

**Bank of Ireland**  
Business Banking



# Business Banking

A Guide

## Welcome to Bank of Ireland

This is an important document. You should read it carefully and keep it for future reference.

### Our commitment to you

At Bank of Ireland, our goal is to provide our business customers with tailored and innovative banking, combined with personal service and an in-depth understanding of our customers' constantly evolving needs.

The Business Banking Code sets out standards of good banking practice for banks in their dealings with business customers in the UK. As part of our ongoing commitment to improving the quality of our customer service, Bank of Ireland subscribes to the Code (copy available on request). Our Guide to Business Banking aims to give you, our customer, clear information about the comprehensive range of products and services we provide.

We trust you will find the contents informative and encourage you to speak with your Branch/Relationship Manager if you have any queries. You will have been provided with a copy of the Bank's Account Terms and Conditions which should be read in conjunction with this Guide. Words and phrases used in this Guide are defined in those Terms and Conditions.

## OUR PRODUCTS AND SERVICES

### CURRENT ACCOUNT BANKING FOR BUSINESS

Our Business Current Account(s) offer considerable benefits to businesses needing an operating Account for transactional banking and also cash-flow management purposes.

Take advantage of:

- Easy access via cheque book
- No minimum balance
- Easy automated payments by Standing Order, Direct Debit or via BACS
- Electronic Banking via Bank of Ireland Business On Line
- Business Pay (via fax)
- Authorised overdraft at competitive rates (subject to our agreement)\*.

#### Business ATM Card

The Business ATM card provides customers with easy access to funds 24/365 from ATM machines in the UK displaying the LINK symbol and also from Bank of Ireland ATM machines in the Republic of Ireland. Up to £1,000 per day may be withdrawn and there is no limit to the number of cards you may have on your business current Account. For more details, please ask your Relationship Manager for a copy of our brochure including our Terms and Conditions.

#### Business On Line™ (Internet Banking)

Business On Line gives you direct, real-time access to your Bank of Ireland business Accounts any time of the day or night, 365 days a year. It allows you to do this wherever you are in the world, provided you have access to a suitable internet-enabled computer. Standard transaction charges apply. Please see our Schedule of Charges for details.

Business On Line lets you directly manage the most important day to day aspects of your business banking. This means you can:

- View all balances and transactions on your Accounts held at any Bank of Ireland branch in the UK and Ireland. (The Account balance is quoted as at close of business on the previous banking day. In the case of retail Accounts, items which have been presented on the banking day of access are also shown for information purposes.) This includes view-only access to your Bank of Ireland Credit Card Account
- Transfer funds between your Accounts held at Bank of Ireland branches in the UK
- Make payments from Sterling and Foreign Currency Accounts held at your branch
- Pay groups of employees/suppliers
- Make International Payments from your Sterling or Foreign Currency Account (same day and forward date)
- Make Same Day Money Transfers (CHAPS Payments)

\* Overdrafts are subject to specific terms and conditions and are repayable on demand

- View Standing Orders
- Create and print reports on your Accounts
- Export balances and transaction information to external software packages such as Excel.

As Business On Line is very straightforward, you and your staff will need a minimal amount of training, which is provided free of charge.

Business On Line is extremely flexible, allowing for grouping of Accounts and allocation of access levels across your business to reflect how you normally operate. These groups can consist of different Accounts held at different branches within Bank of Ireland or they can reflect the different functions of your business such as Sales and Purchasing and can even be grouped to reflect the appropriate signing authority.

To find out more about Business On Line please contact your branch.

#### Business Pay

Business Pay is a fax based payment service which provides a quick, secure and more cost effective way of making all your wage and salary payments. With Business Pay you have:

- Simpler regular wage and salary payments
- Fewer cheques, therefore cheaper
- Less paperwork, postage and stationery thereby cutting your costs
- Less administration due to the reduction in cash, cheques and credit transfers.

Business Pay is a simple solution to your wage and salary payments.

To find out more about Business Pay please contact your Relationship Manager or branch, who will be happy to take you through the process in more detail. Details of fees are included in our Schedule of Charges.

#### Business Deposits

We offer several deposit products to business customers including:

Flexible instant access reserve Account(s) providing interest on your surplus funds. These are available through Business on Line and allow you to transfer funds online.

Fixed Term Deposits which pay a fixed rate of interest linked to the London Money Markets. Deposits are made for a pre-determined period between one and twelve months.

## ADDITIONAL BUSINESS SERVICES

The following is an outline of our other services. Full details including product features and terms and conditions are available from your Relationship Manager. A Schedule of Charges is enclosed in our application pack.

### Merchant Services

We refer our customers who need merchant services to Euroconex Technologies Ltd, (Euroconex) who provide a comprehensive and highly innovative range of services for customers processing card payments.

Where Euroconex provide you with merchant services, they will tell you when you will receive credit for card payments and the circumstances when chargeback may apply, as well as a full explanation of services.

### Global Markets

Bank of Ireland offer a full range of International Banking, Treasury Management and Trade Finance Services through our Global Markets Division, including

- Foreign Exchange Risk Management (Spot/Forward Contract)
- Loans (Interest Rate Risk Management; fixed/variable interest rates)
- Deposit Products (Currency Deposits; demand/fixed deposits)
- Trade Finance (Letters of Credit, Documentary Collections, Bonds & Guarantees).

Exchange rates are available at our branches. If you have any queries or require further information on the range of services available, please ask your Relationship Manager for more information. Please also see our Foreign Currency Accounts and Services for Business and Personal Customers brochure for more details.

