce you to whole of market financial advisors. These can give you advice on products offered by other providers in the market.

Confirming your identity and address

Before we open an account for you, we must check your identity and home address.

We will do this by asking you to provide proof of your identity (for example, a current passport or driving licence) and proof of your home address (for example, a gas or electricity bill, a bank or credit card statement or a letter from HM Revenue & Customs issued within the last three months).

If you cannot provide any of these documents, we may accept other ones. If we do not meet with you, we will ask you to provide copies of the documents. These copies must be signed by a solicitor, accountant or bank employee. Please ask your Relationship Manager or your branch for details.

Even if you are a long-standing customer and want to open another account, by law we must check your identity if we have not already done so.

If another person is authorised to act for you in connection with your account, we will also ask them to provide proof of their identity and home address.

Our products and services

Current accounts

Our current accounts are designed to make it easier for you to manage your money. They give you the following.

- 24-hour access to your account, 365 days a year by phone or internet
- An overdraft facility (if you are over 18 and meet certain conditions, which your branch can give you details of)
- Easy access to your money with a Bank of Ireland cash card;
- A chequebook, if you apply for one and meet our conditions;
- A 3-in-1 card (if you apply for one and meet our conditions) which you can use:
 - as a Maestro debit card,
 - to guarantee cheques of up to £100, and
 - as a cash card,
- The ability to withdraw cash from over 50,000 cash machines in the UK and Ireland.
- The ability to make regular payments by standing order and direct debit.

For more information please contact your local branch.

For customers in Northern Ireland we also provide a basic bank account. Please see the separate brochure for details.

365 – 24-hour service

365 gives you access to your accounts 24 hours a day, 365 days a year, by phone or internet.

365 phone

When you open an account you will be automatically registered for our 365 phone service to do your banking by phone. The service is easy to use, there are no hidden charges and with our Lo-call number you only pay the cost of a local call if calling from a landline.

You can either bank through an automated system or connect to an operator who will help you as quickly and simply as possible. Operators are available from 8am to 12 midnight Monday to Friday, and from 10am to 2pm on Saturdays.

With 365 phone you can:

- check how much you have in your account;
- check payments that have been made to or from your account;
- pay Bank of Ireland credit card bills; and
- transfer money between accounts.

For customers in Great Britain, phone 08457 365 333.

For customers in Northern Ireland, phone 08457 365 555.

365 online (www.365online.co.uk)

If you want to see or print off a copy of your statement, you can visit our website at www.365online.co.uk. This is an easy way to manage your account. You can be sure it is safe and private because you need to use a PIN and we use encryption technology (this protects protects the information sent between you and us so that nobody else can read it).

If you use 365 online, you can:

- check your balance and payments into and out of your account;
- pay a bill or transfer money within certain limits and if the money is available in your account
- view details of your standing orders;
- look for certain information (for example, choose and view particular payments, payments made within the last 12 months, all withdrawals from cash machines, and so on).

To register for this service call the relevant number below.

For customers in Great Britain, phone 08457 365 333.

For customers in Northern Ireland, phone 08457 365 555.

3-in-1 card

When you open a current account we may offer you a 3-in-1 card. This is a combined cash, cheque guarantee and debit card. You can use this card to guarantee that cheques of up to £100 will be paid. You can also use it on its own to pay for goods or services online, by phone or wherever you see the Maestro sign. We will only issue a 3-in-1 card to customers we can rely to keep their account in credit or within their agreed overdraft limit. If you are a new customer we may not offer you a 3-in-1 card until you have kept your account in credit or within an agreed overdraft limit for a certain period.

A cash card, used with your PIN, gives you instant access to your cash 24 hours a day, seven days a week. There are also other services available to you. Please ask at your branch for details.

Range of savings accounts

We offer accounts to suit your different saving needs - from instant access to longer-term investments. Just ask at your branch for details.

Financial advice

We can tell you about other members of our group who can help you find a wide range of long term financial planning options such as:

- income-protection policies;
- pension plans;
- insurance; and
- investments.

Our financial advisors do not offer the products of just one company and can research the market for options. By taking account of your personal circumstances and attitude to investment risk, they can make a recommendation to meet your financial needs.

For customers in Northern Ireland, financial advice is provided through Bank of Ireland Financial Services. This is a trading name of Bank of Ireland Trustee Co Ltd and is authorised and regulated by the Financial Services Authority.

Please ask your branch or Relationship Manager to introduce you.

Your borrowing needs

You can call on us for all your borrowing needs. You can apply for an overdraft, credit card or loan quickly and efficiently either at your branch or over the phone.

Flexibility

If, like many of us, you find that you need extra cash from time to time, our flexible lending service can help in the following ways.

- By agreeing an overdraft on your current account, to give you flexible short-term borrowing
- By providing unsecured personal loans designed to help you with more expensive items such as a new car, a holiday, home improvements or new furniture
- A range of Bank of Ireland credit cards.

To find out more about overdrafts, credit cards and personal loans, contact your branch.

Peace of mind

We recommend that you budget carefully to protect your money against sudden changes in your circumstances. Choosing to take out a payment protection plan with each personal loan will help you plan for unforeseen financial difficulties.

