

Personal Banking



# A guide to Personal Banking



**Bank of  
Ireland  
UK**

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## Welcome to Bank of Ireland UK

We understand that everyone's banking needs are not exactly the same, so our team aims to help you find the right accounts and services to suit your needs. This guide is part of your account opening pack. Please read it with the other brochures we gave you. It explains how we can help you manage your money with ease.

## Opening your account

To open an account with us you must fill in an application form. Before we open an account for you, we must check your identity and home address. We may also consult a credit-reference agency to check your address and, if necessary, get information on your financial commitments. The credit-reference agency will keep a record of our search, whether or not your application goes ahead. This record will be available to other organisations that make similar searches and could affect your ability to get credit elsewhere for a short period of time. When you open your account with us we may ask for a banker's reference from your current bank (if any).

## 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 choose, 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 you can use abroad
- ▶ A chequebook (if you request one)
- ▶ 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.

For more information please contact your local branch or phone 0800 0850 444.

**We can also provide you with our basic bank account, please see our Basic Cash Account brochure.**

## 365 phone and digital banking

You can carry out your day to day banking safely and securely on a computer, smartphone or tablet. Banking is available 24 hours a day, 7 days a week, at a time and a place that suits you. You can check your balance, transaction history, pay a bill or transfer money. It's all there at your fingertips.

If you don't have a smartphone, tablet or computer don't worry. You can register for phone banking. This allows you to carry out many transactions by phone, without having to go to a branch or call the call centre.

For more information visit [bankofirelanduk.com/waystobank](http://bankofirelanduk.com/waystobank).

## Personal Current Account

### Text Alerts<sup>1</sup>

We don't charge for sending you text alerts and we'll automatically register you to receive text alerts if you've provided us with a valid mobile phone number (we can't send texts to landlines).

Most mobile phone companies don't charge you for receiving texts, although you should check with your provider if you're unsure – especially if you think you might receive texts whilst overseas.

If you have a joint account you'll both get the alert so long as we have both numbers. We'll only send the alert once so if you delete it we won't be able to send it again.

We'll send the alerts:

- ▶ Monday – Friday, except for UK Bank Holidays
- ▶ After 8am

So you know which account we're alerting you about we'll include the last four digits of your account number in the text

There are a number of reasons which may explain why you have not received a text alert.

- ▶ Network problems
- ▶ Out of coverage
- ▶ Phone turned off or full (i.e. no space for messages)
- ▶ Phone number no longer active

- ▶ You have not provided a valid mobile number
- ▶ When a member of a joint account opts out of alerts, all account holders are automatically opted out.

Another possible reason is that your account may not have been in a status that would trigger an alert. For more details about the alerts we issue and what you should do after receiving one, please see our Personal current account charges explained or Student account charges explained brochures.

Please make sure we have an up-to-date mobile number for you. You can use our digital banking to update your personal details. Alternatively please call us on 0345 736 5555\* or visit one of our branches in Northern Ireland.

\* Calls are recorded for training and monitoring purposes. 03 calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

Although we try to ensure that all alerts are sent to you on time, you shouldn't rely on this service alone to give you the most accurate information.

You may request not to be enrolled in this programme of alerts when you open your current account or you can opt out at any time but by doing so you may incur avoidable charges:

- ▶ For unarranged overdraft alerts, use our digital banking. Just go to 'Manage account alerts' on the Services menu. Alternatively, if you do not use digital banking, you can call us on 0345 6016 157
- ▶ For arranged overdraft alerts please call us on 0345 6016 157\*

\*Calls are recorded for training and monitoring purposes. 03 calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

\*Mon-Fri 9am - 5pm, Sat 9am-2pm, UK Bank Holidays 9am - 2pm, closed on Sundays. For your security and to improve our service to you, we may record and monitor phone calls for training purposes.

†Alerts are not issued regarding Basic Cash Accounts.

## 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 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](http://bankofirelanduk.com/openbanking).

