

A guide to Personal Banking

Effective from 16 November 2019

Contents

Welcome	3
Our products and services	
Current accounts	3
365 online, phone and mobile banking	3
365 online (365online.com)	3
365 phone	4
Mobile Banking	4
Text Alerts	5
Open Banking	5
International payments	5
Your borrowing needs	6
Overdraft requests	6
Flexibility	6
Financial assessment	6
Banker's reference	6
How our accounts work	
Business hours	7
Telling us about changes	7
Fees and charges	7
Charges for extra services	8
Residency	8
Customers resident in the Republic of Ireland	8
Interest	8
Telling you about charges and interest on your account	8
Changes in interest rates	9
Set off	9
Statements	9
Monthly pack – pre-notification of charges	9
Statement of Fees	9
Payments to your account	10
Payment instructions	10
Standing orders	10
Direct debits	10
Cash machines	11
Recurring or Continuous Payment Authority (CPA) payments	11
Cancelling a Recurring or Continuous Payment Authority (CPA) payment	11
Cheques	11
Cancelled cheques	12
Payments from your account	12
Cleared Funds	12
Telling you about payments we have not made	12
Crossed cheques	13
Post-dated cheques	13
Out-of-date cheques	13

When money is available – the clearing cycle	
Cheques paid into your Bank of Ireland UK account	14
Amounts paid in at other banks	14
Cheques you write from your account in the UK	14
Using our bank services at Post Offices®	15
Cheques paid in at the Post Office®	15
Lodging cash using your debit card	15
Cash paid in using a lodgement book, or personalised lodgement slip	15
Cash withdrawals in pounds in the UK from your current account	16
Checking your balance	16
Automated payments (payments made electronically from one bank to another)	16
Automated payments to or from other banks (including by phone and online banking)	16
Automated payments to or from another Bank of Ireland UK account (including by phone or online banking)	16
Debit cardholders	16
Running your account	
Joint accounts	16
Protecting your accounts	17
Verified by Visa	17
Liability for losses	18
Changing your PIN	19
Security at cash machines	19
Choosing a cash machine	19
Using a cash machine	19
Leaving a cash machine	19
Emergency numbers (24 hours)	19
Non, defective or late execution of transactions	19
Direct Debit refunds	20
Financial difficulty – how we can help	20
How to complain	20
Closing your account	22
Closing a joint account	23
Moving your account to another bank	23
Regulation	
Credit facilities	24
Financial Services and Markets Act 2000	24
Advertising and marketing	24
Transaction Information Box	25–34
Financial Services Compensation Scheme Information Sheet	35–39

Bank of Ireland UK

Welcome

We understand that everyone's banking needs are not exactly the same, so our team aims to help you find the right services to suit your needs.

In this guide you will find details of how we can make it easy for you to manage your money. You may also wish to read the following brochures with this guide.

- ▶ Product terms and conditions
- ▶ Schedule of Charges – GB Personal Banking – a guide to current fees and charges

Our products and services

Current accounts

Our current accounts are designed to make it easier for you to manage your money. Depending on the type of account you hold, they give you the following:

- ▶ 24-hour access to your account, 365 days a year by phone or internet;
- ▶ An overdraft facility (if you are over 18 and meet our terms and conditions);
- ▶ A debit card that can be used abroad
- ▶ A chequebook (if you apply for one and meet our conditions);
- ▶ The ability to withdraw cash from over 50,000 cash machines in the UK and Ireland;
- ▶ The ability to make regular payments by standing order and direct debit.

If you have not used your account for 3 years or longer it will become inactive. Unfortunately you will not be able to re-activate the account and we will ask you to close it. For more information please contact our Customer Service Team on **0345 850 1234**.

365 digital and phone banking

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

There are certain technical (software and hardware) requirements for use of 365 Digital & Phone Banking – see the Accessibility section of 365online.com for detail.

365 online (365online.com)

Bank of Ireland 365 online lets you carry out a wide range of banking activities online; checking your balance, paying a utility bill, transferring money to other accounts and more. It offers an easy way to manage your account. You can be sure it is safe and private because you need to use a

PIN and we use encryption technology (this protects the information sent between you and us so that nobody else can read it).

If you use 365 online, you can:

- ▶ check your balance and payments into and out of your account;
- ▶ pay a bill or transfer money (within certain limits and if the money is available in your account) for payees within the UK and payees outside the UK;
- ▶ view details, amend and cancel your standing orders;
- ▶ look for certain information, such as particular payments, payments made within the last 12 months, all withdrawals from cash machines, and so on;
- ▶ view statements online and turn off paper statements;
- ▶ change your address held by us

To register for this service visit **365online.com** or call **03457 365 333**.

Mobile Banking

The Bank of Ireland Mobile Banking App has a number of features that allow you to use your account on the go. These are some of our most popular online services, which have been adapted for use via your phone:

- ▶ Secure login – you can rest assured that your details are as secure as ever
- ▶ View account balances on your current, deposit, loan and credit card accounts
- ▶ View transaction histories
- ▶ Transfer money between your own accounts
- ▶ Transfer money to existing payees (excluding international payments)
- ▶ Pay your bills
- ▶ Contact Bank of Ireland

If you are already a Bank of Ireland 365 online customer all you will need to do is download our App from the App Store (iPhone) or Google Play (Android). You will then be able to log in with your 365 online login information.

365 phone

365 phone service allows you to do your banking by phone. The service is easy to use, there are no hidden charges and with our Lo-call number you only pay the cost of a local call if calling from a land line.

You can either use an automated system or connect to an operator who will help you as quickly and simply as possible. With 365 phone you can:

- ▶ check how much you have in your account;
- ▶ check payments that have been made to or from your account;

- ▶ pay Bank of Ireland UK credit card bills; and
- ▶ transfer money between accounts.

For more information on 365 phone, call us on **03457 365 333**.

