

Personal banking

a guide



Welcome			
Opening your account	4		
Our Products & Services			
Current Accounts	4		
Range of savings accounts	4		
Financial advice	4		
Business banking	4		
Phone and internet banking	5		
365 phone	5		
365 online	5		
Foreign exchange services	5		
International payments	5		
Your borrowing needs	5		
Flexibility	5		
Mortgages	5		
Financial assessment	5		
Banker's reference	6		
Cooling off period	6		
How our accounts work			
Opening hours	6		
Telling us about changes	6		
Fees and charges	6		
Charges for extra services	7		
International payments	7		
Euro payments	7		
Customers resident in the Republic of Ireland	7		
Interest	8		
Telling you about charges and interest on your account	8		
Changes in interest rates	8		
Statements	8		
Monthly pack – pre-notification of charges	8		
Annual summary pack	8		
Payments to your account	8		
Payments from your account	8		
Standing orders	9		
Direct debits	9		
Recurring transactions	9		
Cheques	9		
Unpaid cheques	9		
Stopped cheques	9		
Telling you about payments we have not made	9		
Crossed cheques	10		
Post-dated cheques	10		
Out of date cheques	10		
When money is available – the clearing cycle	10		
Running your account			
Joint accounts		11	
Protecting your accounts		12	
Liability for losses		12	
Changing your PIN		13	
Security at cash machines		13	
Choosing a cash machine		13	
Using a cash machine		13	
Leaving a cash machine		13	
Emergency numbers		13	
Financial difficulty – how we can help		13	
How to complain		13	
Closing your account		14	
Closing a joint account		14	
Moving your account to another bank		14	
Regulation			
Credit facilities		15	
Mortgages		15	
Important information about compensation arrangements		15	
Financial Services & Markets Act 2000		16	
Advertising and Marketing		16	
Data Protection - Using your information		17	
Transaction Information Box		18	

Welcome to Bank of Ireland

At Bank of Ireland we understand that everyone's banking needs are not exactly the same, so our team aims to help you find the right accounts and services to suit your needs.

This guide forms part of our account opening pack. In this guide you will find details of how we can make it easy for you to manage your money. You will also have received the following brochures which you should read with this guide.

- Product brochure including terms and conditions
- Personal current account charges explained brochure (if you have opened a personal current account)
- Student account charges explained brochure (if you have opened a 3rd level student account)
- Rates and products – a guide to current rates and products
- FSA Moneymadeclear flyer

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.

Opening your account

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

Before we open an account for you, we must check your identity and home address. We may also consult a credit-reference agency to check your address and, if necessary, get information on your financial commitments. The credit-reference agency will keep a record of our search, whether or not your application goes ahead. This record can be seen by other organisations that make similar searches and could affect your ability to get credit elsewhere.

When you open your account with us we may ask for a banker's reference from your current bank (if any).

Our products and services

Current accounts

Our current accounts are designed to make it easier for you to manage your money. Depending on the type of account you choose, 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 our terms and conditions)

- 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.

We also provide a basic bank account. Please see the separate brochure for details.

Range of savings accounts

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

Financial advice

We can introduce you to one of our financial advisers who can help you find a wide range of medium to long-term financial planning options such as:

- income-protection policies;
- retirement planning solutions;
- life and critical illness cover; and
- investments.

Our financial advisers 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.

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.

If you want financial advice, ask your branch to introduce you to a financial adviser.

Business banking

We provide a wide range of business banking products and services. You can get more details from your branch.

Phone and internet banking

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 use an automated system or connect to an operator who will help you as quickly and simply as possible.

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 more information on 365 phone, call us on 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 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, such as particular payments, payments made within the last 12 months, all withdrawals from cash machines, and so on.

To register for this service call 08457 365 555.

Foreign exchange services

If you are travelling abroad we can provide foreign currency. To order foreign currency and for details of exchange rates and charges, just contact your local branch.

