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Please ask any member of staff for details.

Basic cash account

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc which is authorised and regulated by the Financial Services Authority. Registered in England and Wales (No. 7022885), Bow Bells House, 1 Bread Street, London EC4M 9BE.

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

Basic Cash Account

Basic Cash Account is a straightforward easy to use account. You can arrange for your wages or benefits to be paid directly into your account. You can also arrange to pay your regular bills by Direct Debit.

Operated by card only, Basic Cash Account is ideal if you are taking the 1st step into banking or are only looking for a simple cash account. Other features of Basic Cash Account include:

Instant Cash

Your Basic Cash Account ATM Card gives you immediate and easy access to your money 24 hours a day. You can use your card at any of our cash machines and in all First Trust, Ulster Bank and Northern Bank ATMs all over Ireland and cash machines displaying the LINK symbol throughout the United Kingdom. (Subject to availability of funds in your account).

On production of your Basic Cash Account ATM Card you can also access your money through Post Office branches throughout Northern Ireland and the United Kingdom (subject to availability of funds in your account).

Lodgements

Arrange to have your wages and or benefits paid directly into your account.

Telephone and Internet Banking – 365

Control your finances either by telephone with our 24 hour telephone banking service or Online Banking service 24 hours a day 365 days a year.

The range of services includes:-

- Check account balance
- Check transaction history
- Pay bills
- Transfer funds to other accounts
- Request a statement

Statements

Free quarterly statements to keep you in touch with your account. Mini statements are available from Bank of Ireland Group statement printers as and when you need them.

Pay Regular Bills

Either by Direct Debit or by registering your regular payments with 365.

FREE Banking

There are no transaction fees on the account. Ancillary charges for extra services do apply.

Who can apply for A Basic Cash Account

Basic Cash Account is available to personal customers who are 16 years of age or over.

How Can I Open The Account

To open your Basic Cash Account, call into your nearest branch.

We are required by law to formally check the identity and address of all our new customers. So bring two forms of identification, one from BOX A plus one from BOX B

Box A

- Passport (Current valid signed passport)
- EU National Identity Card (Photographic)
- UK Photocard Full / Provisional Driving Licence (photocard part)
- Current Full old-style UK Driving Licence (Non photocard type driving licence)
- Firearms Certificate
- Electoral ID Card (NI only)
- Translink Senior SmartPass (NI only)
- Student ID/Registration Card (student account only)

Box B

- UK Photocard Full / Provisional Driving Licence (photocard part) (when not used for A)
- Current Full old-style UK Driving Licence (when not used for Box A)
- Utility Bill (dated within the last 6 months) (excluding Mobile Phone Bill)
- Bank/Building Society / Mortgage / Credit Union / Credit Card / Post office account Statement dated within last 6 months
- Local Authority correspondence valid for the current year (rates/council tax dated within last 12 months)
- HM Revenue & Customs / Revenue Commissioners correspondence. (e.g. Tax Coding Notice dated within the last 6 months) Note: P60 and P45 are not acceptable
- Current Council / Housing Association Rental Agreement
- Solicitors letter confirming recent house purchase or land registry confirmation (in such cases the previous address should be verified) dated within last 6 months
- Original vehicle registration document
- Correspondence from DWP / Benefits Agency (dated within last 6 months)
- Current House / Motor Insurance Certificate dated within last 12 months

All documents produced by customer must be originals.

If you have any further queries you can call our Customer Services Freephone on 0800 0850 444 or visit our website www.bankofireland.co.uk

For your security and to improve our service to you, all telephone calls may be recorded and monitored for training purposes.

BASIC CASH ACCOUNT TERMS & CONDITIONS

Plain English Campaign's Crystal Mark does not apply to our Terms & Conditions.

These Basic Account Terms & Conditions (referred to as the "Terms & Conditions") apply to a personal customer (referred to as "you" and "your") and Bank of Ireland UK (referred to as "we", "us" and "our").

Some words in the Terms & Conditions have certain meanings:-

"Account" means the Basic Cash Account held by us in your name

"Account Holder" (also referred to as "you" or "your") means the personal customer(s) in whose name the Account is maintained

"ATM" means an Automated Teller Machine, which is a cash dispenser at which the Account Holder can access services and money using the Card and PIN. The Account Holder can access services and money using the Card and PIN at any branch of the Post Office

"Business day" means any day from Monday to Friday excluding Bank Holidays in Northern Ireland

"Card" means the Cash Card that may be used with the Account

"Cardholder" (referred to as "you" or "your") means the Account Holder as named on the Card who is the sole person authorised by us to use the Card

"PIN" means the personal identification number given to you to access services and money at an ATM or in the Post Office

Please ensure that you read the Terms & Conditions (which includes both the Account Terms & Conditions and the Card Terms & Conditions set out below) carefully.