Text Alerts

You will be automatically enrolled to receive text alerts to the mobile number we hold for you. We'll send you a text alert if you are at risk of exceeding or have exceeded an arranged overdraft or if you are at risk of incurring or have incurred unarranged overdraft charges. If you don't provide us with a mobile number, or keep your mobile number up to date with us, you will not receive text alerts. You may request not to be enrolled in this programme of alerts or you can opt out at any time.

Open Banking

You can choose to allow Third Party Providers (TPPs) to access information on your account, make payments on your behalf or check the availability of funds. This forms part of an 'Open Banking' initiative which is designed to make it easier for you to manage your finances and give you greater choice.

In order to use TPP services, your Account must be accessible online and you must be able to access your Account through our online and/or mobile banking services. You are not obliged to use TPP services but, if you do, it is your responsibility to read the terms and conditions of the TPP providing the service, and understand exactly what information will be accessed by the TPP and how it will be used by them. This should all be covered in your agreement with the TPP. A TPP must be authorised by the FCA or other European regulators to provide payment services to you.

For more information please go to **bankofirelanduk.com/openbanking**.

Sending money outside the UK

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

Certain types of international transfer may also be known as SEPA transfers, which is a payment made in Euro to a SEPA zone country.

If money is transferred from your account, either in sterling or in a foreign currency, we will tell you what the original amount was, when it was sent and any charges which apply. We

will also tell you the exchange rate used to convert it to a different currency.

Your borrowing needs

You can call on us for all your borrowing needs. You can apply for an overdraft and credit card over the phone.

Overdraft requests

When you apply for an arranged overdraft or an increase in your arranged overdraft facility we will check your record held by credit reference agencies. If the account is a joint account you must ensure that you have authority from the other parties to check their record held by credit reference agencies.

If they ask us to tell them who gave consent to the credit reference check we will do so. If an overdraft is approved, we will disclose details about the conduct of your account to the credit reference agencies and that information will be accessed and used by others. This will include information about the running of the account, such as the limit and balances, as well as payment performance.

Flexibility

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

- ▶ By agreeing an overdraft on your current account, to give you flexible short-term borrowing.
- ▶ A range of Bank of Ireland UK credit cards.

To find out more about overdrafts and credit cards contact our Customer Service Team on **0345 850 1234**.

Financial assessment

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

- ▶ Your income and financial commitments;
- ▶ How you have handled your money in the past;
- ▶ Information from credit-reference agencies;
- ▶ Information you have provided;
- ▶ Your credit score (a score used to work out the risk of you not repaying the money you borrow); and
- ▶ Any security you can provide.

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

Banker's reference

We can provide banker's references or responses to 'status enquiries'. A status enquiry is a request for a bank or building society to give our opinion on a particular customer's ability

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

How our accounts work

Business hours

There are specific cut-off times for providing different types of instructions. You can check these in the 'Transaction Information Box' on pages 13–20 of this brochure.

Bank of Ireland 365 offers you the convenience and flexibility to do your day-to-day banking online or by phone at any time or in any place that suits you. For more details visit **365online.com** or call **03457 365 333**.

Telling us about changes

You must tell us about any change to your name, address or phone number (or your contact address if this is different from your home address). To tell us about any changes, log onto Banking 365 online (365online.com) or write to:

Bank of Ireland UK
PO Box 2124
Belfast
BT1 9RS

If you change your name, we will need to see documentation as evidence of this.

Fees and charges

When you became a customer we gave you details of the day-to-day costs for running your account. You can get details of our up-to-date fees and charges by calling our Customer Service Team on **0345 850 1234** and on the website **bankofirelanduk.com**

You can get copies of this brochure by visiting **bankofirelanduk.com**

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

Charges for extra services

As well as the charges for the day-to-day running of your account, we may also charge for extra services that you ask us to provide. We take the charge when we provide the

service. Details of these charges are available in the:

- ▶ Schedule of Charges – GB Personal Banking – a guide to current fees and charges.

Call our Customer Service Team on **0345 850 1234**.

Residency

When you update your details on an existing account we may ask you about your residency for tax purposes. We must collect this information to comply with UK legislation that supports the agreement entered into by the UK Government with the US in relation to the Foreign Account Tax Compliance Act (FATCA) and other similar agreements to share tax information entered into or that may be entered into by the UK Government with other countries. The legislation is aimed at preventing international tax evasion and currently may impact UK current or savings account holders who are either citizens or tax residents of the US, Gibraltar or the Crown Dependencies*.

We will report details of relevant accounts to HMRC annually.

*Crown Dependencies: Isle of Man, Guernsey, Jersey

For any additional information please go to

<http://www.hmrc.gov.uk/fatca/>

Customers resident in the Republic of Ireland

If your address is in the Republic of Ireland and you use any card issued on your account at any time during the year, you may be liable for the annual Irish Government Stamp Duty. If you are liable, we will debit the sterling equivalent of this tax directly from your account.

More information is available on the Irish Tax & Customs website

<http://www.revenue.ie/en/tax/stamp-duty/index.html>

Interest

When you became a customer we gave you information on the interest rates that will apply to your account and when we will take it from or pay it to you. You can get information on the most up-to-date interest rates or how we work out interest if you ask us by contacting our Customer Service Team on **0345 850 1234**. Interest rate information is also available on the website **bankofirelanduk.com**

Telling you about charges and interest on your account

We will tell you about any day-to-day running charges or interest we are going to take from your account at least 14 days before we take it. The 14 days starts from the date the notification is posted not from the date you receive it. Your statement(s) will advise you of arranged and unarranged overdraft interest and unarranged overdraft charges and the day we will debit your account.

Changes in interest rates

When we change the interest rate on your account we will update the information on our website within three working days. We may place notices in newspapers, usually The Times and The Daily Mail, or we will write to you personally.

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

Set off

If you have any other account with us that is in credit we can transfer money from that account to any other account (including a joint account) that you hold with us that is overdrawn or otherwise in default.

Statements

Your statement will show you every payment to and from your account and will be issued monthly in paper and electronically, at no charge. You can ask us to send you statements more often than monthly, but we may charge for this.