Mortgages (for customers in Northern Ireland only)

Getting a mortgage may be the most important financial commitment you will ever make. Please contact your Relationship Manager or branch to discuss our range of Bank of Ireland mortgages. Please read the important information in the Regulation section of this Guide.

Financial assessment

We will work with you to find out how much you can afford to borrow and the most appropriate type of borrowing. To do this we may assess:

- your income and financial commitments;
- how you have handled your money in the past;
- information from credit-reference agencies;
- information you have provided;
- your credit score – this is a way of working out the risk of you not repaying the money you borrow; and
- any security you can provide.

Guarantees

We can accept security or a guarantee for any amounts you owe.

Security is some form of asset (property or investment) that we can sell or cash in to pay off the amount you owe if you fail to do so. A guarantee is a legal commitment someone makes to pay off your debt if you don't. If you want us to accept a guarantee or other security from someone for any amounts you owe, we may ask you for your permission to give confidential information about your finances to the person giving the guarantee or other security, or their legal adviser. We will also:

- encourage them to get independent legal advice to make sure that they understand their commitment and the possible consequences of their decision (the documents we ask them to sign will do this);
- tell them that, by giving the guarantee or other security, they may become liable instead of, or as well as, you; and
- tell them what their liability will be.

We will not take an unlimited guarantee.

Financial difficulty - how we can help

If you find yourself in financial difficulty, you should let us know as soon as possible and we will try to help you solve the problem. We will look at your case sympathetically and positively.

Our first step will be to try to contact you to discuss the matter. The sooner we discuss your problems, the easier it will be for both of us to find a solution. The more you tell us about your financial circumstances, the more we may be able to help.

With your co-operation we will develop a plan for dealing with your financial difficulties and we will write to you to confirm what we have agreed. Depending on your circumstances we may agree regular or fixed repayments for debts, or we might agree to reduce or suspend repayments for a set time. In certain circumstances we may ask you to return your chequebook and any cards.

If you are having difficulties you can also get help and advice from debt-counselling organisations. We will tell you where you can get free advice. If you ask us to, we will work with debt-counselling organisations such as Citizens Advice, money advice centres or the Consumer Credit Counselling Service. Their contact details are as follows:

- Advice UK
Phone: 020 7407 4070
Website: www.adviceuk.org.uk
- Citizens Advice
Website: www.citizensadvice.org.uk
You can get the phone number of your local bureau from The Phone Book, the local library or from the website above.
- Citizens Advice Scotland
Phone: 0131 550 1000
Website: www.cas.org.uk
- Consumer Credit Counselling Service
Phone: 0800 138 1111
Website: www.cccs.co.uk
- Money Advice Scotland
Phone: 0141 572 0237
Website: www.moneyadvicescotland.org.uk
- National Debtline
Phone: 0808 808 4000
Website: www.nationaldebtline.co.uk

- Payplan
Phone: 0800 917 7823
Website: www.payplan.com

There are other companies that charge for managing your debts. You should check the fees a company may charge before you ask them for help. It is your responsibility to check the fees that may be charged before asking these companies to act on your behalf.

The British Bankers Association has a leaflet called 'Dealing with Debt -How your bank can help', which is available on <http://www.bba.org.uk>.

Foreign exchange services

If you are travelling abroad we can provide foreign currency. To order foreign currency or American Express traveller's cheques, and for details of exchange rates and charges, just contact your local branch.

International payments

- If you want to transfer money abroad, we will tell you how to do this, when you request this service.

If money is transferred to your bank account from abroad, we will tell you the amount we have received and any charges. If the person sending you the payment has agreed to pay all the charges, we will not take any charges when we pay the money into your account.

Banker's reference

We can provide banker's references or responses to 'status enquiries'. These give retailers and credit providers useful information about people they may want to do business with.

A status enquiry is a request for a bank or building society to give an opinion as to a particular customer's ability to meet a financial commitment. When we get a status enquiry we will send a general opinion based on our knowledge of you as a customer. Our response will not contain specific information about your account, and you have a right to see our reply. The content of our response is not a guarantee we can be held responsible for. We will not reply to status enquiries without your written permission. You must pay our charge for providing a response.

Opening your account

To open an account with us you must fill in an application form.

Documents we need

When opening your account we may also consult a credit-reference agency to check your address and, if necessary, get information on your financial commitments. When you open your account with us we may ask for a banker's reference from your current bank (if any).

Business Banking

You should not use a personal account for business purposes, but we do provide a wide range of business banking products and services. You can get more details from your branch.

How our accounts work

Opening hours

Our branches are generally open Monday to Friday (except bank holidays) at the following times.

Branches in Northern Ireland, 9.30am to 4.30pm

However, there are specific cut-off times for different types of instructions. Please check with your branch.

You can do your banking 24 hours a day, 365 days a year, through 365 phone and 365 online, for more details, ring the appropriate number below.

For customers in Great Britain call 08457 365 333

For customers in Northern Ireland call 08457 365 555.

Giving us instructions by fax and phone

We will act on instructions you give us by fax or phone (if you give us the authority we need). This includes instructions to make payments to or from your account. If we receive your instructions out of working hours we will process them on the next working day.