If any term in these Terms & Conditions is or becomes invalid, illegal or unenforceable, then that term will be treated as if it were not included, and the remaining terms will still apply.

ACCOUNT TERMS & CONDITIONS

Availability

1. The Account is available only to personal customers.
2. The account must be operated in credit.
3. Your agreement with us will continue until it is terminated by you or by us. You may close your account at any time. If we close your account, we will give you at least two months' notice unless you are in breach of your agreement or there are exceptional circumstances, such as suspected fraud.
4. Should any debit item(s) be presented for payment and returned unpaid three or more times in a 12 month period we will automatically close the account. As outlined above we will not close your Account without giving you at least two months notice but all Direct Debits and Standing Orders will be cancelled with immediate effect.

Opening the Account

5. We will require proof of your identity before the Account is opened to comply with our legal duties.
6. If you are not happy about your choice of Account, you may cancel it within 14 days of:
 - the day the contract is entered into; or
 - the day on which you receive these Terms & Conditions on paper or electronically;whichever is the later, we will help you switch to another of our accounts or we will give all your money back with any interest it has earned. To do this no notice will be required and no charge is payable.
7. We reserve the right not to open the Account or refuse a deposit without giving you any reason for our decision.
8. Your agreement is in English and all communications issued under or in connection with it will be in English. You and we may communicate in writing, by telephone, by fax, or by email, in person at our branches or by using 365 online. You may request a copy of your agreement at any time during its course.
9. Your agreement shall be governed by and interpreted in accordance with Northern Irish law if you are ordinarily resident in Northern Ireland, by Scottish law if you are ordinarily resident in Scotland or English law if you are resident anywhere else.

Joint Accounts

10. Where the Account is in the name of two or more personal customers these Terms & Conditions will apply to you all jointly and to each of you individually.
11. We will accept and act on the instructions of any one of you and the signature of any one of you will be sufficient discharge of any partial or whole withdrawal of the balance from the Account.
12. When an Account is held jointly and the first-named Account Holder ceases to be a party to the Account, the Account will be closed and a new Account may be opened in the name of the remaining Account Holder(s).

Withdrawals

13. All withdrawals must be made against cleared balances. This means that if you pay a cheque into the Account, you cannot withdraw the value of the cheque until it has cleared.

Please refer to our Guide to Personal Banking for details.

14. We may require proof of identity before allowing withdrawals from the Account.
15. On your death, the balance may be withdrawn by your personal representative or, if there is more than one of you, by any remaining Account Holder.
16. Funds in your Account may be withdrawn by going into the Post Office. You may also find out the balance of your account in the Post Office. You consent to disclosure by us to the Post Office of such information relating to you as is necessary when you access these services. Cash withdrawals in the Post Office are restricted to one transaction per day.

Charges

17. We may apply charges for work carried out, or for services supplied, by us in connection with your Account. These charges will be debited to the Account when the work or service is provided.
18. Full details of our charges are available in our schedule of charges which is available from any of our branches and on our website. If we intend to increase any of the charges which apply to the day to day running of your Account we will notify you by writing to you at least two months before making the change.
19. If you ask us to provide an extra service then we will tell you about the charge payable when you request that service.

Termination

20. If you breach any of your obligations we may take such steps as are reasonably necessary to restrict any of your rights to use the Account or suspend use of or cancel your right to use the Card. If we stop the use of your Card we will inform you immediately after doing so and will give you our reason for doing so. We will reinstate the Card or provide a replacement as soon as is practicable after the reason for stopping the use of the Card has ceased to exist.
21. You may close the Account by giving notice in writing to us but such termination shall be effective only on return to us of the Card (which must be cut into 2 or more pieces if returned in the post) and when you have paid all that is owed to us.