Please see our 'Schedule of Charges – GB Personal Banking' leaflet for details.

If you are a 365 online customer, you can now choose to switch to eStatements on selected accounts in your 365 online profile.

You should always check your statement. If your statement shows any payment which seems to be wrong, you should tell us as soon as possible so that we can investigate it for you.

Monthly pack – pre-notification of charges

We will tell you about any fees and charges before we take them from your account:

- ▶ The unpaid transaction fee.
- ▶ Transaction fees.
- ▶ Unarranged overdraft interest

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

- ▶ A summary of the charges that arose in the previous month, what each charge is for, the date the charges arose, and when we will take the charges from your account.
- ▶ A monthly account summary, which shows all the payments to or from your account in the previous month.
- ▶ 'Your charges explained' leaflet, which gives more information on how and when charges arise and how much they are.

Statement of Fees

Once a year we will send you a summary of all the charges and interest on your account for the previous 12 months.

The Statement of Fees will contain the following:

- ▶ Any interest taken from your account or paid to your account.
- ▶ Any overdraft related charges taken from your account.
- ▶ Charges for services linked to your personal current account.

Payments to your account

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

You can only pay in cheques that are made out to you. We can refuse to accept a payment into your account.

Payment instructions

If, after we have accepted your instruction to make a payment, you then instruct us to cancel it and we are able to do so, you will have to pay a charge which we will take from your account. However, if the payment has already left your account, you will not be able to cancel it.

We may refuse to make a payment from your account if there are not enough cleared funds available, or your account balance is over an arranged overdraft limit.

Standing orders

A standing order is a written instruction from you to pay a fixed amount from your account at regular intervals (every week, month, three months or year). The account the amount is paid into can be anywhere in the UK. It is a useful way to make regular fixed payments such as rent or loan repayments. To cancel or change the standing order you must tell us in writing. We must receive your instruction before the date the next payment is due to be paid. Alternatively you can view details, amend and cancel your standing orders by logging into 365 online (365online.com).

Direct debits

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

debit at any time up to the date of a payment. If you want to stop a direct debit you must write to the originator and to us.

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

Cash machines

You can make a cash withdrawal in Euros from your account using your Bank of Ireland UK Debit Card at a Bank of Ireland branch in the Republic of Ireland. These withdrawals will be converted to sterling at the cash buying rate.

Cash withdrawals using your Bank of Ireland UK Debit Card made at a Bank of Ireland cash machine in the Republic of Ireland will be converted to sterling at the cheque buying rate.

Ask our Customer Service Team on **0345 850 1234** for further details of rates available.

Recurring or Continuous Payment Authority (CPA) payments

This is a regular card payment when you give your credit or debit card details to a company and authorise them to take regular payments from your account, such as for a gym membership, magazine subscription or short term (payday) loan. These payments are often confused with direct debits, but do not offer the same guarantee if the amount or date of the payment changes.

Cancelling a Recurring or Continuous Payment Authority (CPA) payment

It should be possible to cancel these payments by telling the company taking the payments. However we recommend that you give the instruction to cancel in writing. You should also cancel them with the bank by confirming that you have stopped permission for the payments. Be aware that you will still be responsible for paying any money that you owe.

Cheques

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

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

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

We can give you an image of a cheque if you need it. If, within a reasonable period after we have paid the amount of a cheque, there is a dispute with us about that cheque, we will give you an image of the cheque as evidence. If we

unreasonably delay in doing this, we will pay the amount of the cheque back into your account until we have settled the dispute with you.

Cancelled cheques

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

- ▶ By writing to us.
- ▶ Through 365 phone.

If you decide to cancel a cheque you must give us as much notice as possible as a cheque cannot be cancelled once it has been paid. We will make all reasonable efforts to cancel a cheque. You may have to pay us extra fees.

Payments from your account

You should ensure that you have sufficient cleared funds or arranged overdraft facility on your account when you write a cheque or when a Standing Order (SO) or Direct Debit (DD) or Future Dated Payment (FDP) is due to be paid.

If there are insufficient funds / arranged overdraft available on your account on the morning when a SO, DD or FDP is due, we will try to make the payment again after 2pm the same day. This means that you have until 2pm that day to pay in enough money to ensure that the payment is made and any unarranged overdraft charges are avoided.

If a SO cannot be paid on the due date due to lack of funds / available arranged overdraft, we will try to pay it again the next day and for some SOs, for example, to loan accounts, up to 6 days after the due date. Cheques and DDs may be re-presented by the payee / originator any time after the due date.

Cleared Funds

Not all lodgements to your account will clear immediately. Please see the “When money is available – the clearing cycle” section below.

Telling you about payments we have not made

If we need to tell you that we have not paid the amount of a cheque or other items (such as a standing order), we will do this by letter, charge summary statement or by phone. In some circumstances, if fraud has occurred or is suspected, by SMS. You may have to pay us extra fees.

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

- ▶ If you do not have enough funds available in your account. Please see the ‘Schedule of Charges – GB Personal Banking’ brochure for the current charges that apply to unarranged overdrafts.

- ▶ If you have given us unclear, incorrect or incomplete instructions.
- ▶ If you have broken any condition of your account.
- ▶ If we suspect fraud or any other illegal activity.
- ▶ If we believe that your financial situation is significantly worse than it has previously been.
- ▶ If we have any legal or regulatory reason.
- ▶ If we consider that our business reputation may be damaged.

In the majority of cases we will tell you that we haven't made a payment as requested. We will do this in a variety of ways depending on the nature of your account and the type of payment:

- ▶ Card transactions – by displaying a message on the cash machine or other point of sale payment terminal immediately;
- ▶ Cheques – details will be notified to you on the Charges Summary statement that you receive when a cheque has been returned unpaid. Related charges will be displayed on your bank statement;
- ▶ Direct debits and standing orders – by displaying related charges on your bank statement and 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 ask us details of any payments we have refused to make, the associated charges and our reason for refusing to make the payment by **phoning 0345 850 1234**.