International payments

If money is transferred to you by 'Telegraphic Transfer', either in sterling or a foreign currency, we will tell you what the original amount was, the date your account was credited and when it was sent. We will also tell you the exchange rate applied if it was converted to a different currency and whether any charges were incurred.

If money is transferred by 'Telegraphic Transfer' from your account, either in sterling or in a foreign currency, we will tell you what the original amount was, when it was sent and any charges which apply. We will also tell you the exchange rate used to convert it to a different currency.

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, over the phone or online.

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.

Mortgages

Getting a mortgage may be the most important financial commitment you will ever make. Please contact your 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 (a score used to work out the risk of you not repaying the money you borrow); and
- any security you can provide.

We recommend that you budget carefully to protect your money against sudden changes in your circumstances.

Banker's reference

We can provide banker's references or responses to 'status enquiries'.

A status enquiry is a request for a bank or building society to give our opinion on 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 that 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.

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

whichever is later.

This 14-day period is known as the 'cooling-off period'. It 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.

If you want to cancel an account within the 14-day cooling-off period you should write to your branch.

When you cancel an account in the cooling-off period we will give you all your money back with any interest it has earned. If the account conditions state that you have to give notice to close the account, during the cooling-off period that condition will not apply. You will not have to pay any extra charges that normally apply when you close the account without giving notice. When you close the account you will have to pay us any amounts you owe us, including interest and charges.

If you want to close your account after the cooling-off period you may have to pay charges.

How our accounts work

Opening hours

Our branches are generally open Monday to Friday (except bank holidays) between 9.30am and 4.30pm. On Wednesdays we are open from 10am to 4.30pm. However, there are specific cut-off times for providing different types of instructions. You can check these in the 'Transaction Information Box' on page 18 of this brochure.

You can do your banking 24 hours a day, 365 days a year, through 365 phone and 365 online. For more details call 08457 365 555.

If you are interested in extra products, phone our Sales Team on 0800 0850 444. Their opening hours are Monday to Friday (except bank holidays) between 9am and 8pm, and between 10am and 2pm on Saturdays.

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, we will need to see documentation as evidence of this.

Fees and charges

When you become a customer we will give you details of the day-to-day costs for running your account. You can get details of our up-to-date fees and charges by calling 0845 6016 157 or by visiting our website at www.bankofireland.co.uk. Details are also given in the following brochures.

- Personal Current Accounts – Personal current account charges explained leaflet
- Student Current Account customers – Student account charges explained leaflet
- Schedule of service charges for personal customers - Northern Ireland

Details of charges for business accounts are given in the 'Schedule of Charges for Business Customers NI' leaflet.

You can get copies of these brochures from any branch or by visiting www.bankofireland.co.uk/bank-of-ireland-group/rates-and-fees

If we increase any of the charges for the day-to-day running of your account, we will write to you about this at least 60 days before the increase takes place.

Charges for extra services

As well as the charges for the day-to-day running of your account, we may also charge for extra services that you ask us to provide. The table below gives details of our services and the charges. We take the charge when we provide the service.

Providing a certificate showing your balance	£7.50
Providing a copy of a certificate showing interest paid to or from your account	£7.50
Replacing a Bank of Ireland cash card	£7
Credit transfers:	
If you have a Bank of Ireland account	£5
If you do not have a Bank of Ireland account	£7
Giving you a banker's draft	£10
When you buy a cheque from the bank to use as a gift	£3
Telegraphic transfers (CHAPS) between banks:	
From your account	£25
To your account	£5
When we release your title deeds to your solicitor	£30
Making an extra or one-off payment by standing order	£5
Extra statements (more than one a month)	£1 each
'Status enquiries' – Making or answering enquiries about your financial situation	£9
Full or partial early withdrawals from a term deposit. (We will work out this fee as explained in the terms and conditions for the product.)	£25 at least
When a cheque that you paid into your account is not paid by the bank the cheque is from	£6