Changes to Terms

22. We may vary, amend or add to these Terms and Conditions. Any changes which are to your advantage, or changes to interest and exchange rates based on reference interest or exchange rate information already provided to you, may take effect immediately.
23. All other proposed changes will be personally notified to you at least two months before they take effect. Such changes will be deemed to be accepted by you unless you advise us to the contrary. You have the right to terminate your agreement with us immediately, without charge, before such changes take effect. If you wish to do this, please contact your branch.
24. We will tell you about any changes to your Terms and Conditions by any of the following means:
 - Advertising in the press
 - Sending you written notice
 - Displaying notices in our branchesIf we have made a major change or several minor changes in any year, we will give you a copy of the new Terms and Conditions or a summary of the changes.

Transactions on your Account

25. If we do not execute or incorrectly execute a transaction we will without undue delay take whatever action is necessary to rectify the error or omission.
26. We may refuse to make a payment from your Account if:
 - you have insufficient available funds in your Account;
 - you have given us unclear, incorrect or incomplete instructions;
 - you are in breach of your Agreement;
 - we suspect fraud or other illegal activity;
 - we believe there is any significant adverse change in your financial circumstances;
 - we have any legal or regulatory reason; or
 - we consider that our business reputation may be significantly compromised.If we refuse to make a payment we will notify you. We may do this in a variety of ways depending on the nature of your Account and type of payment:
 - ATM transactions – by displaying a message on the ATM immediately;
 - Direct debits and standing orders – by written notice.
 - For other payment types (e.g. telegraphic transfers) – by contacting you directly to advise you that the payment request has been refused

You may request details of any unpaid item(s), and our reason(s) for refusing to make the payment by contacting your local branch.

27. We may stop or suspend your use of any Card, password and/or PIN to authorise transactions if:
- we suspect fraud;
 - you are in breach of these Terms & Conditions; or
 - we believe there is a significant adverse change in your financial circumstances.
- If we do this, we will let you know why as soon as possible.
28. If you become aware of any unauthorised or incorrect transactions on your Account, you must notify us without undue delay by contacting your local branch. Notification must be received by us no later than 13 months from the date the transaction was debited from your Account or you may not be entitled to a refund.
29. Where we establish that the transaction was not authorised by you, we will refund the amount of the transaction and, if applicable restore the Account to the state it was in had the unauthorised transaction not taken place. However, if the unauthorised transaction arises from the loss or theft of a Card or misappropriation of security information, you will be liable up to a limit of £50 provided that you have not acted fraudulently or failed with intent or gross negligence to protect the security of your Account, in which case you will be liable for all losses.
30. Where you authorise a payment transaction but do not specify the exact amount of such transaction, and the amount of the payment transaction exceeds the amount that you reasonably expected, we may make a refund providing you have requested such refund within 8 weeks of the funds being debited.
31. We reserve the right to debit from your Account the amount of any refunds (if any) paid to you where, upon further investigation, it is subsequently established that you are not entitled to a refund. There is no right to a refund where consent for a transaction has been given directly to us (for example, a direct debit), or where information on the payment transaction was given to you at least four weeks before the due date by the payee or their bank.
- In the case of any dispute between you and us regarding a transaction, the books and records kept by, or on behalf of, us (whether kept on paper, microfilm, by electronic recording or otherwise) shall, in the absence of manifest error, constitute sufficient evidence of any facts or events relied on by us in connection with any matter or dealing relating to the transaction.

CARD TERMS & CONDITIONS

Conditions of Use

32. The Card will be sent to you by post or you may be asked to collect the Card from the branch holding the Account and to provide suitable proof of your identity. On receipt you must sign the Card immediately.
33. The Card may be used by you up to the expiry date embossed on the Card and in accordance with these Terms & Conditions.
34. The person named on the Card is the only person authorised by us to use the Card.
35. Where the Card is issued in respect of an Account maintained by two or more personal customers, these Terms & Conditions will apply to you all jointly and to each of you individually. Each Account Holder shall remain liable even if at a future date the Account is closed or the joint account mandate is cancelled.
36. These Terms & Conditions will apply to any Card issued as a substitute, replacement or renewal of the original Card.
37. You must immediately tell the branch holding the Account of any change to your name, address or telephone number.

Safeguards

38. To help prevent fraud and protect the Account you must
- (a) sign the Card as soon as you receive it, and
 - (b) do not allow anyone else to use your Card or PIN, and
 - (c) memorise and keep your PIN secret; never write down or record your PIN in such a way that another person could recognise and use it; destroy the notification of your PIN as soon as you receive it, and
 - (d) if you change your PIN, you should choose your new PIN carefully, and
 - (e) always take reasonable steps to keep your Card safe and your PIN secret at all times, and
 - (f) keep your transaction receipts safe and dispose of them carefully.
- If you do not take care of your Card and PIN, you may be liable for losses if your Card is used without your permission, lost or stolen.
39. You must not disclose the PIN to any person.