Crossed cheques

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

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

This is most important if you are not personally paying a cheque in (for example, because you are sending a cheque by post).

Post-dated cheques

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

Out-of-date cheques

If the date on a cheque is more than six months old, we may not pay it.

When money is available – the clearing cycle

Banks and Building Societies in the UK are changing how sterling cheques drawn on UK Banks are processed.

Starting in October 2017 a new, faster system of clearing cheques is being gradually introduced by all UK Banks and Building Societies. The new system will use a digital image of the cheque, speeding up the time it takes for it to clear.

As the changes are being phased in gradually, some cheques written from your account will clear in just one working day, and some will continue to go through the existing clearing cycle which is detailed below.

By the end of 2019 all sterling cheques drawn on a UK Bank or Building Society will clear on the working day after it is paid in.

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

Cheques paid into your Bank of Ireland UK account

If you pay a cheque into your account it will be included in your balance, for the purpose of working out interest, on the same day (day 1). The amount of the cheque will usually be available for you to withdraw or spend by the end of the next working day.

Amounts paid in at other banks

Until end of 2019 cheques may be cleared by either the new faster way or by the older clearing cycle below. When you pay an amount in at another bank it takes at least one extra working day to get to your account (day 2 rather than day 1). The value will be included in your balance, for the purpose of working out interest, on the next working day (day 3). The amount of the cheque will usually be available to withdraw or spend four working days after your account is updated (that is, on day 5). However, it can take up to six working days from the day your account is updated (until day 7) for the bank the cheque is from to return it unpaid.

Cheques you write from your account in the UK

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

Using our bank services at the Post Office®

The following services are available to personal customers at Post Office® outlets within the United Kingdom:

- ▶ Lodge cash and/or cheques into your account
- ▶ Cash withdrawal in pounds in the UK
- ▶ Check your balance

There are no extra charges for using banking at Post Office outlets. However, please note that the availability of these services will vary depending on different Post Office® outlet types.

Cheques paid in at the Post Office®

You can make a cheque lodgement using a pre-printed lodgement slip and a Bank of Ireland UK special purpose paying in envelope which are available at both Bank of Ireland UK branches and Post Office outlets.

All cheques must be:

- ▶ In UK pounds and drawn on a UK bank (no foreign currency cheques allowed)
- ▶ Payable to the name(s) shown on the pre-printed lodgement slip

Place your cheques, along with your completed pre-printed lodgement slip, into the envelope. Do not put cash in the envelope.

We receive the cheque on the next working day, so the clearing cycle for cheques set out in the section above (When money is available – the clearing cycle) is increased by one working day.

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

Lodging cash using your debit card

There are a number of ways you can lodge cash, both notes and coin, into your account. You will need either your Bank of Ireland UK debit card or your pre-printed lodgement slip. Timing of funds credited to your account will depend on the method of lodgement. If you pay the cash in before 4.30pm on

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

Cash paid in using a lodgement book, or personalised lodgement slip

If you lodge cash (including both notes and coin) using a Bank of Ireland UK lodgement slip before 7pm Monday to Friday, the cash will reach your account on the next working day. However, if you lodge cash after this time or on a Saturday, your lodgement will take an extra working day to reach your account.

Cash withdrawals in pounds in the UK from your current account

The cash you withdraw using your debit or cash card will be debited from your account immediately. You can withdraw any amount up to the daily limit on your card subject to available funds.

Checking your balance

You may check your current account balance using your Bank of Ireland UK debit card at all Post Office® outlets.

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

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

All payments you instruct us to make from your Account will be credited to the beneficiary bank within one Business Day following the date of receipt of the Payment Order. Please refer to the Transaction Information Box on pages 13-21 for further details.

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

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

Debit cardholders

Your balance shown on your regular statement may not take account of any debit card transactions (payments or withdrawals) that you may have made while the statement was being produced. This is because retailers have to send us a 'clearing file' for a transaction, and your statement may have been produced before we receive this file. In these circumstances you may not be able to withdraw the entire balance shown on your statement.

Running your account

Joint accounts

If two or more people hold the account as joint account holders, you authorise us to accept instructions from any one of you unless you tell us otherwise when you open the account. If you have authorised us to accept instructions from any one of the joint account holders, any one of you can withdraw the entire balance held in the account. If there are two or more account holders, the account holders are liable together, but also as individuals, for any money owing, including any overdraft or other debt.

If you want us to send all account holders separate bank statements, please contact our Customer Service Team on **0345 850 1234**.

There are a number of requests in relation to changes to your joint account that require authority from both or all parties to the joint account:

- ▶ Request to change address.
- ▶ Changing the frequency of receipt of bank statement.
- ▶ Request to close the account.
- ▶ Request to add a third party as a signatory on the account.

Protecting your accounts

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

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

- ▶ Let us know as soon as possible if you change your name, address, phone number or e-mail address.
- ▶ Check your statement or passbook regularly. (If there is a payment that seems to be wrong, you should tell us as soon as possible.)
- ▶ Sign any debit card and credit card as soon as you receive it.
- ▶ Always take reasonable steps to keep your card safe and your PIN secret. You must not tell your PIN to anyone or let anyone else use your card.
- ▶ Destroy the slip telling you your PIN promptly after receiving it.
- ▶ Take care when storing or destroying information about your accounts. People who commit fraud get your information in many ways, such as going through bins. You should take simple steps such as shredding printed information.
- ▶ Your post includes valuable information which could be used to commit fraud if it were in the wrong hands. If you

don't receive a bank statement, card statement or any other expected financial information, contact us.

- ▶ If you change the PIN we give you, choose your new PIN carefully.

Verified by Visa

Verified by Visa provides extra security when making online purchases using advanced technology to confirm the identity of the cardholder.

How does it work?

It usually works behind the scenes when you're shopping online, but sometimes you may be asked to provide more information to confirm the purchase.

In these cases, we will send you a text message or email as the purchase is going through. This will contain a one-time code which you should enter into the Verified by Visa box on screen.