## Foreign exchange services

If you are travelling abroad we can provide foreign currency. To order foreign currency and for details of exchange rates and charges, just contact your local branch.

## 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 may 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 quickly and efficiently either at your branch, over the phone or online. You can apply for a loan online.

## Overdraft requests

When you apply for an 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 account holder(s) 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.

## 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.

## Cooling-off period

If you are not happy about your choice of current account you can close it within 14 days of:

- ▶ the day you enter into the contract; or
- ▶ the day on which you receive the contract terms and conditions and other information; whichever is later.

This 14-day period is known as the 'cooling-off period'. It does not apply to:

- ▶ an account or contract for financial services where the price has risen or fallen during the 14-day period.

If you want to cancel an account within the 14-day cooling-off period you should call us for free on 0800 0850 444 or write to your branch.

When you cancel an account in the cooling-off period we will give you all your money back with any interest it has earned. If the account conditions state that you have to give notice to close the account, during the cooling-off period that condition

will not apply. You will not have to pay any extra charges that normally apply when you close the account without giving notice. When you close the account you will have to pay us any amounts you owe us, including interest and charges.

If you want to close your account after the cooling-off period you may have to pay charges.

## How our accounts work

### Opening hours

You'll find all our opening times on our website: [bankofirelanduk.com](http://bankofirelanduk.com). However, there are specific cut-off times for providing different types of instructions. You can check these in the 'Transaction Information Box'.

You can also access your money through Post Office® branches throughout Northern Ireland and the rest of the UK.

365 phone and digital banking offers you the convenience and flexibility to do your day-to-day banking at any time or in any place that suits you. For more details visit [365online.com](http://365online.com) or call 03457 365 555.

\*Calls are recorded for training and monitoring purposes. 03 calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

If you are interested in extra products, phone our Sales Team on 0800 0850 444. Their opening hours are Monday to Friday (except bank holidays) between 9am and 5pm.

### 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). You can use our digital banking service to update your personal details. Alternatively please call us on 0345 736 5555\*.

\*Calls are recorded for training and monitoring purposes. 03 calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

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

### Fees and charges

When you become a customer we will give you details of the day-to-day costs for running your account.

Details are given in the fees & charges brochure which are available on our website at [bankofirelanduk.com](http://bankofirelanduk.com). You can get details of our up-to-date fees and charges by calling 0345 601 6157 or from any branch.

\*Calls are recorded for training and monitoring purposes. 03 calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

## Tax information

The Governor and Company of the Bank of Ireland ("the Bank") and its subsidiaries, including Bank of Ireland (UK) plc, are required to report certain information about account holders who are United States (U.S.) citizens and/or who are tax resident in countries or territories outside the United Kingdom. This is in accordance with the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS), specifically under Section 222 of the Finance Act 2013 and the International Tax Compliance Regulations 2015 (SI 2015/878).

If requested please complete the relevant sections of the FATCA and CRS self certification form and provide any additional information requested. In some circumstances, we may be required to share your account information with HM Revenue & Customs (HMRC), who may then share it with tax authorities in other countries or territories.

The information shared may include:

- ▶ Your name, address, date of birth, and in some circumstances your place of birth.
- ▶ Your tax identification number (TIN).
- ▶ Your account number and account balance or value at the end of the reporting period.
- ▶ Gross amounts paid or credited to your account (for example, interest, dividends, redemption payments).
- ▶ The type of account (for example, depository account).
- ▶ Whether a valid self-certification is held.
- ▶ Whether the account is joint (and the number of joint holders).
- ▶ Whether the account is new (opened on or after 1 January 2016) or pre-existing (opened before 1 January 2016).

The self-certification form is only used to request information where such a request is permitted under UK law.