Telling us about changes

You must tell us about any change to your name, address or phone number (or your contact address if this is different from your home address). To tell us about any changes, write to your branch.

If you change your name or address, we will need proof of your new name or address.

Fees and charges

You can get our up-to-date schedule of charges, which sets out our current fees and charges, from any branch or by visiting the appropriate website below.

For accounts held in Great Britain:

www.bank-of-ireland.co.uk

For customers in Northern Ireland:

www.bankofireland.co.uk

If we increase any of these charges, we will write to you personally to tell you at least 30 days before the increase takes place. You can also get details of fees and charges by ringing the relevant number below.

For accounts held in Great Britain: 08457 190190

For accounts held in Northern Ireland: 08456 016157

Interest

When you become a customer we will give you information on the interest rates that will apply to your account and when we will take it from or pay it to you. You can get information on the most up-to-date interest rates by contacting your branch or on our website.

For accounts held in Great Britain:

www.bank-of-ireland.co.uk

For accounts held in Northern Ireland:

www.bankofireland.co.uk

If you ask us, we will give you a full explanation of how we work out interest.

Cooling-off period

If you are not happy about your choice of current or savings account you can close it within 14 days of:

- the day you enter into the contract it; or
- the day on which you receive the contract terms and conditions and other information;

whichever is later.

This does not apply to

- fixed-rate accounts;
- an account or contract for financial services where the price has risen or fallen during the 14-day period; or
- a child trust fund cash deposit bought in a branch.

Interest rates - savings accounts

To help you compare interest rates on all our savings accounts more easily, at least once a year we will send you a summary of these products and their current interest rates (unless your

account has less than £500 in it). This summary will also include:

- superseded accounts (accounts no longer available to new customers), clearly marked;
- the names of the newspapers we advertise changes of interest rate in;
- our website address; and
- our phone number.

We will also tell you the different interest rates that have applied to the account during the year.

If you have a variable-rate savings account with £250 or more in it, and the interest rate has fallen significantly compared with the Bank of England base rate, we will contact you within 30 days to:

- tell you that this has happened;
- tell you about our other savings accounts and offer to help you to switch to one of these accounts if you want to;
- tell you that you can withdraw all the money in your account; and
- give you a reasonable period of time to switch to another account or withdraw the money without giving notice or paying any charges.

Changes in interest rates

Sometimes interest rates are fixed and will not change for a period we agree with you. Other interest rates can go up or down. Where appropriate, we may change interest rates immediately. The reason for the change may be needed to:

- reflect general changes in interest rates;
- respond to the actions of our competitors;
- reflect fluctuations in markets;
- make sure we meet the needs of any regulatory body; or
- have the funding we need to support our business in the interests of all our customers.

When we change the interest rates on your account we will update the information in our branches and on our website within three working days. We will place notices in newspapers, usually the following.

In Great Britain: The Times and The Independent

In Northern Ireland: in The Irish News, Belfast Telegraph and Newsletter.

To help you compare rates more easily, the old rate will also be shown on our website and newspaper notices.

Moving your account to Bank of Ireland

If you would like to transfer your current account at another bank to us, we will manage the transfer to reduce any inconvenience to you. Once we receive your transfer documents we will contact your existing bank for details of electronic payments to and from your account (within three working days of receiving your instruction). Your former bank should return this information to us within three working days of receiving our request.

We will then confirm with you the payments you want to transfer. We will write to each company with details of your new account. We will do this as soon as we receive details of payments from your previous bank and confirmation from you.

We will instruct your previous bank to close your account and tell you when the transfer is complete. This will include the transfer of any balance remaining in your previous account.

While we are waiting for your payment details, we will open your new current account and provide all the services you need to use the account. We will do this within 10 days of receiving all the necessary documents from you.

Moving your account to another bank

If you decide to move your account to another bank or building society, we will co-operate with them and give them information about regular payments (such as standing orders and direct debits from your account) within three working days so that the transfer is made as efficiently as possible. We will send your new bank or building society details by first-class post. When we receive a request to close your account, we will carry out this instruction as soon as possible, unless you have asked otherwise. If your new bank or building society asks us to transfer the balance of your account, we will do this in the way they have asked.

We will cancel any bank charges you would have to pay as a result of us making any mistake or an unnecessary delay when you transfer your current account to or from us. If we take any charges from your account before we sort our mistake we will pay these back.

Statements

Your statement will show you every payment to and from your account. We will send it directly to your home address, usually every month or every three months, whichever you ask for. You can us to send you statements more often than every month,

but we may charge for this. Please see our schedule of charges for details.

How often we send statements on our savings account is set out in the specific terms. You should always check your statement. If your statement shows any payment which seems to be wrong, you should tell us as soon as possible so that we can investigate it for you.

Payments to your account

For your convenience we recommend that your employer pays your salary directly into your current account. You can also use the paying-in slips at the back of your chequebook, or paying-in book, to pay money into your account by post. You need only one payment slip for any number of cheques paid into one account at the same time. You cannot pay one cheque (or more) to more than one account.

You can only pay in cheques that are made out to you. We can refuse to accept a payment into your account, or refuse to open or renew an account without giving you any reason.