### International Payments

If you want to transfer money abroad, we tell you how to do this in our Foreign Currency Accounts and Services for Business and Personal Customers brochure.

### Transfer of monies to/from abroad

If money is transferred to you by Telegraphic Transfer, either in Sterling or in a Foreign Currency, we will tell you what the original amount was, the Value Date we will apply to it and when it was sent. If the sender has agreed to pay all of the charges, we will not deduct any further charges when we pay the money into your Account. 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 what sender charges apply. If you have agreed to pay beneficiary charges, we will tell you about them when the beneficiary bank confirms the charges to us. We will also tell you the exchange rate applied if it was converted to a different Currency.

### Foreign Currency Accounts

If you are involved in import or export of goods and/or services, Foreign Currency Accounts (e.g. Euro/USD/Yen) may give you greater flexibility in trading internationally.

To find out more about our Foreign Currency Accounts please contact your Relationship Manager.

### Whole of Market Financial Advice

We can introduce you to financial advisers who can help you find a wide range of options to assist with your long term financial protection and planning, e.g.

- Income Protection
- Pension Planning
- Lodgment and Partnership Insurance
- Investment Planning.

Our advisors are not tied to offering the products of a single insurance company and are able to research the options available in the market place. By taking into account your personal circumstances and wishes they can make a personalised recommendation to meet your financial needs.

**For customers in Northern Ireland:** Our service is through Bank of Ireland Financial Services which is a trading name of Bank of Ireland Trustee Co Ltd authorised and regulated by the Financial Services Authority.

Please ask your Relationship Manager to introduce you.

### Your borrowing needs with Bank of Ireland

You can call us for all your borrowing needs. To make an application for an overdraft, loan or credit card quickly and efficiently you should contact your Relationship Manager or our Business Lending Team\*.

### Current Account Overdraft

Overdraft facilities are negotiated in advance and we offer competitive interest rates. The overdraft is usually subject to a Negotiation Fee, with subsequent Review Fees negotiable at Branch/Relationship Manager level. To apply for an overdraft facility, simply contact your Relationship Manager.

### Operating your Account within the authorised overdraft limit

Always operate your Account within the authorised overdraft limit. If you know that it is likely to be exceeded, even for just one day, discuss a temporary or permanent increase of your overdraft with your Relationship Manager in advance. We will Charge fees and additional interest to your Account at the prevailing rates if you exceed your authorised limit. The current rates of interest and fees for unauthorised overdrafts are set out in our Schedule of Charges and also (*for customers in Northern Ireland only*) in our Rates and Products brochure.

### Bank of Ireland Visa Business Card

A very effective solution to managing and controlling your business expenses, eliminating the need for petty cash advances. Some of the advantages your business could enjoy include:

- Easy monitoring of business expenses
- Monthly detailed individual and company statements
- Accepted in over 15 million outlets worldwide
- Comprehensive Travel Insurance at no extra cost if your Visa Business Card is used to pay at least 50% of the cost of travel.

For more details, please ask for a copy of the Visa Business Card brochure which also includes full terms and conditions.

### Business Loan (Term Loan)

A term loan is a perfect way to finance items of capital expenditure that your business may need. It can be used in conjunction with other lending products such as an overdraft or as a stand-alone source of finance for a diverse range of business purposes including acquisitions, working capital, business expansion or property investment.

A term loan will provide you with more structured longer term finance over an agreed term, normally up to 10 years, though this will depend on the life span of the asset being financed. The rates are variable and will fluctuate in line with market interest rates. Fixed rate loans are also available to which specific terms and conditions will apply.

\* Please read the important information in the Regulation section at the end of this Guide

Flexible repayment options exist allowing you to structure your repayments monthly, quarterly, half-yearly and annually by prior agreement. Lending criteria terms and conditions apply.

Loan repayments will be collected from an existing or new current or deposit account you hold with us or alternatively by direct debit from an account you hold with another financial institution. This account in this section is called the Linked Service Account (LSA).

Repayments collected from the LSA will fluctuate in line with interest rate changes. We will automatically adjust the amount of the repayment so that the loan is repaid within the agreed term. In GB where repayments are collected from the LSA you hold with another financial institution, repayments will continue at the same amount until the loan is discharged. This may cause the term of the loan to be extended or reduced depending on interest rate fluctuations.

### Other Funding Requirements

In addition to our usual overdraft and lending services, we also underwrite potential liabilities to third parties such as Performance Bonds, Guarantees, Letters of Credit. For detailed information, please contact your Relationship Manager.

### Commercial Mortgages

Commercial mortgages are designed to help businesses acquire freehold or long leasehold premises for owner use and occupation. We can provide your business with a loan to enable you to purchase premises from which to run your business.

Because we make it our business to understand yours, our experts can work with you to devise an individually tailored package to meet your needs.

- **Competitive Rates** - We can offer either a fixed rate or variable rate loans. Interest calculated at a variable rate is usually linked to base rate.
- **Flexible Payments** - We offer flexible payment terms of up to 20 years with repayments calculated to cover capital and interest throughout the period of the loan. We can also factor in interest only/capital repayment holiday periods in some circumstances.

### Discounting

Invoice Discounting allows you to release the value of funds tied up in invoices outstanding by converting trade debts into cash. It can be confidential or disclosed to your customers and can operate on a recourse or non-recourse basis and include cash-flow protection and sales ledger management.

To find out more about our innovative range of services, ask your branch or Relationship Manager.