Lost or Stolen Card

40. You must take care not to lose or damage your Card and you must not let anyone else have it. If you lose or part with your Card, if it is taken from you even for a short period or if someone else knows your PIN, you must
- (a) telephone us immediately
For customers in GB 020 7329 2449
For customers in NI 028 9023 8333
For calls from outside the UK +353 5677 57007
 - (b) confirm this in writing within 3 days,
 - (c) take all reasonable steps to help us recover the Card.
41. If the Card is lost, mislaid or stolen, likely to be misused or the PIN or Card number is disclosed, or if we have reason to believe any of these things may have happened, we may advise the police and give them any information they may need. You must tell us everything we need to know about the circumstances of the loss, theft, misuse or disclosure and take all steps we feel are necessary to recover the Card. If you have or get back the card after the occurrence of any of these events, the Card must not be used and must be cut in half vertically, through the chip if applicable, and returned immediately to us. There may be a charge for a replacement card.
42. If you act fraudulently, you will be responsible for all losses. If you act without reasonable care and this causes losses you may be liable for them. These conditions will apply if you fail to follow the safeguards outlined at Condition 38 and 39.
43. We will be responsible for any unauthorised withdrawals made with the Card if
- (a) the Card is lost in the post when sent by us to you, or
 - (b) the Card is used by someone else after you have reported to us that it has been lost or stolen or that you suspect your PIN is known to someone else.
44. We will credit the Account with any amount debited in the circumstances outlined in Condition 43 including any related interest and charges. We will have no other liability to you. You will be responsible for any other losses but your liability to us will be limited to a maximum of £50 for transactions undertaken before you report the loss of your Card providing you have complied with these Terms & Conditions. However, if you have not protected your PIN, you will be liable for all withdrawals without limit.

Payment

45. Subject to Condition 43, you shall pay us the amount of the transactions and any loss which we suffer as a result of any breach of these Terms & Conditions. Your liability shall be settled either from monies standing to the credit of the Account or on demand by us.
46. The amount of each transaction will be withdrawn from the Account by electronic transfer. On each Business Day we shall be entitled to withdraw funds from the Account ahead of all other drawings or debits to make up the total value of the transactions which have been notified to us since the previous Business Day.
47. Foreign currency withdrawal shall be converted into sterling at the prevailing rate of exchange operating on the date of the withdrawal from the Account.

Miscellaneous

48. Nothing in the Agreement entitles you to use the Card so as to overdraw the Account.
49. We will not be liable for any delay in performing any of our obligations in respect of the use of the Card, where such delay or failure arises directly from an Act of God, civil disturbance, industrial dispute or any circumstances beyond our control.
50. The Card shall remain our property. It must be returned at our request, and it may be kept by us or any person acting on our behalf or with our authority.
51. Subject to condition 14 of these Terms & Conditions, your relationship with us is a confidential matter (even when you are no longer a customer). We will not reveal your name or address or details about your account to anyone, other than in the following four exceptional cases
- If we have to give the information by law
 - If there is a duty to the public to reveal the information
 - If it is in our interests to give the information (excluding marketing purposes); or
 - If you ask us to give the information.
52. For your security and to improve our service to you, all telephone calls may be recorded and may be monitored for training purposes

DATA PROTECTION AND CONFIDENTIALITY AGREEMENT

Important information about you and Bank of Ireland UK.

Bank of Ireland UK is a member of the Bank of Ireland Group. 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 Our Group, please write to us at the address below. Your information may be held on a Bank of Ireland Group database and be used by us, and any other member of Our Group.

Considering your application

To help us decide whether to enter into this and any future agreement with you, from time to time during the currency of any agreement, or in any event in order to fulfill our legal obligations, we may make use of:

- (i) any information given by you to us;
- (ii) information we already hold about you;
- (iii) information received from enquiries we make about you; and
- (iv) information we gain from your performance of any other agreement you have with us or Our Group.

We may make and retain copies of passport, driving licences or other identification evidence which you provide.

We may also search your record at Credit Reference Agencies or request them to carry out enquiries on our behalf. We may provide such Credit Reference Agencies with sufficient information to enable all necessary enquiries to be made. The Credit Reference Agencies will keep a record of our search whether or not your application proceeds. This record will be available to other organisations that make similar searches and could impact on your ability to obtain credit elsewhere within a short period of time.