Payments from your account

Once we have accepted your instruction to make a payment to someone, you will not be able to cancel it once the payment has left your account. If we can get a payment back you will have to pay a charge, which we will take from your account.

We cannot guarantee values, dates and cut-off times for payments from your account.

We may refuse to make a payment from your account if another account you hold is not in credit or is over an agreed overdraft limit.

Standing orders

A standing order is a written instruction from you to pay a fixed amount from your account at regular intervals (every week, month, three months or year). The account the amount is paid into can be anywhere in the UK. It is a useful way to make regular fixed payments such as rent or loan repayments. To cancel or change the standing order you must tell us in writing. We must receive your instruction before the date the next payment is due to be paid.

Direct debits

A direct debit is different to a standing order because you authorise someone else ('the originator') to take payment from your account. The amount can be different each time if necessary. It is a very convenient way to take care of regular payments like phone, gas or electricity bills. If the amount of the

payment changes, the originator (company taking the payment) will tell you this beforehand. You can cancel a direct debit at any time up to the date of a payment. If you want to stop a direct debit you must write to the originator and to us.

The Direct Debit Guarantee Scheme protects you if a direct debit you have not authorised is taken from your account. If the originator wrongly takes a payment from your account we will refund it as soon as you tell us about it.

‘Recurring transactions’

This is another form of regular payment an originator collects from your debit or credit card account.

To cancel a recurring transaction you must contact the originator. We recommend that you keep proof of the cancellation for your records.

This type of payment is not covered by the Direct Debit Guarantee Scheme.

Cheques

If you do not sign cheques we will not pay them and you will have to pay us a fee.

Before you write a cheque, make sure you have enough money cleared and available (or a big enough overdraft) in your account.

You should clearly write the name of the person or organisation you are paying on the cheque.

When we have paid the amount of a cheque from your account we will not return it to you.

We keep original cheques paid from your account, or copies, for six years.

We can give you a copy of a cheque if you need it, but you will have to pay a fee for this service. If, within a reasonable period after we have paid the amount of a cheque, there is a dispute with us about that cheque, we will give you a copy of the cheque as evidence. If we unreasonably delay in doing this, we will pay the amount of the cheque back into your account until we have settled the dispute with you.

Stopped cheques

After you have given someone a cheque, you can ask us not to pay it. You should immediately stop any cheque that is lost or stolen.

You can stop a cheque in several ways.

- By writing to us
- By calling into your branch
- By faxing or phoning your relationship manager or branch or 365 phone (if you have given us permission to accept instructions from you by fax or phone).
- If you decide to stop a cheque you must give us as much notice as possible as a cheque cannot be stopped once it has been paid.

You cannot stop a cheque that you have guaranteed with your cheque guarantee card.

Telling you about payments we have not made

If we need to tell you that we have not paid the amount of a cheque or other items (such as a standing order), we will do this by letter or by phone. You will have to pay us a fee.

Crossed cheques

Bank of Ireland cheques are ‘crossed’ (have ‘Account Payee’ written down them). This means that the amount of the cheque can only be paid into the account of the person you made it out to.

Crossed cheques are designed to prevent fraud. However, the protection provided may not be recognised in other countries. It will also help prevent fraud if you clearly write the name of who the payment is to and put extra information about them on the cheque, for example, account number or reference number, especially if you are not personally paying a cheque in (for example, because you are sending a cheque by post).

Post-dated cheques

You must not issue post-dated cheques (that is, cheques with a future date on). If you put a future date on a cheque we may still pay it before the date on the cheque. If this happens, we will not pay you for any loss that you suffer as a result.

Out-of-date cheques

If the date on a cheque is more than six months old, we may not pay it unless you have guaranteed it with a cheque guarantee card.

When money is available - the clearing cycle

This clearing cycle for cheques relates to sterling cheques that are paid into branches in the UK. You can get details of the clearing cycle for foreign cheques from any of our branches.

In this document we refer to working days. A working day is Monday to Friday except bank holidays.

If you pay a cheque into your account at your own branch, it will be shown on your bank statement on the same day (day 1). However, we have to collect the payment from the account of the person or business that gave you the cheque. The process of collecting that payment is known as 'clearing' the cheque.

Accounts held in England, Wales and Scotland

Cheques from accounts at the same branch

If you pay in a cheque that is from the same branch you have your account at, for the purpose of working out interest it will be shown on your balance on the same day (day 1).

The amount of the cheque will usually be available for you to withdraw or spend two working days later (day 3). However, it can take up to six working days (until day 7) for the bank the cheque is from to return it unpaid.

Cheques from accounts at other banks or other Bank of Ireland branches in the UK

For the purpose of working out interest the amount of the cheque will be shown on your balance on the same day (day 1).

The amount of the cheque will show on your account, and be shown on your balance, for the purpose of working out interest, two working days after you pay it in (day 3). However, the amount will not be available yet as we will not have collected it from the account of the person or business that gave you the cheque.

The amount of the cheque will usually be available for you to withdraw or spend four working days after your account is updated (day 5). However, it can take up to six working days (until day 7) for the bank the cheque is from to return it unpaid.