### Asset Finance

We have a range of asset based products which can help you to replace assets or enable you to grow. It's an ideal way to finance the purchase of cars, commercial vehicles, printing presses, machine tools and contractors' plant because making payments over time spreads out the impact on your capital or cashflow.

We believe that no two businesses are alike. That's why we think individual customers should have individual schemes. For example, the amount of your initial investment and the repayment period can be structured to the individual circumstances of your business.

Please contact your Relationship Manager for more details.

### Financial Assessment, Security and Guarantees

Before we lend you any money, or increase your overdraft or borrowing limit, we will assess whether we think you will be able to repay it. Before we provide you with merchant services, we will assess whether we are able to meet your card-processing needs.

This assessment will probably include looking at the following:

- Information you give us, including information to prove your identity and why you want to borrow the money or use merchant services
- Your business plan and Accounts
- Your business cashflow, profitability and existing financial commitments
- Any personal financial commitments which may affect the business
- How you have handled your finances in the past
- Information we get from credit reference agencies and, with your permission, others, such as other lenders
- Credit assessment techniques such as credit scoring
- Any security provided.

If we are not able to help you, we will explain why, if you ask us to.

Before you accept the facility we will agree with you what sort of monitoring information we will need and how often you should provide it.

We will write to you, setting out our agreement for our benefit and yours, and to avoid the possibility of misunderstandings in the future. What is appropriate will vary from case to case and we will make our needs clear.

Here are some examples of the information we might need:

- A comparison of the forecasts in your business plan with actual results
- Progress on important parts of your business plan such as renewing contracts
- Revised cashflow forecasts
- Major capital spending proposals
- Annual Accounts and management Accounts
- Details of how much you owe to creditors, and you are owed by debtors, and for how long
- Proof that you are meeting any special terms agreed between us.

If your circumstances change, we will discuss any new information we will need from you.

We will recommend that you get independent advice before accepting any facility.

### Security

If we ask you for security to support your borrowing or other liabilities, we will tell you why we need this security and we will confirm what we need in writing. We will make sure that any documents are easy to understand by avoiding technical language whenever possible. We will make sure that you have the opportunity to discuss with us anything you are not sure about.

You should read the documents carefully and feel free to ask us questions and get independent advice, particularly if you are not sure about your liability. By law, you and we must keep to the responsibilities set out in the documents, and you should only sign them if you understand what you are doing.

If you ask us, we will tell you under what circumstances we will agree to release the security.

### Guarantees and other security from another person

We may agree to accept security provided by another person to support your business liabilities. If you want us to accept a guarantee or other security from another person for your liabilities, we may ask you for your permission to give confidential information about your finances to the person giving the guarantee or other security, or to their legal advisor.

If the guarantee or other security is provided by an individual rather than a business, we will also:

- Recommend that the person providing the guarantee takes independent legal advice to make sure that they understand their commitment and the possible consequences of their decision (where appropriate, the documents we ask them to sign will contain this recommendation as a clear and obvious notice); and
- 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 from individuals. We will accept unlimited guarantees from companies.

### Legal Fees

Any legal valuation or other fees and out-of-pocket expenses incurred in connection with any facility provided/to be provided by us will be payable by you on receipt of our advice(s).

### Financial difficulty - how we can help

We will consider cases of financial difficulty sympathetically and positively. Our first step will be to try to contact you to discuss the matter.

You will usually spot problems first and should let us know as soon as possible. If we become aware of problems, we will let you know in writing. If speed seems to be important, we may try to contact you by phone, fax or email.

This list gives a few examples of what can concern us, particularly if you do not explain what is happening. If you:

- Go overdrawn without agreement
- Go over your agreed overdraft limit, especially on more than one occasion
- Are trading at a loss
- Suddenly lose a key customer or employee
- Sell a large part of your business
- Use a facility for purposes other than those agreed with us
- Fail to make a loan repayment
- Do not keep to conditions set out in the loan agreement
- Do not supply agreed monitoring information on time
- Experience large increases or decreases in your business's turnover
- Are subject to a winding-up petition or other legal action against your business.

We will do all we can to help you to overcome your difficulties. With your co-operation we will develop a plan with you for dealing with your financial difficulties and we tell you in writing what we have agreed.

If you are in difficulties you can also get help and advice from debt counselling and business support organisations. We will tell you where you can get advice (some of which may be free). If you ask us to, we will work with debt counselling organisations, such as Citizens' Advice Bureau, money advice centres or the Consumer Credit Counselling Service or with your advisors. You may find details of these organisations in the Business Banking Code (available on request).

We follow the British Bankers' Association's Statement of Principles which explains how we should work together to deal with the problems you are experiencing. We will give you a copy of the Statement of Principles. You can also download the document from the British Bankers' Association's website at [www.bba.org.uk](http://www.bba.org.uk).

### Opening your Account

To open an Account at a Bank of Ireland branch, simply complete the application form.

### Confirming your Identity and Address

Before we open an Account for you, we are obliged to confirm your identity and permanent address.

We will do this by asking you to supply us with photographic evidence of identity (e.g. current passport, driving licence) and address verification (e.g. utility bill, Bank/Credit Card statement, Inland Revenue correspondence dated within the last 3 months).

Where we do not meet with you, we will ask you to provide certified copies of the above documents. Copies can be certified by Solicitors, Accountants or Bankers. If you are unable to provide any of the above documents, alternative documents are also acceptable to us. Please ask your Relationship Manager or your branch for details.

Even if you are a long standing customer and wish to open additional Accounts we are required to carry out identity checks where we have not already done so.