Please note that we will never call or email you to ask for this code.

Keep your details up to date

To ensure you receive the text or email first time, we need your latest contact details. If your mobile number changes - please call us on **0345 736 5555***.

Liability for losses

In this section "card" means your debit or credit card and "(an)other payment instrument" means your PIN, password or other security information that you use to initiate a payment.

1. Unless we can show that you acted fraudulently or that you authorised the use of your card or other payment instrument by someone else, your liability for misuse of your card or other payment instrument will be limited as follows:
If the misuse occurred:
 - ▶ Before you received your card or other payment instrument;
 - ▶ After you notified us of loss, unauthorised use or that the security features might be known to someone else;
 - ▶ As a result of the card details being used by someone else but the card was not lost or stolen (for example the card was "cloned" or "skimmed" when you used it in a cash machine or payment machine);
 - ▶ As a result of the card details or other payment instrument being used by someone else to make a payment by phone or on line, you will not have to pay anything.
2. Otherwise, your liability is limited to the first £35 of losses which occur during the period of unauthorised use which starts when it is detectable that your card

or other payment instrument is in the possession of an unauthorised person and ends when you notify us of this.

3. You will be liable for all losses where the loss results from unauthorised use of a card on an account with a credit balance during the period of unauthorised use OR the unauthorised use of another payment instrument AND you have failed with intent or gross negligence:
 - ▶ To keep the card or other payment instrument safe,
 - ▶ To use the card or other payment instrument in accordance with the terms and conditions, or
 - ▶ To notify us of the loss or theft or that someone else might know your security information.

Changing your PIN

You can change your PIN to one that you find more suitable. You can choose a new four-digit PIN at any cash machine which offers this service. You will need to follow the instructions on screen. If you need more information about changing your PIN, phone us on **0345 850 1234**.

Security at cash machines

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

Choosing a cash machine

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

Using a cash machine

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

Leaving a cash machine

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

Emergency numbers (24 hours)

For lost and stolen cards or account security you can contact us:

At home: **0800 121 7790**

Abroad: **+44 800 121 7790**

Non, defective or late execution of transactions

If we are responsible for the non, late or defective execution of a transaction we will take the necessary steps to ensure that the transaction is correctly executed and restore your account to the state it would have been in if the transaction had been correctly executed.

Whether we are responsible or not for non, defective or late execution of a transaction you have asked us to make you have a right to ask us to make efforts to trace it and notify you of the outcome.

Direct Debit refunds

If you give your authority to take a direct debit payment of an unspecified amount from your account and the amount of the payment exceeds the amount you reasonably expected, taking into account your previous spending pattern you may request a refund within eight weeks of the date on which the funds were debited. We will also refund any interest you have paid in respect of the direct debit payment from the date it was taken from your account.

However, if you knew about the transaction at least four weeks before it took place and you gave your consent to execute the transaction directly to us you may not be entitled to a refund.

Financial difficulty – how we can help

If you find yourself in financial difficulty, you should let us know as soon as possible. Call our Customer Service Team on 0345 850 1234. We will try to help you solve the problem. We will look at your case sympathetically and positively.

The British Bankers Association has a leaflet called 'Dealing with Debt – A guide for customers', which provides practical information and helpful advice to those who are facing financial difficulty. It also details a number of organisations that can provide confidential, impartial and free help and advice. This is available on the website at www.bba.org.uk

How to complain

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

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

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

- ▶ In writing – send a letter to:
Bank of Ireland UK FREEPOST
Group Customer Complaints
PO Box 3191
Bristol
BS1 9HY
- ▶ Call our Customer Service Team on 0345 850 1234.
- ▶ If you have registered for our Banking 365 service, customer service advisers are available on weekdays until midnight. The phone number to call is 03457 365 333. If you are calling from outside the UK, the phone number to call is 003531 404 4000.
- ▶ Online – please use our complaint form located on our website in the “How to Complain” section www.bankofirelanduk.com/contact-us/how-to-complain

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

1. We will try to resolve your complaint as quickly as possible. If we are able to resolve your complaint with you directly within 3 business days of receipt we will follow this up with written confirmation. If we cannot resolve your complaint with you within 3 business days, we will write to you within five working days to confirm that we have received your complaint and that the issues being raised are to be investigated.
2. We will always deal with your complaint as quickly as we can. However, if we have not been able to settle your complaint within four weeks of receiving it, we will write to you with an update on our investigation and when we aim to send you a final response.
3. If we are unable to fully respond to your complaint within eight weeks of receiving it, we will write to you and explain why, and tell you when we expect to be able to do so. At this point we will also provide you with details of how you may refer to the Financial Ombudsman Service should you wish to do so.
4. If your complaint relates to a payment service transaction, we will make every effort to resolve your complaint as soon as possible; this will usually be within 15 days and not later than 35 days in exceptional circumstances. We'll make sure to keep you updated throughout the process.
5. Should you wish to complain we would ask that you approach your Customer Service Centre in the first instance. However, complaints can also be sent in

writing to Free Post Bank of Ireland UK, Group Customer Complaints, PO Box 3191, Bristol, BS1 9HY.

If you do not agree with our final response, or we cannot respond within eight weeks and you do not accept our explanations and the date we tell you we will give you a final response, you can refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can help solve or settle disputes between banks and their customers. They are entirely independent and their services are free to you. Ask us for a leaflet, or contact the Financial Ombudsman Service. For more information including eligibility to refer your complaint via the contact options set out below. If you decide to refer your complaint, you should do so within six months of the date of our final response letter.

Contact the Financial Ombudsman Service at:

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Phone: **0800 023 4567**

Switchboard: **020 7964 1000**

Email: **complaint.info@financial-ombudsman.org.uk**

Website: **www.financial-ombudsman.org.uk**

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

Financial Conduct Authority
12 Endeavour Square
London
E20 1JN

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

Closing your account

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

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

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

If we give you notice that we are closing your account, or if you request your account to be closed, we will immediately withdraw any overdraft and demand that you immediately repay all amounts you owe.