Amounts paid in at other banks or branches (by 'credit transfer') to your Bank of Ireland account in England or Wales

When you pay an amount in at another bank or another Bank of Ireland branch, it takes at least an extra two working days for the money to get to your account (day 3 rather than day 1). The value will be shown on your balance, for the purpose of working out interest, on the day the amount is shown on your account (day 3).

The amount of the cheque will normally be available for you to withdraw or spend four working days after it was paid in (that is, on day 5). However, it can take up to six working days (until day 7) for the bank the cheque is from to return it unpaid.

Amounts paid in at other banks or branches to be paid (by 'credit transfer') to your Bank of Ireland account in Scotland

When you pay an amount in at another bank or another Bank of Ireland branch, it takes at least one extra working day for the money to get to your account (day 2 rather than day 1). The value will be shown on your balance, for the purpose of working out interest, on the working day after the amount is shown on your account (that is, day 3).

The amount of the cheque will normally be available for you to withdraw or spend four working days after your account is updated (that is, on day 5). However, it can take up to six working days (until day 7) for the bank the cheque is from to return it unpaid.

Accounts held in Northern Ireland

Cheques from accounts at the same branch

If you pay in a cheque that is from the same branch you have your account at, it will be shown on your balance, for the purpose of working out interest, on the same day (day 1).

The amount of the cheque will usually be available for you to withdraw or spend two working days later (day 3). However, it can take up to six working days (until day 7) for the cheque to be returned unpaid.

Cheques from accounts at another Bank of Ireland branch in Northern Ireland

The amount of the cheque will be included in your balance, for the purpose of working out interest, the working day after you pay it in (day 2).

The amount of the cheque will usually be available for you to withdraw or spend four working days after it was paid in (day 5). However, it can take up to six working days (until day 7) for the bank the cheque is from to return it unpaid.

Cheques from accounts at other Bank of Ireland branches in Great Britain or another bank in the UK

The amount of the cheque will be included in your balance, for the purpose of working out interest, two working days after you pay it in (day 3). However, the amount will not be available yet as we will not have collected it from the account of the person or business that gave you the cheque.

The amount of the cheque will usually be available for you to withdraw or spend four working days after it was paid in (day 5). However, it can take up to six working days (until day 7) for the bank the cheque is from to return it unpaid.

Amounts paid in at other banks or branches to your Bank of Ireland account held in Northern Ireland

When you pay an amount in at another bank or another Bank of Ireland branch, it takes at least one extra working day to get to your account (day 2 rather than day 1). The value will be included in your balance, for the purpose of working out interest, on the next working day (day 3).

The amount of the cheque will usually be available to withdraw or spend four working days after your account is updated (that is, on day 5). However, it can take up to six working days (until day 7) for the bank the cheque is from to return it unpaid.

Cheques you write from your account in England, Wales and Scotland or Northern Ireland

When you write a cheque, the full amount could be taken from your account on the same day if the person or business you have given the cheque to has their account at the same branch as you, or the next day if their account is at another bank or branch.

Paying amounts in at the Post Office®

Cash paid in using your cash card

If you pay the cash in before 4.30pm on a working day, it will reach your account on the same working day. If you pay the cash in after 4.30pm, or on a Saturday, it will reach your account on the next working day.

Cash paid in using a paying-in book

The cash will reach your account on the next working day.

Cheques paid in at the Post Office®

We receive the cheque on the next working day, so the clearing cycle set out above for cheques is increased by one working day. (You must be registered for paying cheques in at a post office.)

If the post office takes longer to pay the cash or cheques to us, the payment may take longer than we set out above to reach your account.

Payments made by BACS are taken from or reach your account three working days after the instruction to make the payment.

Payments may take longer than three working days through some banks and building societies.

Payments you make by phone or online are taken from your account on the date you give us the instruction and are usually paid to the other person's or business's account within three working days.

Automated payments to or from another Bank of Ireland account (including by phone or online banking)

Payments you make to another Bank of Ireland account over the phone or online are taken from your account on the date you give us the instruction. They are paid to the other account immediately.

Running your account

Joint accounts

If two or more people hold the account as joint account holders, you authorise us to accept instructions from any one of you unless you tell us otherwise when you open the account. If you have authorised us to accept instructions from any one of the joint account holders, any one of you can withdraw the entire balance held in the account. If there are two or more account holders, the account holders are liable together, but also as individuals, for any money owing, including any overdraft or other debt. If you want us to send all account holders separate bank statements, please fill in the relevant section on the application form.

We cannot remove an account holder from a joint account until we receive a written request signed by all account holders.

All unused cheques held by the account holder who will no longer have any dealings with the account must be returned to us. If we are told about a dispute between the account holders, we will suspend the account until all account holders confirm that the dispute has been settled, or you give us a new application signed by all account holders. While the account is suspended, we will only allow you to use the account if all account holders sign the relevant instruction.

If one of the joint account holders dies, the balance of the account will pass to the other account holders.

Sole account holder

If the only account holder dies, the account will be dealt with on the instructions of the account holder's representatives. If you have authorised someone to sign instructions on your account, after your death that person will no longer be able to carry on giving instructions.