### Banker's References

When you open your first Account with us, we may ask for a previous banker's reference.

If we are asked to give a banker's reference about you, we will need your written permission before we can give it. The written reply we give is an opinion based on our knowledge of you and your financial affairs. It is not a guarantee for which Bank of Ireland can be responsible.

### How your Accounts at Bank of Ireland work

At Bank of Ireland, our Relationship Managers and Customer Service staff are contactable between 9.00a.m. to 5.00p.m. Monday to Friday (excluding Bank/Public Holidays).

### Opening Hours

Bank of Ireland, branches are generally open between:

**For customers in Great Britain** 9.30am to 3.30pm

**For customers in Northern Ireland** 9.30am to 4.30pm

Note there are specific cut off times for different types of instructions – please check with your branch.

Extended banking hours are available via 365 phone and 365 online, 365 days a year.

**For customers in Great Britain** call 08457 365 333

**For customers in Northern Ireland** call 08457 365 555

And also internet banking via Business On Line 24 hours a day, 365 days a year: [www.boi-bol.com](http://www.boi-bol.com).

### Fax and Telephone Instructions

If you have provided us with a Telephone/Fax Authority & Indemnity, we will act on instructions from you via a facsimile or telephone subject to confirmation of identity or signatures, as appropriate.

All telephone calls may be recorded for training and monitoring purposes. If you disagree with us about any instruction you give over the telephone, we may use any telephone recording to check what was said.

You will at all times do what is necessary to ensure maximum security in connection with any telephone instruction or facsimile message. Banking instructions or transactions received by us after close of business on any Business Day will be processed on the next Business Day.

**Note there are specific cut off times for different types of instructions – please check with your branch.**

## Notifying us of changes

You must advise us in writing of any changes to your name, corporate status, registered office/trading address and your telephone number. You must also notify us in writing of changes in your directors, members, partners, beneficial owners, trustees or equivalent governing body, in accordance with your Mandate.

## Fees and Charges

When you become a customer we will give you details of any charges that will apply to your Account. If we increase any of these charges we will contact you at least 30 days before the Charge takes effect. We will tell you the Charge for any service or product not listed in the Schedule of Charges before we provide that service or product and at any time you ask.

- If you believe that we have charged you incorrectly, it will help if you are able to show why you believe this
- We will acknowledge your enquiry within five days and deal with all cases as quickly as possible
- We will explain how we will handle your enquiry and, if necessary, explain our complaints procedure
- If you ask us we will explain how we worked out your charges. We will share our calculations with you and your advisors if you ask us to
- If you ask us to, we will provide details of charges, interest or cleared balances to help you check your charges. We will tell you if there is a Charge for this service
- If we agree that you are entitled to a refund, we will pay this straight into your account, unless you ask us to pay it in another way
- If you use an agency to help you to work out your charges, we may not pay that agency's Fees.

## Interest

When you become a customer we will give you information on the interest rates that will apply to your Accounts and when we will deduct interest or pay it to you. Information on the most up to date interest rates is available by calling your branch or on our website.

**For Customers in Great Britain:** [www.bank-of-ireland.co.uk](http://www.bank-of-ireland.co.uk)

**For Customers in Northern Ireland:** [www.bankofireland.co.uk](http://www.bankofireland.co.uk)

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

## 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:

- Accounts no longer available
- The names of the newspapers we usually use to notify interest rate changes.

We will also tell you the different interest rates that have applied to the Account during the year and any change in the base rate.

If you have a variable-rate savings Account with £250 or more in it and the interest rate has decreased by 0.5% or more relative to the Bank of England base rate in the previous twelve months, 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 any notice period or any charges.

## Interest rate changes

Sometimes rates are 'fixed' and will not change for the fixed period which we agree with you in advance; other times they are variable. Where appropriate, interest rates may be changed with immediate effect. The reason for such change may be one or more of, but shall not be limited to, the following reasons: to reflect general changes in interest rates, to respond to the actions of our competitors, to reflect fluctuations in markets, to ensure that we are able to secure income which is adequate to ensure that we meet the requirement of any regulatory body and have sufficient resources to support our business in the interests of all our customers.

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

**For Customers in Great Britain:** in The Times, The Independent

**For Customers 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.

## Statements

Your statement will give you an item by item record of every transaction on your Account. It will be sent directly to your address and will usually be issued monthly or quarterly according to the type of Account, or otherwise as you require. You may ask for statements to be sent more frequently than monthly, but this may attract a fee. Please see our Schedule of Charges for details.

The frequency of statements on our savings Accounts are set out in the Specific Terms. You should always check your statements. If your statement has an entry 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

### Lodgment

We will only accept cheques for Lodgment to an Account where they are payable to the Account Holder.

We reserve the right to refuse any Lodgment, or to refuse to open or renew an Account without giving any reason for our decision.

If you wish to make an inter-bank/branch Lodgment you must use a pre-printed lodgment/giro form which is available at the back of your cheque book or in your individual paying-in book (if you have one).

Only one payment slip is needed for any number of cheques to one account. A Lodgment of one cheque (or more) to two or more accounts is not permissible.

## Payments from your Account

### Standing Orders

A standing order is a written instruction from you to pay a fixed amount from your Account at regular intervals (weekly, monthly, quarterly, annually). The recipient Account may be anywhere in the UK. It is a useful way to make regular fixed sum payments such as rent or loan repayments. To cancel or amend the instruction you must advise us in writing. The instruction must be received by us at any time prior to the date of payment.