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

Most customers are entitled to receive 5 years of transaction history at account closure. Our policy is to provide this history electronically. If we have your email and mobile number on file, you will receive an email within 10 working days of closing your account containing a link with instructions on how to download your transaction history. If we don't have your e-mail and mobile number, you can contact our customer service at any point in the 5 years following closure to request your transaction history and we will provide it. The history we will provide will cover transactions that occurred within 5 years prior to the date of the request.

Closing a joint account

Requests to close or switch a joint bank account must be authorised by both or all parties to the account. If any account holder ceases to be a party to the account (except in the case of a deceased party), the account must be closed. If we are told about a dispute between the account holders, we will suspend the account until all account holders confirm that the dispute has been settled.

While the account is suspended, we will only allow you to use the account if all account holders sign the relevant instruction.

Moving your account to another bank

We hope you are happy with us, but if you want to you can switch your account to another bank or building society. Call our Customer Service Team on **0345 850 1234** if you require more details.

Regulation

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

Bank of Ireland UK adheres to The Standards of Lending Practice which are monitored and enforced by the LSB: www.lendingstandardsboard.org.uk.

Contact details

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

Phone: **028 9043 3000**

Website: **bankofirelanduk.com**

Financial Services Register Number 512956

Credit facilities

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

- ▶ Overdrafts will be provided by:

Bank of Ireland UK
Bow Bells House
1 Bread Street
London
EC4M 9BE

- ▶ Credit cards are provided by:

Bank of Ireland UK Credit Card Services
Bow Bells House
Bread Street
London
EC4M 9BE

Financial Services and Markets Act 2000

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

Advertising and marketing

We will make sure that all our advertising and promotional material is clear, fair and not misleading. We will only send marketing material to people who may be interested in a product and who the product would be suitable for. And we will be cautious about sending material to people aged under 18, and sending material relating to overdrafts.

Transaction Information Box

	Payment Service	Account Types	Authorisation Required ¹
1	Debit Card - payments where you are present	Current Accounts	If the retailer has compatible technology you will be required to follow the instructions on the terminal. Otherwise the transaction will be verified using your signature.
2	Debit Card - payments where you are not present	Current Accounts	You must provide to the retailer: (1) your debit card number; (2) the expiry date of your debit card; and (3) the three-digit security code. When online you may be asked to provide a Verified by Visa authentication. The retailer will then confirm if the transaction has been authorised.
3	Cash withdrawal in pounds in the UK using a debit card from a cash machine or cashback at a retailer counter (excluding Bank of Ireland UK branch counters)	Current Accounts Some Savings Accounts	Use of correct PIN with debit card
4	Cash withdrawals at Post Office® Counters using a debit card	Current Accounts Some Savings Accounts	Use of correct PIN with debit card
5	Cash withdrawal in a foreign currency outside the UK (excluding Bank of Ireland branch counters in Ireland)	Current Accounts	Use of correct PIN with debit card
6	Debit card - Recurring or Continuous Payment Authority (CPA) payment See page 10	Current Accounts	You must provide to the originator: (1) your debit card number; (2) the expiry date of your debit card; and (3) the three-digit security code. The originator will then confirm if the transaction has been authorised
7	Direct Debits	Current Accounts	To set up a Direct Debit on your Account, you must complete an agreement with the originator. The originator will require your Account number and sort code to process the transaction

Cancelling a transaction	Processing Times ²	Cut-off Times for receipt of Instructions ³	Limits ⁴
Once the payment has been confirmed, you cannot cancel the transaction	Debited from your available balance immediately following request from the retailer.	Not applicable	Variable
Once the payment has been confirmed, you cannot cancel the transaction	Debited from your available balance immediately following request from the retailer.	Not applicable	Variable
Once the withdrawal has been made, you cannot cancel it	Debited from your available balance immediately	Not applicable	An overall combined daily limit of £500 normally applies unless otherwise specified. This limit includes a maximum £300 cashback amount from retailers. Cash machine providers and retailers may apply additional limits to transactions and lower limits may apply in some countries from time to time. You are advised to check with us to ensure your card is valid for cash machine withdrawals in any country you plan to visit and that no other restrictions apply
Once the withdrawal has been made, you cannot cancel it	Debited from your available balance immediately	You can only carry out this type of transaction during Post Office [®] opening hours	
Once the withdrawal has been made, you cannot cancel it	Debited from your available balance immediately	Not applicable	
To cancel this type of transaction, you must contact the originator or confirm to the Bank that you have stopped permission for the payments	The amount of each Recurring or Continuous Payment Authority (CPA) payment will be debited from your available balance immediately	Your instruction to cancel a debit card recurring transaction should be received by us 1 Working Day prior to the date that the payment is due	No limits apply
You can cancel a Direct Debit payment at any time up to and including the due date. To cancel this type of transaction, you must contact the Bank and the originator	Debited from your available balance up to 8pm on D and processed on the same Working Day	Not applicable	No limits apply

Transaction Information Box (cont.)

	Payment Service	Account Types	Authorisation Required ¹
8	Standing Orders	Current Accounts	To set up a Standing Order on your Account, we will require: (1) your Account number and sort code; (2) the payee's name, account number and sort code; (3) a reference, if applicable, to identify the payment; (4) amount and frequency of payment, and (5) your authority to make the payment by signing a standing order request form (either in writing or through our 365 online service)
9	Sending money outside the UK/ SEPA (Stg and Euro)	Current Accounts Savings Accounts	Completion of a Telegraphic Transfer instruction. You will require: (1) your IBAN (2) the payee's name and bank details – IBAN, bank name & address.
10	Sending money outside the UK (currencies other than Stg or Euro)	Current Accounts Savings Accounts	Completion of a Telegraphic Transfer instruction. You will require: (1) your IBAN (2) the payee's name and bank details – IBAN, bank name & address.
11	Sending money within the UK - online transfers/ Future Date Payments (Stg)	Current Accounts Savings Accounts	In accordance with your 365 authority.

