

Eligibility checker –Terms and conditions

If you use the overdraft eligibility checker tool to calculate your likelihood of getting an overdraft then the following applies. Terms and conditions for an overdraft application are separate to these and are found in bankofirelanduk.com/overdrafts.

1. This tool is operated by Experian Limited trading as HD Decisions on behalf of Bank of Ireland UK plc (BOIUK). It is designed to give you an indication of how likely you are to be accepted, should you make a full application for a BOIUK overdraft. The results of this search will not impact on your credit score or your ability to apply for credit elsewhere.
2. In order to determine your eligibility for a BOI UK overdraft, we will use the information held at Experian . How we and Experian will use your information is detailed in our Bank of Ireland UK plc Privacy Notice. By confirming your agreement to proceed you are confirming that we may each use your information in this way.
3. Your eligibility is determined by a high-level check of your credit record and the additional information you have provided. This does not constitute an offer of credit, and you may be referred or declined once a full assessment of your application has been completed. We will complete a full assessment once you apply, to determine whether we can offer you an overdraft and the amount you will be eligible for.
4. This eligibility checker only applies to BOIUK, as other providers of overdrafts may use different decision methods.
5. The result of this tool is indicative only and dependent on the accuracy of the information that you have provided. The results do not guarantee that you will be offered an arranged overdraft of the amount selected.

The use of personal information:

1. Experian will provide BOIUK with publicly held data (including the electoral roll) and shared credit performance data. If you have a financial associate their data may also be provided.
2. The information provided by Experian will be used by Experian and BOIUK to help determine your eligibility for an overdraft provided by BOIUK. Experian will place a quotation search footprint on your credit report, whether or not you decide to apply for the product. This search will not affect your ability to gain credit.
3. The information may also be supplied by Experian to other organisations and used by those organisations for the purposes of checking identity, preventing fraud, tracing and collection of debt. Experian may also use the data to undertake statistical analysis.
4. You can contact Experian as follows if you wish to obtain a copy of your credit report.

Experian Ltd,
PO Box 8000,
Nottingham
NG80 7WE
www.experian.co.uk