Please note: Bank of Ireland cannot provide

tax advice. For any tax-related questions or further information, please contact HMRC, your professional tax adviser or visit HMRC's website ([www.gov.uk/guidance/automatic-exchange-of-information-account-holders](http://www.gov.uk/guidance/automatic-exchange-of-information-account-holders)). You must inform the Bank if any of the information you provide changes.

## 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 [www.revenue.ie/en/property/stamp-duty/other-stamp-duty/financial-cards/index.aspx](http://www.revenue.ie/en/property/stamp-duty/other-stamp-duty/financial-cards/index.aspx).

## Interest

When you become a customer we will give 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 by contacting your branch or on our website at [bankofirelanduk.com/rates-and-fees](http://bankofirelanduk.com/rates-and-fees)

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

## Telling you about charges and interest on your account

We will send you a statement(s) detailing any charges or interest we are going to take from your account, 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 rates on your account we will update the information in our branches and on our website within three working days. We may place notices in newspapers, usually The Irish News, the Belfast Telegraph and Newsletter, or we will write to you personally.

To help you compare rates more easily, the old rate will also be shown on 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.

## Monthly pack – pre-notification of overdraft charges

We will tell you about the following charges before we take them from your account.

- ▶ The unpaid transaction fee
- ▶ Overdraft interest

If you have to pay any of these charges, each month we will send you a pack that will include 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.

Fees and interest will be charged to your account on separate dates and you will be advised of the charge dates in the pack.

## 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, or refuse to open an account without giving you any reason.

## 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.

## Sending money within the UK - Credit Transfers

You can make a cheque lodgement to your account by credit transfer through another Bank of Ireland UK branch.

Cheque lodgements made at a Bank of Ireland UK branch counter will be credited to your account on the following business day. However, cheques lodged through a self-service Bank of Ireland UK Lodgement cash machine will be credited to your account on the same business day.

Bank of Ireland UK Lodgement cash machines are available in many Bank of Ireland UK branches. Please ask for further details at any branch.

## 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 in to digital banking.

## 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. You also can cancel a direct debit with us by logging in to digital banking.

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.

## 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
- ▶ By calling into your branch
- ▶ By phoning your branch or 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.

## Payments from your account

You should ensure that you have sufficient cleared funds or agreed 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/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 'Personal current account charges explained' 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 contacting your local branch.

### **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**

A new, faster system of clearing cheques has been introduced by all UK Banks and Building Societies. The new system uses a digital image of the cheque, speeding up the time it takes for it to clear. Because of this change, 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.

### **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 to 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 slip (from your cheque or lodgement book) and a Bank of Ireland UK special purpose paying in envelope which is 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.

## **Cash paid in using your debit or cash card**

You can pay in cash to your account. You will need either your Bank of Ireland UK debit card or cash card.

## **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 or cash 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 page 15 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.

### **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 regularly. (If there is a payment that seems to be wrong, you should tell us as soon as possible.)
  - ▶ Sign any cash card and debit 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.
  - ▶ If you write down your PIN try to record it in a way that will not be recognised by others.
  - ▶ Destroy the slip telling you your PIN as soon as you receive it.
  - ▶ 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.
  - ▶ If you change the PIN we give you, choose your new PIN carefully.
- ▶ 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.

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.

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.

## Keep your details up to date

We need your latest contact details. If your mobile number or your email changes - please call us on 0345 736 5555, visit one of our branches in Northern Ireland or use our digital banking service to update your personal details.

\* Calls are recorded for training and monitoring purposes. 03 calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

## Liability for losses

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

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;

## 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, contact your branch.

## 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. We would encourage you to contact us on 0345 736 5555\*. We will try to help solve the problem. We will look at your case sympathetically and positively.

\*Calls are recorded for training and monitoring purposes. 03 calls cost no more than calls to geographic numbers (01 or 02). Calls from landlines and mobiles are included in free call packages.

## How to complain

We aim to provide a first-class service. We hope you're happy with your account and our service, but if something goes wrong we'd like to try to put things right. You can make a complaint by any of the ways set out below.

- ