Date: 27th August 2026

We are making some changes to your Personal Savings Account Term & Conditions.

Please take a few minutes to read this letter – it includes important information about your account.

Dear Customer

We have made some changes to your terms and conditions. These changes will come into effect on the 31st October 2026.

You can see a summary of everything that's happening on the next pages. You will find copies of your Savings Terms and Conditions on our website www.bankofirelanduk.com/rates-and-fees/gb-rates-and-fees/terms-and-conditions/.

Why are we making changes to your Terms and Conditions?

We are always looking for ways to improve our service by simplifying our products and keeping your money safe. Along with the specific changes detailed below, we've also rewritten your terms and conditions to make them shorter and easier to read. We've taken out mentions of old features and combined everything into one document, so it's easier to find the key information you need.

What do I need to do?

You should make sure your details, like your email address are up to date before 31st October 2026. You can find out how to update your email, address and phone number at www.bankofirelanduk.com/help-and-support/faqs/general-queries/ under 'How can I update my personal details?'.

We hope you'll be happy with your new, simpler terms and conditions. If you're not, you can close your account without notice, charge, or loss of interest. To do this, please contact us before 31st October 2026. If we don't hear from you by this date, we'll assume you accept the changes.

Where can I get more help and support?

You can call us on 0345 850 1234, Monday to Friday 9am to 5pm and Saturday 9am to 2pm and we'll be happy to help.

If you would like a paper copy of your new Terms and Conditions, please call us.

What's Changing?

General Terms and Conditions

Statements	-	We may not send you a statement if you have not made a transaction. We will provide one at least once a year.
Payments in and out	-	We've made it easier to find all the details on how to pay money in and take money out of your account.
Unauthorised Transactions	- -	We've made it clearer what happens if you report an unauthorised transaction. We've also explained when we will give you a refund.
Authorised Push Payment Fraud	-	We've explained what you need to do and what we will do if someone misleads you into sending money to their account.
Making changes to your account	- -	We've made it clearer when we can make changes to your terms, interest rates and charges. We've also explained how much notice we'll give you before any changes happen.
Closing your account	- -	We've updated the reasons we can close your account with or without notice. In some cases, we'll now give you 90 days' notice before closing your account.
How we will contact you	- -	From now on, we'll contact you by email. If we don't have your email address, we'll continue to contact you by letter. Please make sure your email address is up to date so we can keep you informed about your savings account.
Inactive Accounts	- - -	To help protect you from fraud, if you don't use your account for three years, we may treat it as inactive. We've explained what this means for you and your account. Unfortunately you will not be able to re-activate the account and we will ask you to close it.

Thank you for saving with Bank of Ireland.

Yours sincerely,

Bank of Ireland UK