Customer confidentiality

Your relationship with us is confidential (even when you are no longer a customer). We will not give your name, address or details about your account to anyone unless:

- we have to provide the information by law;

- we have a duty to the public to provide the information;
- it is in our interests to provide the information (except for marketing purposes); or
- you ask us to provide the information.

Telephone confidentiality

We may record your phone calls for training purposes and to monitor the service we provide.

Telling you about charges and interest on your account

We will tell you about any charges or interest we are going to take from your account at least 14 days before we take it.

Protecting your accounts

You must take care of your chequebook, cards, PINs, passwords and personal information to prevent fraud and protect your accounts.

To help prevent fraud and protect your account you should do the following.

- Let us know as soon as possible if you change your name, address, phone number or e-mail address.
- Check your statement or passbook regularly. (If there is a payment that seems to be wrong, you should tell us as soon as possible.)
- Sign any cash card, debit card, cheque guarantee card and credit card as soon as you receive it.
- Make sure you do not keep your chequebook and cheque guarantee card together.
- Always take reasonable steps to keep your card safe and your PIN secret. You must not tell your PIN to anyone or let anyone else use your card.
- Never write your PIN down.
- Destroy the slip telling you your PIN as soon as you receive it.
- Keep receipts safe or destroy them carefully.
- Take care when storing or destroying information about your accounts. People who commit fraud get your information in many ways, such as going through bins. You should take simple steps such as shredding printed information.
- Your post includes valuable information which could be used to commit fraud if it were in the wrong hands. If you don't receive a bank statement, card statement or any other expected financial information, contact us.
- If you change the PIN we give you, choose your new PIN carefully.

Online banking is safe and convenient as long as you take a number of simple precautions. Please make sure that you follow the advice given below.

- Keep your computer secure. Use up-to-date anti-virus and spyware software and a personal firewall.
- Keep your password and PINs secret.
- Treat e-mails you receive with caution and be wary of e-mails or calls asking you to provide any personal security details. We will never contact you to ask you to reveal your online banking or payment card PINs, or your password.

You must tell us as soon as you can if you suspect or discover that:

- your chequebook or card has been lost or stolen; or
- someone else knows your PIN, password or security information.

If your card has been lost or stolen or someone else knows your PIN, password or personal security information, you must call our 24-hour emergency number.

If your chequebook has been lost or stolen, please contact your branch.

Security at cash machines

The following guidelines will help to keep you safe, and your money secure, when you use cash machines.

Choosing a cash machine

- Be aware of others around you. If someone close by the cash machine is behaving suspiciously or makes you feel uncomfortable, choose another machine
- If there is anything unusual about the cash machine or there are signs of tampering, do not use the machine and immediately report it to the bank or owner of the premises the machine is in.

Using a cash machine

- Give other users space to enter their PIN in private. We recommend standing about two metres away from the user in front of you until the person has finished. Some cash machines may have a safety zone marking out this area on the ground around the machine.
- Be aware of your surroundings. If someone is crowding or watching you, cancel the instruction and go to another machine.
- Do not accept help from well-meaning strangers and never allow yourself to be distracted.
- Stand close to the cash machine and always shield the keypad to avoid anyone seeing you enter your PIN.

Leaving a cash machine

- Once you have used a cash machine, discreetly put your money and card away before walking away.
- If the cash machine does not return your card, report this to your bank immediately.

Emergency numbers (24 hours)

For customers in Great Britain

To report a lost or stolen cash card or chequebook phone 020 7329 2449.

To report a lost or stolen Bank of Ireland credit card phone 020 7236 0177.

For customers in Northern Ireland

To report a lost or stolen cash card or cheque book phone 028 9023 8333

To report a lost or stolen Bank of Ireland credit card phone 028 9031 0303.

Liability for Losses

Unless we can show that you have acted fraudulently or without reasonable care, if someone without your permission uses your card, the following will apply.

- If someone else uses your card before you tell us it has been lost or stolen, or that someone else knows your PIN, the most you will have to pay is £50.
- If your card has not been lost or stolen and someone uses your card details without your permission, you will not have to pay anything.
- If someone without your permission uses your card details to make a payment over the phone or online, you will not have to pay anything.
- If your card is used before you have received it, you will not have to pay anything.

Closing your account

If you want to close your account you must tell us in writing. We will not close your account until you have:

- returned all unused cheques; and
- made all payments due out of your account and paid any interest, charges and other amounts you owe.

Unless there are exceptional circumstances, such as suspected fraud, we will not close your account without giving you at least 30 days' notice. We have the right to close your account if you fail to keep to any of the terms and conditions that apply to it, if you fail to repay money when it is due, or you or any joint account holder becomes insolvent (cannot pay their debts).

If we give you notice that we are closing your account, we will immediately withdraw any overdraft and demand that you immediately repay all amounts you owe.

If you do not pay the full amount you owe, or make a payment arrangement with us, within 30 days of us asking for it, we may tell credit reference agencies. Before we do this we will give you at least 28 days' notice in writing.

Regulation

Banking code

We keep to the Banking Code, which sets out standards of good banking practice for personal customers. You can get a copy of the Code at our branches. The Code is monitored by the Banking Code Standards Board (BCSB).