International payments	
Receiving payments from abroad:	
If you have a Bank of Ireland account	£6
If you do not have a Bank of Ireland account	£15
We will take this charge from the payment before it is paid into the account.	
Transferring payments abroad:	
If you ask us to send a payment to another country	£25
If you ask us to send a payment to Bank of Ireland in the Republic of Ireland (If the details of the bank that the payment is going to are quoted incorrectly, we will charge an extra £10.)	£10

Additional charges for Global Markets Currency Account transactions:

Cheques issued £1.00 per item

Currency notes lodgement/withdrawals 1% of value, £3 min

Maintenance fee £10 per quarter*

*There are no maintenance charges provided an average quarterly credit balance of £10,000 or equivalent is maintained. If the balance falls below £10,000 or equivalent during the quarter, a maintenance charge will apply.

Euro payments

There will be no charges for making payments if:

- the payment is in euros and is less than EUR 50,000 in value;
- you provide the International Bank Account Number (IBAN) of the beneficiary (the person you are paying);
- you provide the Bank Identifier Code (BIC) of the beneficiary's bankers;
- you provide the beneficiary's name and address; and
- you have not specified when you want the beneficiary's account to be credited.
- when you give the payment instruction you must leave the 'charges' part blank.

Our standard charges for international payments will apply if:

- the payment is more than EUR 50,000 or is in a currency other than euros;
- you ask for the payment to be made on the same day or the next day; or
- you do not supply the beneficiary's IBAN or BIC.

These charges are set out in our brochure 'Schedule of service charges for personal customers' which is available from any of our branches or on our website at www.bankofireland.co.uk/bank-of-ireland-group/rates-and-fees. The charges quoted here were correct on the date this guide was printed.

Customers resident in the Republic of Ireland

If you live in the Republic of Ireland and have a cash card, a combined cash and cheque card or a 3-in-1 card with your account the annual Irish Government Stamp Duty may apply if the card is used during the year. We will debit the Sterling equivalent of this tax directly from your account.

You can find more information of this on the Irish Tax & Customs website <http://www.revenue.ie/en/tax/stamp-duty/leaflets/stamp-duty-financial-cards.html>

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 at www.bankofireland.co.uk/bank-of-ireland-group/rates-and-fees

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

Telling you about charges and interest on your account

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

Changes in interest rates

When we change the interest rates on your account, in addition to personal notification as detailed in your account terms and conditions, we will update the information in our branches and on our website within three working days. We will place notices in newspapers, usually The Irish News, the Belfast Telegraph and Newsletter.

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

Statements

Your statement will show you every payment to and from your account. We will send it directly to your home address, usually every three months. You can ask us to send you statements more often, but we may charge for this. Please see our 'Schedule of service charges for personal customers' leaflet for details.

How often we send statements on our savings account is set out in the specific terms of the account you choose.

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.

Monthly pack – pre-notification of charges

We will tell you about the following charges before we take them from your account.

- The informal overdraft request charge
- The unpaid charge
- The informal overdraft usage charge
- The annual overdraft charge

If you have to pay any of these charges, each month we will send you a pack that will contain the following information.

- A summary of the charges that arose in the previous month, what each charge is for, the date the charges arose, and when we will take the charges from your account.
- If you have to pay an informal overdraft request charge, we will tell you what payment the charge relates to and whether we agreed to or refused to make the payment.
- A monthly account summary, which shows all the payments to or from your account in the previous month.
- 'Your charges explained' leaflet, which gives more information on how and when charges arise and how much they are.

Annual summary pack

If you have paid overdraft interest or charges, once a year we will send you a summary of all the charges and interest on your account for the previous 12 months.

The summary pack will contain the following.

- Details of all the overdraft charges or interest taken from your account or interest paid to your account.
- Details of interest or overdraft charges (or both) we have refunded to your account.
- 'Your charges explained' leaflet, which gives more information on how and when charges arise and how much they are.

The summary pack will not include any service charges taken from your account. Please see our 'Schedule of service charges for personal customers' leaflet for details of these charges. Our current charges are shown on page 7 of this guide.