### Direct Debits

A Direct Debit is different to a standing order because you authorise someone else ("the Originator") to debit your Account. The amount can vary each time if necessary. It is a very

convenient way to take care of regular payments like telephone, gas or electricity bills. If there is a change in the amount to be debited, the Originator will advise you of this in advance. You may cancel a Direct Debit at any time up to the date of payment. If you want to stop a Direct Debit you must write to the Originator and to us also.

Direct Debits are protected under the Direct Debit Guarantee Scheme which protects you if a Direct Debit you have not authorised is taken from your Account. If any money is wrongly taken from your Account under a Direct Debit by the Originator or us, we will refund your Account as soon as you tell us about it.

**Recurring Transactions**

This is another form of regular payment collected from your debit or credit card account by an originator under your instruction, e.g. annual payments for a service received.

You can only cancel a recurring transaction with the originator. We recommend that you retain proof of the cancellation for your records.

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

**Cheques**

You must sign cheques in accordance with your most recent Mandate, otherwise they will not be paid and you will have to pay a fee (an unpaid Charge).

Before you write a cheque, you should ensure you have sufficient cleared funds or sufficient overdraft permission in your Account to meet the cheque.

Cheques drawn on your Account will not be returned to you after they have been paid.

We keep original cheques paid from your Account, or copies, for six years unless we have already returned these to you under special arrangements.

We can give you a copy of a cheque if you need it, but there is a Fee for this service. Please see our Schedule of Charges for details. If, within a reasonable period after an entry has been made, there is a dispute with us about a cheque paid from your Account, we will give you a copy of the cheque as evidence. If there is unreasonable delay after you have told us about it, we will re-credit your Account with the amount of the cheque until we have resolved the matter.

Security of cheques lodged by post cannot be guaranteed.

**Stopped cheques**

After you have given someone a cheque, you can ask us not to pay it, provided we have not already paid it. A stop should also be placed immediately on any cheque that is lost or stolen. You can place a stop in several ways:

- You may write to us;
- You may call into your branch and sign a stop request;
- If you have given us a Telephone/Fax Authority & Indemnity you can also place a stop by faxing or by phoning your Relationship Manager or branch.

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.

**Unpaid cheques**

A cheque issued by you will be returned unpaid unless there are sufficient cleared funds in your Account or you have sufficient overdraft permission when the cheque is presented for payment from your Account. If we need to tell you that one of your cheques or other items has been returned unpaid, we will do this either by letter or by telephone. A Charge will be payable.

**Crossed cheques**

Bank of Ireland cheques are crossed. Where a cheque is crossed 'Account Payee' this means that the cheque is only valid between you and the payee i.e. the person to whom you issued the cheque.

'Account Payee' cheques are designed to prevent fraud. Please be aware that the protection offered by the "Account Payee" crossing (and other crossings) may not be recognised in other countries, hence cheques issued to persons outside the UK may not be treated in the same way. You should clearly write the name of the payee and put extra information about them on the cheque e.g. Account Number/reference.

**Post-dated cheques**

You must not issue post-dated cheques. 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, it may be returned unpaid.

**The Clearing Cycle**

This relates to Sterling cheques lodged within the UK. Refer to the branch for the process that applies to Foreign Cheques.

**Glossary of Terms - Some words used in explaining the Clearing Cycle have certain meanings:**

<b>Business Day</b>	Any day from Monday to Friday, excluding Bank Holidays (English Bank Holidays to apply in England and Wales; Scottish Bank Holidays to apply in Scotland; Northern Irish Bank Holidays to apply in Northern Ireland).
<b>Credit Transfer</b>	A paper payment to an account from another bank or branch.
<b>Day 1</b>	The day that the account is updated with the proceeds of the cheque. This can also be referred to as Transaction Day or T Day.
<b>Drawn</b>	The bank where the person or business that issued the cheque holds their account.
<b>Lodgement</b>	A payment into an account. A lodgement can be made up of cash and or cheques.
<b>Payee</b>	The person or business that a cheque is payable to.
<b>Value</b>	The time from which credit interest, if applicable, is received or balances are reduced for debit interest calculation. If you withdraw funds before value clearance you will be charged debit interest.
<b>Draw out</b>	When funds <b>lodged</b> by cheque are available for withdrawal from (to be taken out of) the account (either as cash or to fund another payment from the account). The ability to draw out is subject to the overall status of the account (e.g. the balance after the withdrawal remains within an agreed overdraft limit). Also there may be value limits on the amounts that may be withdrawn by particular methods (e.g. a daily limit on the value of ATM withdrawals).

If you lodge 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 person/business who issued you with the cheque. This is known as "clearing the cheque".

## Accounts held in England, Wales and Scotland

### Same branch Cheques

If you lodge a cheque that is drawn on the same branch as you hold your account you will get value on the same day (Day 1).

You will be able to draw out against cheques lodged two business days later on Day 3 however if a cheque is returned to us unpaid, this can take up to six Business Days (Day 7).

### Cheques of other GB or NI Branch/Bank

Value is passed on your Account two business days after you make the lodgement i.e. on Day 3.

You will be able to draw out against cheques lodged four business days later on Day 5 however if a cheque is returned to us unpaid, this can take up to six Business Days (Day 7).

### Credit Transfers – Accounts held in England and Wales

Where you make a lodgement (credit transfer) at another Bank or Branch, it takes at least an additional two Business Days to get to your Account. Value is passed to you on the same day the lodgement is shown on your Account.

You will be able to draw out against cheques lodged four business days after the account is updated i.e. on Day 5 however if a cheque is returned to us unpaid, this can take up to six Business Days after the lodgement appears on your Account.

### Credit Transfers – Accounts held in Scotland

Where you make a lodgement (credit transfer) at another Branch or Bank, it takes at least one additional Business Day to get to your Account. Value is passed to you on the business day after the lodgement is shown on your Account.

You will be able to draw out against cheques lodged four business days after the account is updated i.e. on Day 5 however if a cheque is returned to us unpaid, this can take up to six Business Days after the lodgement appears on your Account.

## Accounts held in Northern Ireland

### Same branch Cheques

If you lodge a cheque that is drawn on the same branch as you hold your account you will get value on the same day (Day 1).

You will be able to draw out against cheques lodged two business days later on Day 3 however if a cheque is returned to us unpaid, this can take up to six Business Days (Day 7).

### Cheques of other Bank of Ireland NI Branch

Value is passed on your Account the business day after you make the lodgement i.e. on Day 2.

You will be able to draw out against cheques lodged four business days later on Day 5 however if a cheque is returned to us unpaid, this can take up to six Business Days (Day 7).

### Cheques of other Bank of Ireland GB or NI / GB Bank

Value is passed on your Account two business days after you make the lodgement i.e. on Day 3.

You will be able to draw out against cheques lodged four business days later on Day 5 however if a cheque is returned to us unpaid, this can take up to six Business Days (Day 7).

### Credit Transfers – Accounts held in Northern Ireland

Where you make a lodgement (credit transfer) at another Branch or Bank it takes at least one additional Business Day to get to your Account. Value is passed to you on the business day after the lodgement is shown on your Account.

You will be able to draw out against cheques lodged four business days after the account is updated i.e. on Day 5 however if a cheque is returned to us unpaid, this can take up to six Business Days after the lodgement appears on your Account.

## Cheques that you write on your Account - Accounts held in England, Wales, Scotland and NI

When you write a cheque it is possible that the funds could be taken from your account on the same day if the account of the payee is held in the same Bank and branch as your account or the next day if the payee's account is held in another Bank or branch.

## Lodging through the Post Office®

### Automated lodgements

A cash lodgement made at the Post Office® using your ATM card before 4.30pm on a Business Day will be credited to your Account on the same Business Day. Lodgements made after 4.30pm, or on a Saturday, will be credited to your Account on the following Business Day.

### Manual Lodgements

A cash lodgement made to your Account using a lodgement slip through the Post Office® is delivered to the Bank through the Post Office® internal delivery systems on the following Business Day when it is credited to your Account.

Cheque lodgements made through the Post Office® are delivered to the Bank for processing through the Post Office® internal delivery systems on the following Business Day. The clearing cycle above is therefore extended by one Business Day. (You must be registered for this service.)

Delays in Post Office® delivery service may result in a manual lodgement being received after this time.

## Automated Payments

### Automated payments to other Banks/Debits from other Banks (including Online/Telephone transactions)

Payments made through BACS are transferred direct to the payees' bank Accounts. Similarly, in the case of Direct Debits, payments are collected directly from them. The cycle for BACS payments is as follows:

- Business Day 1 - Customer/Originator transmits automated data (payment or payment request)
- Business Day 2 - All data accepted by BACS is processed (the business day before Entry day)
- Business Day 3 - Funds are debited to customer account/credited to destination Bank Accounts (Entry day).

Payments may take longer than three working days through some financial institutions.

Payments made over the phone and over the internet are debited from your account on the date of instruction and credited to the payees' Account as above.

### Internal Automated Payments (including Online/Telephone transactions)

Payments to another Bank of Ireland Account in the UK made over the phone or online are debited from your Account(s) on the date of instruction and credited to the payee's account immediately.

## Operation of your Account

You must operate your Account in accordance with the most recent Mandate that you give us. The terms of your Mandate are in addition to our Terms & Conditions, as are the terms of any overdraft we agree with you in writing.

Banking instructions or transactions received by us after close of business on any Business Day will be processed on the next Business Day.

Wherever an Account is held on a joint basis between two or more parties, if for any reason, the first-named Account holder ceases to be 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)/survivor(s).

If you are a Sole Trader:

- If you die, your Account will be operated on the instructions of your personal representative(s). If you have authorised a third party to sign instructions on your Account under your Mandate, after your death the third party will not be able to carry on giving instructions in accordance with the Mandate.

If you are a Partnership:

- In the event that there is a dispute between the partners and we are told about it, we will suspend the operation of your Mandate until all partners confirm that the dispute is resolved or until you give us a new Mandate signed by all partners. Whilst a Mandate is suspended, transactions will only be authorised if they are signed by all partners.
- The liability of each partner is joint and several. This means that partners are liable together but also as individuals for all monies due or liabilities incurred in the name of the partnership.
- In the event that a business partner ceases to be a partner by death or otherwise, the surviving or continuing partner(s) may carry on the business of the partnership and deal with its assets as freely as if there had been no change in the partnership. If the last surviving partner dies, any monies outstanding in any partnership Account shall be payable to or held for the personal representative(s) of the last surviving partner.

If you are a Company, Limited Liability Partnership, Trust, School, Club or other Association:

- In the event that there is a dispute between the directors, members, trustees or other governing board (whichever applies) and we are told about it, we will suspend the operation of your Mandate until all directors, members, trustees or governors confirm that the dispute is resolved or until you give us a new Mandate pursuant to a board resolution agreed at a meeting of the directors, members, trustees or governors. Whilst a Mandate is suspended, transactions will only be authorised if they are signed by all directors, members, trustees or governors.

In relation to all other Account Holders:

- If we are advised of a dispute between the representatives of the Account holder and/or the Account signatories, we will suspend the operation of your Mandate until all parties who we are aware of and who have an interest in the Account confirm that the dispute is resolved or until you give us a new Mandate signed by all such parties. Whilst a Mandate is suspended, transactions will only be authorised if they are signed by all parties.

### Customer confidentiality

Your relationship with us is a confidential matter (even when you are no longer a customer). We will not reveal your name and 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 or if you give us permission.

### Telephone Confidentiality

All telephone calls may be recorded and may be monitored for training purposes.

### Pre-notification

You will be notified, at least 14 days in advance, of any charges and interest, for example interest on your overdraft, to be applied to your Account. For further information, ask at your branch for our leaflet or you can look on our website

**For customers in Great Britain:** [www.bank-of-ireland.co.uk](http://www.bank-of-ireland.co.uk)

**For customers in Northern Ireland:** [www.bankofireland.co.uk](http://www.bankofireland.co.uk)

### Protecting your Accounts

The care of your cheque book, Business Cash Card, password(s), PIN and other security information is essential to prevent fraud and protect your Account. To help prevent fraud and protect your Account you should:

- Let us know as soon as possible when you change your name, address, phone number, or email address
- Check your statement or pass book regularly. If there is an entry which seems to be wrong, you should tell us as soon as possible so that we can resolve it
- Sign your card as soon as you receive it
- Ensure your cheque book and card are not kept together. The cheque book and card should not be left in unattended premises or vehicles
- Always take reasonable steps to keep your card safe and PIN secret at all times. You must not tell your PIN to anyone or let anyone else use the card
- Never write down or record your PIN
- Destroy the notification of your pin as soon as you receive it
- Keep your transaction receipts safe and dispose of them carefully
- If you change your PIN, you should 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 PC secure. Use up-to-date anti-virus and spyware software and a personal firewall
- Keep your password and PINs secret
- Treat emails you receive with caution and be wary of emails or calls asking you to reveal any personal security details. Neither the police nor we will ever contact you to ask you to reveal your online banking or payment card PINs, or your password information.

It is essential that you tell us as soon as you can if you suspect or discover that:

- Your cheque book has been misused, lost or stolen;
- Someone else knows your passwords, PIN or other security information.

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

### Emergency numbers (24 hours)

#### For Customers in Great Britain:

LOST or STOLEN ATM CARD and/or CHEQUE BOOK(S)  
020 7329 2449

LOST or STOLEN Bank of Ireland VISA BUSINESS CARD  
020 7236 0177

#### For Customers in Northern Ireland:

LOST or STOLEN ATM CARD and/or CHEQUE BOOK(S)  
028 9023 8333

LOST or STOLEN Bank of Ireland VISA BUSINESS CARD  
028 9031 0303

Unless we can show that you have acted fraudulently or without reasonable care, 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 someone else uses your card details without your permission and your card has not been lost or stolen, you will not have to pay anything
- If someone else uses your card details without your permission for a transaction where the cardholder does not need to be present, you will not have to pay anything
- If your card is used before you have received it, you will not have to pay anything.

### Moving Your Account to Bank of Ireland

If you would like to transfer your current Account to us from another financial institution, we will manage the Account transfer process on your behalf to minimise any inconvenience to you. Once we receive your completed transfer documentation our team will:

- Contact your existing bank for details of electronic payments and receipts 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
- Confirm with you the payments and receipts to be transferred
- Write to each company with your new Account details. We will do this as soon as we receive details of payments from your former bank and confirmation from you
- Instruct your former bank to close your Account and inform you when the transfer is complete. This will include the transfer of any balance remaining in your former Account.

Whilst awaiting your payment details, we will open your new current Account and undertake to provide you with all the services you need to operate the Account within 10 days of completing your application (subject to our receipt of all necessary documentation).

**For customers in Northern Ireland**, further details on Account switching for small and medium enterprise (SME) customers is available on our website at [www.bankofireland.co.uk](http://www.bankofireland.co.uk).

### Moving your Account to another bank

If you decide to move your Account to another bank or building society, we will give your new bank information on your Standing Orders and Direct Debits within three Business days of receiving your request to do this.

We will close the Account without any unnecessary delay when you ask us to do so.

We will co-operate with your new bank and aim to make sure that your new Account is up and running within five weeks (unless you are borrowing from us). If you are borrowing from us, we will agree with you and your new bank the date when your new Account will be ready for use.

If you ask us to, we will provide details of your credit history with us to your new bank.

We will not impose bank charges as a result of any mistake or unnecessary delays by us when you transfer your current Account to or from us.

### Closing Your Account

You must give us written notice if you wish to close your Account.

Your Account will not be closed until you have;

- Returned all unused cheques
- Completed all outstanding transactions and paid any outstanding interest and charges.

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 observe any of the Terms and Conditions that apply to the Account, or if you fail to repay money when due, or if you or any party to the Account becomes insolvent. For this purpose, "insolvent" means:

- the inability to pay debts within the meaning of insolvency legislation applying at that time; or
- the making of an order for bankruptcy or winding up proceedings; or
- the passing of an effective resolution for winding up other than for the purpose of reconstruction or amalgamation whilst solvent; or
- the appointment of a receiver, manager or administrator; or
- the making of any voluntary arrangement or other agreement with your creditors.

If we give you notice that we are closing your Account, any overdraft facility will be withdrawn and we will demand immediate repayment of outstanding borrowings. Interest will accumulate on any outstanding borrowings.