You can contact the BCSB if you have any complaint about the general running of the Code. Their address is:

Banking Standards Code Board
Level 12, City Tower
40 Basinghall Street
London, EC2V 5DE
Phone: 0845 230 9694
Website: www.bankingcode.org.uk

How to Complain

At Bank of Ireland we aim to provide a first-class service. However, we do realise that at times we may not meet the high standards you have come to expect from us.

If you have a concern about any of our products or services, please tell us. We want to put things right – first time. Your comments help us to improve our services.

If you want to make a complaint you can contact us in one of the following ways:

In person - visit any of our branches and speak to a member of staff.

In writing – send a letter or fax to your Relationship Manager or your Branch Manager.

By phone – call your Relationship Manager or your Branch Manager. If you have registered for our Banking 365 service, customer service advisers are available on weekdays until midnight. The telephone number to call is 08457 365 555. If you are calling from outside the UK, the telephone number to call is 00 353 1 460 6400.

When we receive your complaint, we will:

1. Write to you within five working days to confirm that we have received your complaint.
2. We will always deal with your complaint as quickly as we can. However, if we have not been able to resolve your complaint within four weeks of receiving it, we will write to you with an update on our investigation and when we aim to send you a full response.
3. If we cannot solve or settle your complaint within eight weeks of receiving it, we will write to you and explain why, and tell you when we expect to be able to do so.

If at any stage you are not satisfied with our action or explanation you can ask for your complaint to be referred to the relevant person shown below:

For customers in Great Britain

Head of Customer Care BCB
36 Queen Street
London, EC4R 1HJ

For customers in Northern Ireland

Customer Care Manager
Bank of Ireland
1 Donegall Square South
Belfast, BT1 5LR

If you do not agree with our final response, or we cannot respond within eight weeks and you do not accept our explanations and the date we tell you we will give you a full response, you can refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can help solve or settle disputes between banks and their customers. They are entirely independent and their services are free to you. Ask us for a leaflet, or contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
South Quay Plaza
183 Marsh Wall
London, E14 9SR
Telephone: 0845 080 1800
Website: www.financial-ombudsman.org.uk

Credit facilities

Terms and conditions apply to all credit. You can ask us for a written quotation. Credit is not available to people under 18.

- Overdrafts and variable-rate loans will be provided by the following.

For customers in Great Britain

Bank of Ireland
36 Queen Street
London, EC4R 1HJ

For customers in Northern Ireland

Bank of Ireland
1 Donegall Square South
Belfast, BT1 5LR

- Credit cards are provided by Bank of Ireland Credit Card Services, 33-35 Nassau Street, Dublin 2, Ireland
- Fixed-rate loans are provided through NIIB Group Ltd, 32 Central Avenue, Bangor, Co. Down BT20 3AS, a company within the Bank of Ireland Group.

Mortgages (for customers in Northern Ireland only)

Your home may be repossessed if you do not keep up repayments on your mortgage.

Mortgages are provided by Bank of Ireland Home Mortgages Limited at Plaza West, Bridge Street, Reading, RG1 2LZ.

- Terms and conditions apply to all mortgages.
- Mortgage are only available to people who meet conditions relating to their personal and financial circumstances. We will have a 'first charge' on the property you buy. This means that we can repossess and sell the property if you do not keep up your mortgage repayments.
- You must have suitable buildings insurance for the property you buy.
- The main applicant must be 21 or older.
- We can charge an extra security fee for mortgages over 85% of the property's valuation.
- You can get full details and quotations through us.

Financial Services Compensation Scheme

Plain English Campaign's Crystal Mark does not apply to the text in this box. Bank of Ireland is a member of the Central Bank of Ireland Deposit Protection Scheme and the UK Financial Services Compensation Scheme (FSCS). Through its membership of these schemes, its UK deposit customers can claim compensation up to a maximum level of 100% of the first £35,000 in the event that Bank of Ireland is unable to meet its liabilities. Please contact us if you would like further details.

Financial Services and Markets Act 2000

None of the savings and investments which are governed by the terms and conditions we have given you are "designated investments" as defined by the Financial Services and Markets Act 2000 and the Financial Services Authority Handbook of Rules and Guidance.

Advertising and marketing

We will make sure that all our advertising and promotional material is clear, fair, and not misleading.

Financial advice (for customers in Northern Ireland only)

Financial advice is provided by Bank of Ireland Financial Services. This is a trading name of Bank of Ireland Trustee Co Ltd and is authorised and regulated by the Financial Services Authority.



Data protection – using your information

Important information about you and us, Bank of Ireland

In this statement 'our group' means the Governor and Company of the Bank of Ireland and any of our subsidiary or associated companies. For a full list of these companies, write to us at the address below. We may hold your information and it may be used by any other member of our group.

Considering your application

To help us decide whether to enter into this and any future agreement with you, we may use:

- any information you have given us;
- information we already hold about you;
- information we receive from enquiries we make about you; and
- information we get from your other dealings with us or our group.

We may make and keep copies of your passport, driving licence or other proof of your identity that you provide.