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 your paying-in book, to pay cheques 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 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 there are not enough cleared funds available, or your account balance 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 a 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 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.

Cheques

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

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

We keep original cheques paid from your account 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.

Unpaid cheques

Before you write a cheque, make sure you have enough money available in your account (or a big enough overdraft). If you do not have enough money available, we may not pay the amount of the cheque. In this situation you may have to pay us extra fees.

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 branch or through 365 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.

We must receive your instructions by 12 noon on the day after the cheque has been presented to your account.

You may have to pay us extra fees.

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 may have to pay us extra fees.

We may refuse to make a payment from your account in the following circumstances.

- If you do not have enough funds available in your account. Please see the 'Personal current account charges explained' brochure for the current charges that apply to unauthorised overdrafts
- If you have given us unclear, incorrect or incomplete instructions
- If you have broken any condition of your account
- If we suspect fraud or any other illegal activity
- If we believe that your financial situation is significantly worse than it has previously been
- If we have any legal or regulatory reason
- If we consider that our business reputation may be damaged.

If we refuse to make a payment we may tell you. We will do this in a variety of ways depending on the nature of your account and the type of payment.

- Cards payments – by displaying a message on the ATM (cash machine) or other point of sale where you are trying to pay for goods or services.
- Direct debits and standing orders – by giving written notice. (This information is also available on 365 online.)
- For other types of payment (for example, telegraphic transfers) – we will contact you direct to tell you that we have refused to make the payment.

You may ask us details of any payments we have refused to make, the associated charges and our reason for refusing to make the payment by contacting your local branch.

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. This is most important 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.

In this section 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.

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 included in 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 us 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 later (day 5). However, it can take us up to six working days (until day 7) for the cheque to be returned 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 later (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 from the day your account is updated (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 and 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®

You must be registered for paying cheques in at the Post Office and use special pre-printed envelopes. Please ask us for details of how to register for this service and get a supply of the special envelopes.

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 'lodgement book, or personalised lodgement slip

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 there is a delay in the Post Office® sending the cash or cheques to us, the payment may take longer than we set out above to reach your account.

Automated payments (payments made electronically from one bank to another)

Automated payments to or from other banks (including by phone and online banking)

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.

Maestro cardholders

Your balance shown on your regular statement may not take account of any Maestro debit card transactions (payments or withdrawals) that you may have made while the statement was being produced.

This is because retailers have to send us a 'clearing file' for a Maestro transaction, and your statement may have been produced before we receive this file. In these circumstances you may not be able to withdraw the entire balance shown on your statement.

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.

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.
- If you write down your PIN try to record it in a way that will not be recognised by others.
- 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 emails 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.
- When you are going to internet banking sites, always type the web address into the browser. Never go to these sites using a link in an email you receive.

You must tell us immediately if you suspect or discover that:

- your chequebook or card has been lost or stolen; or
- your card is used in an unauthorised or irregular manner; 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 immediately (see page 13).

Liability for losses

Unless we can show that you have acted fraudulently or with gross negligence, your liability for the misuse of your card will be limited as follows.

- 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.
- You will not be liable for losses on the card once we have been told of the loss or theft of the card.

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

Changing your PIN

You can change your PIN to one that you find more suitable. You can choose a new four-digit PIN at any ATM which offers this service. You will need to follow the instructions on screen. If you need more information about changing your PIN, 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 the 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)

To report a lost or stolen cash card or chequebook, phone 028 9023 8333.

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

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.

The British Bankers Association has a leaflet called 'Dealing with Debt – A guide for customers'. This is available on the website at www.bba.org.uk and from any of our branches.

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 phone number to call is 08457 365 555. If you are calling from outside the UK, the phone number to call is 00 353 1 460 6400.

When we receive your complaint, we will do the following.