Cancelling a transaction	Processing Times ²	Cut-off Times for receipt of Instructions ³	Limits ⁴
You can cancel a Standing Order payment (either in writing or through our 365 online service) at any time before the end of the Working Day preceding the date on which the funds are debited from your Account	Debited from your available balance up to 4.30pm on D and processed to a Bank of Ireland UK account on the same Working Day and to other accounts by the end of D+1 Working Day	Your instruction to set up a Standing Order payment should be received by us 2 Working Days prior to the 1st payment due date	An upper limit of £3,000 applies on standing orders set up on 365 online
Once the transaction has been made you cannot cancel it	Processed by the end of D+2	Instruction must be received before 12 noon	No limits apply
Once the transaction has been made you cannot cancel it	Wholly executed within EEA Debited from your balance immediately on D and processed by end of D+4 Working Days.	Instruction must be received by 12 noon	No limits apply
	Not wholly executed with EEA You will be advised of the likely processing time when you request the transaction.	Not applicable	
Once a transaction has been made you cannot cancel it.	Debited from your available balance immediately and processed by the end of D+1 Working Day.	Instruction must be received by 4.30pm	There is a transaction limit per working day of £20,000 for payments on 365 online. For added security, payments to Payees added using security code sent to your mobile phone are subject to a limit of £10,000. Where payments are requested on, or scheduled for a Saturday, Sunday or Bank Holiday, these payments will be processed on the next working day and will be subject to the limit for that working day.

Transaction Information Box (cont.)

	Payment Service	Account Types	Authorisation Required ¹
12	Sending money outside the UK - online SEPA transfers/ Future Date Payments (Euro)	Current Accounts Savings Accounts	In accordance with your 365 authority. You will need the recipients IBAN and BIC details.
13	Sending money outside the UK - online (currencies other than Stg or Euro)	Current Account Savings Account	In accordance with your 365 authority
14	Sending money within the UK - Pay to Mobile (Stg only)	Current Accounts Some Savings Accounts	Client ID Date of Birth / Last 4 digits of contact number 3 digits from their 6 digit security number

Cancelling a transaction	Processing Times ²	Cut-off Times for receipt of Instructions ³	Limits ⁴
<p>Once the transaction has been made you cannot cancel it.</p> <p>A request to recall payments can be made in certain circumstances. Please contact 365 on 0345 736 5555.</p>	<p>Debited from your available balance immediately and processed by the end of D+1 Working Day. Note: For these transfers you will need the recipients IBAN and BIC details.</p>	<p>Instruction must be received by 4.30pm</p>	<p>There is a transaction limit per working day of £20,000 for payments on 365 online. For added security, payments to Payees added using security code sent to your mobile phone are subject to a limit of £10,000. Where payments are requested on, or scheduled for a Saturday, Sunday or Bank Holiday, these payments will be processed on the next working day and will be subject to the limit for that working day.</p>
<p>Once the transaction has been made you cannot cancel it</p>	<p>Wholly executed within the EEA Debited from your balance immediately on D and processed by end of D+4 Working Days.</p>	<p>Instruction must be received by 4.30pm</p>	<p>There is a transaction limit per working day of £20,000 for payments on 365 online. For added security, payments to Payees added using security code sent to your mobile phone are subject to a limit of £10,000. Where payments are requested on, or scheduled for a Saturday, Sunday or Bank Holiday, these payments will be processed on the next working day and will be subject to the limit for that working day</p>
	<p>Not wholly executed within the EEA You will be advised of the likely processing time when you request the transaction.</p>	<p>Not applicable</p>	
<p>Once the withdrawal has been made, it cannot be cancelled. Future dated payments not possible.</p>	<p>Debited from your available balance immediately</p>	<p>Same as online</p>	<p>Pay to Mobile limits in a day (for single or joint accounts): Max amount in a single transfer is £100 Max amount any one person can send is £300 (in our new app with additional security credentials the limit is £500) Max amount any one person can receive is £600 Please note a min transfer amount is £5</p>

Transaction Information Box (cont.)

	Payment Service	Account Types	Authorisation Required ¹
15	Sending money within the UK - own account transfers/ pay bills (Stg only)	Current Accounts Some Savings Accounts	Client ID Date of Birth / Last 4 digits of contact number 3 digits from their 6 digit security number
16	Sending money within the UK - CHAPS from your account (Stg only)	Current Accounts Savings Account	Completion of a Telegraphic Transfer instruction. You will require the payee's name, address and bank account details – account number and sort code
17	PISP Payment	Current Accounts	Client ID and One-Time Passcode
18	Cash Lodgements to an account (Stg only within the UK ²)	Current Accounts Savings Accounts	To make a lodgement to an account, we will require: (1) account name, account number and sort code; (2) an optional reference to identify the payment may also apply.

Cancelling a transaction	Processing Times ²	Cut-off Times for receipt of Instructions ³	Limits ⁴
<p>Once the withdrawal has been made, it cannot be cancelled.</p> <p>Future dated payments not possible</p>	<p>Debited from your available balance immediately</p>	<p>Same as online</p>	<p>Daily limit for mobile banking app payments mirrors 365 online i.e. there is a total transaction limit per working day of £20,000 for payments. Payments to an individual payee are limited to £10,000 per working day if the payee was set up via a security code to your mobile, if payee was set up via post the limit is £20,000</p>
<p>You are not entitled to cancel this payment</p>	<p>Debited from your available balance immediately on D and processed on the same Working Day</p>	<p>Instruction must be received before 11.30am</p>	<p>No limits apply</p>
<p>Once the transaction has been made you cannot cancel it.</p> <p>Where making a recurring or future dated payment you can cancel these using our online banking channels at any time before the end of the Business Day preceding the date on which the funds are due to be debited from your Account.</p>	<p>Debited from your available balance immediately and processed by the end of D+1 Working Day.</p>	<p>Not applicable</p>	<p>There is a transaction limit per working day of £10,000 for PISP payments. this limit is shared with 365 online and payments from either channel will reduce your available daily limit. Where payments are requested on a Saturday, Sunday or Bank Holiday, these payments will be processed on the next working day and will be subject to the limit of that working day.</p>
<p>Once a lodgement has been made you cannot cancel it.</p>	<p>To a Bank of Ireland UK account: The lodgement will be received by the payee on the same Working Day. Cash must be lodged separately in order to achieve this</p>	<p>Instruction must be received by 4.30pm</p>	<p>A limit of £25,000 applies</p>
	<p>To another Bank: Lodgement will be processed by the end of D+1 Working Day.</p>	<p>Instruction must be received by 4.30pm</p>	<p>A limit of £25,000 applies</p>

Transaction Information Box (cont.)