We may also search your record held by credit reference agencies or ask them to make enquiries for us. We may give credit reference agencies the information they need to make their enquiries. The credit reference agencies will keep a record of our search, whether or not your application goes ahead. This record will be available to other organisations that make similar searches and could affect your ability to get credit elsewhere.

Information the credit reference agencies hold about you may already be linked to records relating to other people. (This is called an 'association'.) You may be considered to be financially linked to one or more of these other people and we may consider the credit records of one or more of these people when considering your application.

If you are providing information on behalf of others within your business, are applying for credit with someone else, or have told us about a financial link with another person, you must be sure that you are entitled to:

- release information about that other person and anyone else you have referred to; and
- authorise us to search, link or record information about you (and anyone you have referred to) at credit reference agencies.

Credit reference agencies will create a link between your credit records and those of any person you have said that you have a financial relationship with. When you or the people you have a financial relationship with apply for credit in the future, both you and their credit records will be taken into account. This will continue until one of you satisfies the credit reference agencies that there is no longer a financial link. We may also use a credit-scoring system or other automated system for making a decision.

Using and sharing your information

We will give credit reference agencies any information:

- that we hold about you;
- about your payment record;
- about your agreement with us (including if you have broken it); and
- about you not telling us about any change of address, if any payment is overdue.

It is important that you give us accurate information. We will check your details with fraud-prevention agencies.

If you give us false or inaccurate information, and we suspect fraud, we will keep a record of this. We will share all information with other businesses, including our group or other lenders, to:

- assess applications for credit and credit-related services (such as insurance) made by you and members of your household;
- trace people who have debts and recover debts;
- prevent fraud and money laundering;
- make decisions about your account;
- produce and analyse statistics;
- carry out market research;
- help us identify products and services which may be of interest to you (unless you have asked us not to); and
- consider dealings between our group and other businesses or lenders.

Fraud prevention agencies' records will also be shared with other organisations to help make decisions on motor, household, credit, life and other insurance applications and insurance claims made by you and members of your household.

We may also give information about you and your dealings with us to:

- anyone who has guaranteed to us that they will meet your liabilities if you can't;
- your insurer;
- anyone acting for you;
- anyone who introduced you to us;
- any finance house, motor trade, vehicle-recovery agent, lawyer or law-enforcement agency;
- companies or other organisations which keep registers of assets and interests in them;
- the credit industry and 'fraud-prevention' agencies networks to detect and prevent crime; or
- any regulatory or government organisation (if we have to do so by law).

Please write to the address shown below if you would like details of credit reference agencies and others we get information about you from, or details of who we can give information about you to. By law you have a right to see these details.

We may link information between any of your accounts and other products and services you have with our group. We will not use these links for marketing purposes without your permission.

We may keep information about you after your account has closed so we can meet our legal obligations and business needs.

Using your information

It is important that you read and understand the information about how we can use and release your personal information.

By signing this application, you agree that we can use your information in the ways described.

From time to time we would like to tell you (by letter, phone, fax, e-mail or in any other way) about products and services we think you may be interested in and which we and certain other companies offer.

If you do not want us to do this please tick this box.

However, this means we may not be able to tell you about

extra benefits available to our customers.

Direct marketing

From time to time we may give you details of other products and services we or other organisations offer. We may also give information about you to:

- our group; or
- any other person or company we choose from time to time so that they can use it for similar purposes.

We may contact you by post, phone, e-mail, fax and in any other way. You can stop us from contacting you or giving your details to others for marketing purposes. To do this, write to:

Marketing Department
Bank of Ireland
1 Donegall Square South
Belfast
BT1 5LR

(This may mean that you will not receive information about extra benefits available to our customers.)

Transferring your information abroad

From time to time, we may transfer information about you to previously approved companies or people based outside the European Economic Area. We will only do so if the person or company agrees to give your information the protection we would have to give it in the UK and to act on our instructions.

Sensitive information

You may have given us information about your nationality or whether you have any disability. You do not have to give us this information if you do not want to. If you give us details of your nationality, we will use that information to carry out research and produce statistics only. If you give us details of any disability, we will use it only to provide any support you need.

Your right to information

You have a legal right to receive a copy of the information we hold about you. To see this information, write to:

Customer Care Manager
Bank of Ireland
Group Marketing UK
1 Donegall Square South
Belfast
BT1 5LR

You must pay a fee before we send this information to you. We will tell you current fee when you write to us.

We can provide this document in Braille, in large print and on CD or audio tape. Please ask any member of staff for details.



For customers in Great Britain

Bank of Ireland
36 Queen Street
London
EC4R 1HJ
Phone: 020 7236 2000

Website: www.bank-of-ireland.co.uk

For customers in Northern Ireland

Bank of Ireland
1 Donegall Square South
Belfast
BT1 5LR
Phone: 028 9043 3000

Website: www.bankofireland.co.uk

Plain English Campaign's Crystal Mark does not apply to the text below.

Bank of Ireland - incorporated in Ireland with limited liability. Authorised by the Financial Regulator in Ireland and by the Financial Services Authority; regulated by the Financial Services Authority for the conduct of UK business. Registered No. C-1, Head office: Lower Baggot Street, Dublin 2, Ireland