1. If we cannot settle your complaint by close of business the following working day, we will 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 settle 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:

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

Phone: 0845 080 1800
Website: www.financial-ombudsman.org.uk

You can also contact the Financial Services Authority (FSA) if you think that we may have broken the Payment Services Regulations 2009. You can contact the FSA by writing to:

The Financial Services Authority
25 The North Colonnade
Canary Wharf
London
E14 5HS

The FSA will use the information you provide to revise its regulatory activities where necessary.

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 two months' 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 an agreed period of us asking you to, we will tell credit-reference agencies. Before we do this we will give you at least 28 days' notice in writing.

Closing a joint account

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.

Moving your account to another bank

We hope you are happy with us, but if you want to you can switch your account to another bank or building society. Information about this is given in any annual summary pack we send you and in the BBA leaflet 'Account Switching In Northern Ireland'. You can get a copy of that leaflet from any of our branches.

Regulation

[Plain English Campaign's Crystal Mark does not apply to the following paragraph.](#)

Bank of Ireland is authorised by the Financial Regulator in Ireland and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request.

Bank of Ireland subscribes to the Lending Code.

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:

Bank of Ireland
1 Donegall Square South
Belfast
BT1 5LR

- Credit cards are provided by:

Bank of Ireland Credit Card Services
New Century House
Mayor Street Lower
IFSC
Dublin 1
Ireland

- Fixed-rate loans are provided through:

NIIB Group Ltd
32 Central Avenue
Bangor
County Down
BT20 3AS

This is a company within the Bank of Ireland Group.

Mortgages

- Terms and conditions apply to all mortgages.
- Mortgages 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 18 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.

[Your home may be repossessed if you do not keep up repayments on your mortgage.](#)

Important information about compensation arrangements

[Plain English Campaign's Crystal Mark does not apply to the following text.](#)

We are part of the Governor and Company of the Bank of Ireland which is based in Ireland. Most depositors are covered by the Deposit Guarantee Scheme which is also based in Ireland.

This means that if our bank is unable to meet its financial obligations, our eligible UK depositors would be entitled to claim up to £83,139* from the Deposit Guarantee Scheme.

Further information on the Deposit Guarantee Scheme (including the amounts covered and eligibility to claim) please contact your branch or refer to www.itsyourmoney.ie

*Equivalent to approximately €100,000 based on an exchange rate of £1:€ 0.8314. This rate was correct as at 22 June 2010.

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. We will only send marketing material to people who may be interested in a product and who the product would be suitable for. And we will be cautious about sending material to people aged under 18, and sending material relating to loans and overdrafts.

Transaction Information Box

Plain English Campaign's Crystal Mark does not apply to the following table.