If full repayment or satisfactory proposals are not received within thirty days of making a demand for full repayment, we may disclose information concerning your payment record and default to Credit Reference Agencies. Before giving information about the debts you owe us to Credit Reference Agencies, we will give you at least 28 days written notice.

## Regulation

### Business Banking Code

We subscribe to "The Business Banking Code" which sets out standards of good banking practice. A copy of the code is available on request.

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 6 Frederick's Place, London, EC2R 8BT.  
Tel 0845 230 9694 [www.bankingcode.org.uk](http://www.bankingcode.org.uk)

### Complaints

If you are not satisfied with any aspect of our service or products please contact your Relationship Manager or Customer Service Manager directly. They will be pleased to help you and explain our complaints procedure in more detail. A copy of our Complaints procedure is available on request. Our aim is to try and resolve your complaint straightaway. Often however, complaints need to be investigated further. If this is the case, we will write to you within 3-5 working days to acknowledge receipt of your complaint and tell you how long we expect it will take to resolve.

In the majority of cases, we would hope to be able to resolve your complaint within two weeks. In exceptional circumstances where your complaint is particularly complex, matters may take longer to resolve. We will, however, keep you informed with any progress until your complaint has been resolved. However, if you are not satisfied with our action or explanation you can refer your complaint in writing to:

**For customers in Great Britain:** Head of Customer Service at Bank of Ireland, 36 Queen Street, London EC4R 1HJ or telephone 020 7236 2000.

**For customers in Northern Ireland:** Customer Care Manager, Bank of Ireland, Group Marketing NI, 1 Donegall Square South, Belfast BT1 5LR or telephone 028 9043 3000.

Complaints we cannot settle may be referred by you to the Financial Ombudsman Service.

## Financial Ombudsman Service

Bank of Ireland is a member of the Financial Ombudsman Service.

You can contact the Ombudsman at:  
South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR.  
Tel 0845 080 1800 [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Credit Facilities

All credit facilities are subject to status. Written quotations are available on request. Credit facilities are not available to persons under 18 years of age.

### YOUR HOME MAY BE REPOSSESSED IF YOU DO NOT KEEP UP REPAYMENTS ON YOUR MORTGAGE.

- Overdrafts & loans will be provided by
  - 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: Bank of Ireland Credit Card Services, 33-35 Nassau Street, Dublin 2, Ireland.
- Invoice Discounting:
  - For customers in Great Britain:** Bank of Ireland Enterprise Finance Europe (UK) Ltd, 3rd Floor, 31 Worship Street, London EC2A 2DX.
  - For customers in Northern Ireland:** Bank of Ireland Commercial Finance, 1 Donegall Square South, Belfast BT1 5LR.
- Global Markets: Fixed Rate Loans, Foreign Exchange Risk Management, Trade Finance and Interest Rate Management are provided by Bank of Ireland Global Markets, a company within the Bank of Ireland Group. Bank of Ireland Global Markets is regulated by the Irish Financial Services Regulatory Authority.

## The Financial Services Compensation Scheme

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 these Terms & Conditions 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 ensure that all our advertising and promotional material is clear, fair, and not misleading. We will not send marketing material indiscriminately and, in particular, we will be selective and careful if you are under eighteen years old or where material relates to loans and overdrafts.

## Whole of Market Financial Advice

**For customers in Northern Ireland:** Our service is through Bank of Ireland Financial Services which is a trading name of Bank of Ireland Trustee Co Ltd authorised and regulated by the Financial Services Authority.

## Statement of Principles

We follow the British Bankers' Association's Statement of Principles which explains how banks seek to work together with small businesses to get the relationship right from the outset and to help if the business gets into difficulties. A copy of "Banks and Businesses: Working Together When you Borrow - A Statement of Principles" will be given to you.

You can also access it on [www.bba.org.uk](http://www.bba.org.uk).

## Data Protection and Confidentiality Agreement

### Important information about you and Bank of Ireland.

"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.

#### (a) Considering your application

To help us decide whether to enter into this and any future agreement with you, or from time to time during the currency of any agreement, 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 also search your record at Credit Reference Agencies who 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 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 your joint applicant and anyone referred to by you; and
- (ii) authorise us to search, link or record information about you and anyone referred to by you at either one or both 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.

#### (b) 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.

#### (c) 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 tick the appropriate box(es) in the Declaration & Agreement section of the Account application form or you may write to us at the address below if you wish to exercise this right.

#### (d) 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.

#### (e) 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 statistical and research purposes only. If you choose to provide details of any disability, this will only be used to provide additional assistance where possible.

#### (f) Your right to information

You have a legal right to receive a copy of the information about you if you apply in writing to us at:

##### For customers in Great Britain:

Head of Customer Service, Bank of Ireland, 36 Queen Street, London, EC4R 1HJ. Telephone 020 7236 2000.

##### For customers in Northern Ireland:

Customer Care Manager, Bank of Ireland, Group Marketing NI, 1 Donegall Square South, Belfast BT1 5LR or telephone 028 9043 3000.

A fee will be payable.

This document can be made available in braille, large format or audio upon request

For customers in Great Britain:

020 7236 2000

Bank of Ireland, 36 Queen Street,

London EC4R 1HJ

[www.bank-of-ireland.co.uk](http://www.bank-of-ireland.co.uk)

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For customers in Northern Ireland:

028 9043 3000

Bank of Ireland, 1 Donegall Square South,

Belfast BT1 5LR

[www.bankofireland.co.uk](http://www.bankofireland.co.uk)



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