	Payment Service	Account Types	Authorisation Required ¹
19	Cash Deposits at Post Office® Counters using debit card	Current Accounts Savings Accounts	Use of debit card
20	Cash Deposits at Post Office® Counters using Bank of Ireland UK pre-printed lodgement slip	Current Accounts	Use of Bank of Ireland UK pre-printed lodgement slip
21	Receiving money from outside the UK	Current Accounts Savings Accounts	None

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

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

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

⁴ Limits - other limits may apply for specific customers.

⁵ Lodgements and transfers to another Bank of Ireland UK account - the facility to lodge cash across jurisdiction has been withdrawn between Bank of Ireland UK to Bank of Ireland ROI branches.

⁶ The SEPA Zone comprises of all the countries within the Single Euro Payment Area Scheme. For more information and a list of countries please refer to www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-list-of-sepa-scheme-countries/

Cancelling a transaction	Processing Times ²	Cut-off Times for receipt of Instructions ³	Limits ⁴
Once the deposit has been made, you cannot cancel it	The amount of the deposit will be credited to your account shortly after the lodgement.	You can only carry out this type of transaction during Post Office [®] opening hours	A maximum cash limit of £20,000 including £250 coin per day via Post Office [®] outlets. Amounts greater than £10,000 cash and /or £500 coin on a weekly basis or £2,000 cash in a single daily transaction can only be deposited at a pre-agreed Post Office [®] outlet ⁷ .
Once the deposit has been made you cannot cancel it	If the funds are paid in before 7pm on a Bank of Ireland UK Working Day, we will credit your Account the same Working Day. If the funds are paid in after 7pm, or on a non Bank of Ireland UK Working Day, the processing will take an additional Bank of Ireland UK Working Day	You can only carry out this type of transaction during Post Office [®] opening hours	A maximum cash limit of £20,000 including £250 coin per day via Post Office [®] outlets. Amounts greater than £10,000 cash and /or £500 coin on a weekly basis or £2,000 cash in a single daily transaction can only be deposited at a pre-agreed Post Office [®] outlet ⁷
Not applicable	The amount of the payment will be credited to your account immediately after receive it from the paying bank.	None	No limits apply

⁷ Services may vary depending on Post Office type, please check with your local Post Office branch.

Cheques and drafts are excluded from The Payments Services Order 2009.

Transactions will only be processed where there is a sufficient available balance.

“D” means the day on which we receive the instruction

“Working Day/Days” means a day or days when the Bank is open for business

“Processed” means received by the payee’s bank

“EEA” means European Economic Area

Deposit Guarantee Scheme – Information Sheet

Basic Information about the protection of your eligible deposits

Eligible deposits in Bank of Ireland (UK) plc are protected by:

Limit of protection:

If you have more than one eligible deposit at the same bank / building society / credit union:

If you have a joint account with other people:

Reimbursement period in case of bank, building society or credit unions failure:

Currency of reimbursement:

To contact Bank of Ireland (UK) plc for enquiries relating to your account:

To contact the FSCS for further information on compensation:

More information:

The Financial Services Compensation Scheme (“FSCS”)¹

£85,000 per depositor per bank / building society / credit union²

The following trading names are part of your bank / building society / credit union:

‘Bank of Ireland UK’ and **‘Post Office Money’**
and savings accounts under the **‘AA Savings’** brand
provided by Bank of Ireland UK

All your eligible deposits at the same bank / building society / society / credit union are “aggregated” and the total is subject to the limit of £85,000²

The limit of £85,000 applies to each depositor separately³

20 working days⁴

Pound sterling (GBP, £), or, for branches of UK banks operating in other EEA Member States, the currency of that State.

If you need to contact Bank of Ireland UK, in the first instance please contact your Relationship Manager or call us on **0345 850 1234**.

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London
EC3A 7QU

Tel: 0800 678 1100 or 020 7741 4100
Email: ICT@fscs.org.uk

www.fscs.org.uk

1Scheme responsible for the protection of your eligible deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

2General limit of protection

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names.

Bank of Ireland (UK) plc also trades under Bank of Ireland UK, Post Office Money and AA Savings. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- a) Certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- b) A death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- c) The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained at www.fscs.org.uk

3Limit of protection for joint accounts

In the case of joint accounts, the limit of £85,000 applies to each depositor. However, eligible deposits in an account to which two or more people are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

4Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU.

Tel: 0800 678 1100 or 020 7741 4100

Email: ICT@fscs.org.uk

It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained at www.fscs.org.uk

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If your deposits are eligible, the bank, building society or credit union will confirm this on your account statement.

Exclusions List

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
 - ▶ Credit institution
 - ▶ Financial institution
 - ▶ Investment Firm
 - ▶ Insurance undertaking
 - ▶ Reinsurance undertaking
 - ▶ Collective investment undertaking
 - ▶ Pension or retirement fund¹
 - ▶ Public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at www.fscs.org.uk

¹Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.



Protected

We can provide this document in Braille, in large print or on CD or audio tape.

Please ask any member of staff for details.

bankofirelanduk.com

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc. Registered in England and Wales (no. 7022885), Bow Bells House, 1 Bread Street, London EC4M 9BE

GBCP01.13 (08/19)

CMC0819353 / Aug19