Payment Service	Account types	Authorisation required ¹	Cancelling a transaction	Processing times ²	Cut-off times for receipt of instructions ³	Limits ⁴
ATM Cash Withdrawals	Current Accounts Specific Savings Accounts	Use of correct PIN with Debit Card.	Once the withdrawal has been made, you cannot cancel it.	Debited from your available balance immediately.	You can carry out this type of transaction 24 hours a day and during Post Office [®] opening hours.	A daily limit of £500 will apply unless otherwise specified. ATM providers may apply additional limits to transactions.
Debit Card - purchases where you are present	Current Accounts	If the merchant has CHIP & PIN technology, you will be required to use your Debit Card and enter the correct PIN. Otherwise the transaction will be verified using your signature.	You will be asked to confirm details for the purchase at the point of sale. Once the payment has been confirmed, you cannot cancel the transaction.	Debited from your available balance immediately where the retailer sends an authorisation request to Bank of Ireland.	You can carry out this type of transaction 24 hours a day.	No limits apply
Debit Card - purchases where you are not present	Current Accounts	You must provide to the merchant: (1) your Debit Card number; (2) the expiry date of your Debit Card; and (3) the three-digit security code. The merchant will then confirm if the transaction has been authorised.	You will be asked to confirm details for the purchase at the point of sale. Once the payment has been confirmed, you cannot cancel the transaction.	Debited from your available balance immediately where the retailer sends an authorisation request to Bank of Ireland.	You can carry out this type of transaction 24 hours a day.	No limits apply
Debit card - Recurring Transactions	Current Accounts	You must provide to the originator: (1) your Debit Card number; (2) the expiry date of your Debit Card; and (3) the three-digit security code. The originator will then confirm if the transaction has been authorised.	To cancel this type of transaction, you must contact the originator.	The amount of each Recurring Transaction will be debited from your available balance immediately.	Not applicable	No limits apply
Direct Debits	Current Accounts	To set up a Direct Debit on your Account, you must complete an agreement with the originator. The originator will require your Account number and sort code to process the transaction.	You can cancel a Direct Debit payment at any time up to and including the due date. To cancel this type of transaction, you must contact the Bank and the originator.	The amount of each Direct Debit payment will be debited from your available balance immediately on demand. The originator's bank will receive the payment on the same working day as the debit date.	Not applicable	No limits apply
Standing Orders	Current Accounts Specific Savings Accounts	To set up a Standing Order on your Account, we will require: (1) your Account number and sort code; (2) the payee's name, account number and sort code; (3) a reference, if applicable, to identify the payment; (4) amount and frequency of payment, and (5) your authority to make the payment by submitting a completed standing order request form (either in writing or through our 365 online service).	You can cancel a Standing Order payment (either in written or electronic format) at any time before the end of the working day preceding the date on which the funds are debited from your Account.	The amount of each Standing Order payment will be debited from your available balance immediately. The payee's bank will receive the payment on the same day if their account is in Bank of Ireland. Otherwise the payee's bank will receive the payment on debit date + three working days ⁵ .	Your instruction to set up a Standing Order payment should be received by us two working days prior to the 1st payment due date.	An upper limit of £5,000 applies on standing orders set up on B365.
Telegraphic transfers (CHAPS) from your account (Stg only)	Current Accounts Savings Account	To make a CHAPS payment on your Account, we will require: (1) your IBAN (2) the payee's name, address, and bank account details - number, sort code, name and address; (3) an optional reference to identify the payment; and (4) your authorisation to make the payment (either in writing or in person at your branch).	You are not entitled to cancel this payment.	The amount of the CHAPS payment will be debited from your available balance immediately. The payee's bank will receive the payment on the same working day on which the payment is made.	If we receive your instructions before 11.30am we can make the payment on the same working day. Instructions received after the specified cut-off time, will be processed on the next working day.	No limits apply
Telegraphic transfers (CHAPS) into your account (Stg only)	Current Accounts Savings Accounts	None	You are not entitled to cancel this transaction.	The amount of the payment will be credited to your account on the day we receive it from the paying bank.	If we receive the instruction from the paying bank before 3.30pm, we can make the payment on the same working day. Instructions received after 3.30pm will be processed on the next working day.	No limits apply
International Payments outwards (Stg/ Euro/EEA State currencies only)	Current Accounts Savings Accounts	To make a Telegraphic Transfer on your Account, we will require: (1) your IBAN (2) the payee's name and bank details – IBAN, bank name and address; (3) your authorisation to make the payment (either in writing or in person at your branch).	Once the transaction has been made you cannot cancel it.	The amount of the International Payment will be debited from your available balance immediately. The transferred funds will be received by the payee's Bank on debit date + three working days ⁵ .	If we receive your instructions before 12 noon we can make the payment on the same working day. Instructions received after the specified cut-off time will be processed on the next working day.	No limits apply