Information held about you by the Credit Reference Agencies may already be linked to records relating to one or more of your partners. This is called an "association". For the purposes of this Agreement/application you may be treated as financially linked to such partner and your application assessed with reference to any "associated" records.

If you are providing information on behalf of others within your business, are a joint applicant or if you have told us of some other financial association with another person, you must be sure that you are entitled to:

- (i) disclose information about that other person and anyone else referred to by you; and
- (ii) authorise us to search, link or record information about you and anyone referred to by you at Credit Reference Agencies.

An "association" between joint applicants and between you and any person with whom you have stated there is a financial relationship will be created at the Credit Reference Agencies.

This will link your financial records. In future applications by either or both of you, each of these financial records will be taken into account and this process will continue until one of you successfully files a disassociation at the Credit Reference Agencies. We may also use a credit scoring system or other automated decision making system.

Use and disclosure of your information

We will add to your record with the Credit Reference Agencies by giving any information:

- (i) that we hold about you; or
- (ii) about your payment record; or
- (iii) about your agreement with us (including any default); and
- (iv) information about any failure to notify us of any change of address, where any payment is overdue.

It is important that you give us accurate information. We will check your details with fraud prevention agencies and if you give to us false or inaccurate information, and we suspect fraud, we will record this. All information will be shared with and cross-checked by other businesses, including Our Group or other lenders to:

- (i) assess applications for credit and credit related services (such as insurance) made by you and by members of your household; or
- (ii) trace debtors and recover debt; or
- (iii) prevent fraud and money laundering; or
- (iv) make decisions about your account; or
- (v) carry out statistical analysis and market research; or
- (vi) help us and them identify products and services which may be of interest to you (unless you have asked us not to); or
- (vii) consider or evaluate commercial transactions between Our Group and other businesses or lenders.

Fraud prevention agency records will also be shared with other organisations to help make decisions on motor, household, credit, life and other insurance proposals and insurance claims, for you and members of your household.

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

- (i) any guarantor of your agreement; or
- (ii) your insurer; or
- (iii) anyone acting on your behalf; or
- (iv) anyone who introduced you to us; or
- (v) any finance house, motor trade, vehicle recovery tracing agent, lawyer, law enforcement agency; or
- (vi) companies or other bodies which maintain registers of assets and interests in them; or
- (vii) credit industry fraud avoidance networks; or
- (viii) any regulatory, governmental or statutory organisation or body (where required to do so by law) for the purposes of administration, underwriting and processing.

Please write to the address shown below if you would like details of those Credit Reference Agencies and other third parties from whom we obtained information about you, or details of those parties to whom we give information about you. You have a right by law to these details.

For operational reasons we may link information between any of your accounts and other products and services you have with Our Group. These links will not be used for marketing purposes without your consent.

Information which we hold about you may be retained by us even after your account(s) has been closed in order to comply with our legal obligations and business record requirements.

Direct Marketing

We may contact you from time to time with details of other products and services which we or third parties offer. For this purpose, we may make use of an automated decision-making programme now and in the future. We may also give information about you to:

- (i) Our Group;
- (ii) any other person or company we select from time to time so that they can use it for similar purposes. You may be contacted by post, telephone, email and fax, or other means.

You have a legal right to stop us from contacting you or giving your details to others for direct marketing purposes. Please write to us at the Marketing Department, Bank of Ireland UK, 1 Donegall Square South, Belfast, BT1 5LR if you wish to exercise this right. Please note that this may mean that you will not receive information about additional benefits that are made available to our customers.

Transfer of your information abroad

From time to time, we may disclose or transfer information about you to previously approved persons or companies who are based outside of the European Economic Area. We will only do so provided such persons or companies agree to give your information the same level of protection as we are required to give it in the UK and act solely on our instructions. Such transfers abroad will be for any of the purposes in sub-clause (b) above.

Sensitive Data

You may have provided information relating to your nationality and/or whether you have any disability. You do not have to give us this information if you do not want to. If you choose to provide details of your nationality, we will use such information for research and statistical purposes only. If you choose to provide details of any disability, this will only be used to provide additional assistance where possible.

Your right to information

You have a legal right to receive a copy of the information we hold about you if you apply in writing to us at Customer Care Manager, Bank of Ireland UK, 1 Donegall Square South, Belfast, BT1 5LR.

A fee will be payable by you in advance. Confirmation of the current fee can be obtained when you write to us at the above address.