International Payments inwards (Stg/ Euro/EEA State currencies only)	Current Accounts Savings Accounts	None	You are not entitled to cancel this transaction.	The amount of the payment will be credited to your account on the day we receive it from the paying bank or the value date stated by the paying bank.	If we receive the instruction before 2.00pm, we can make the payment on the same working day. Instructions received after 2.00pm will be processed on the next working day.	No limits apply
Cash lodgements to another account (Stg cash only within the UK ⁶)	Current Accounts Savings Accounts	To make a lodgement to another account, we will require: (1) payee's name, account number and sort code; (2) an optional reference to identify the payment may also apply.	Once a lodgement has been made you cannot cancel it.	To a Bank of Ireland account: The lodgement will be received by the payee on the same working day. Cash must be lodged separately in order to achieve this.	If we receive your instructions before 4.30pm, we can make the lodgement on the same working day. Lodgements received after 4.30pm will be processed on the next working day.	A limit of £25,000 applies.
				To another Bank: The lodgement will be received by the payee on the processing date + three working days ⁵ .	If we receive your instructions before 4.30pm, the lodgement will be processed on the same working day. Lodgements received after 4.30pm will be processed on the next working day.	A limit of £25,000 applies.
Online transfers	Current Accounts Savings Accounts	To make a transfer to another account, we will require: (1) your account number and sort code; (2) the payee's name, account number and sort code; (3) an optional reference to identify the payment; and (4) your authorisation to make the transfer through our 365 online service.	Once a transfer has been made you cannot cancel it. Future payments requested on line, may be cancelled up until one working day before the payment is due.	To a Bank of Ireland account: The amount of the transfer will be debited from your available balance immediately or on the date specified for future payments. The transferred funds will be received by the payee on the same working day.	If we receive your instructions before 4.30pm, the transfer will be processed on the same working day. Instructions received after 4.30pm will be processed on the next working day.	Transfers on B365 have an upper limit of £20,000.
				To another Bank: The amount of the transfer will be debited from your available balance immediately or on the date specified for future payments. The transferred funds will be received by the payee on debit date + three working days ⁵ .	If we receive your instructions before 4.30pm, the transfer will be processed on the same working day. Instructions received after 4.30pm will be processed on the next working day.	Transfers on B365 have an upper limit of £20,000.
Cash Deposits at Post Office [®] Counters using (1) Debit Card (2) Lodgement Book	Current Accounts Savings Accounts	(1) Use of Debit Card (2) Use of pre-printed lodgement slip	Once the deposit has been made, you cannot cancel it.	If the funds are paid in before 4.30pm on a Bank of Ireland working day, we will credit your Account (1) that working day (2) the next Bank of Ireland working day. If the funds are paid in after 4.30pm, the processing will take an additional Bank of Ireland working day.	You can only carry out this type of transaction during Post Office [®] opening hours.	Maximum £20,000. Amounts greater than £10,000 can only be deposited at a pre-agreed Post Office [®] outlet.
Cash Withdrawals at Post Office [®] Counters	Current Accounts Savings Accounts	Use of correct PIN with Debit Card	Once the withdrawal has been made, you cannot cancel it.	Debited from your available balance immediately.	You can only carry out this type of transaction during Post Office [®] opening hours.	A daily limit of £500 will apply unless otherwise specified.

¹ Authorisation required - if any payment details are incorrect, the transaction may not be processed within the timeframes detailed.

² We will (1) stop paying credit interest and/or (2) stop charging debit interest, on the amount of the transaction, from the working day on which the transaction is processed

³ Cut-off times – other cut-off times may apply for specific customers.

⁴ Limits - other limits may apply for specific customers.

⁵ From 1st Jan 2012 this will be debit date/processing date + 1 working day

⁶ Lodgements and transfers to another Bank of Ireland account - the facility to lodge cash across jurisdiction has been withdrawn between Bank of Ireland NI and GB to Bank of Ireland ROI branches. Cheques and drafts are excluded from The Payments Services Order 2009. Transactions will only be processed where there is a sufficient available balance.

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

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.

The Governor & Company of the Bank of Ireland, incorporated by charter in Ireland with limited liability. Bank of Ireland is authorised by the Financial Regulator in Ireland and authorised and subject to limited regulation by the Financial Services Authority. Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request. Registered No. C-1. Head Office, 40 Mespil Road, Dublin 4, Ireland.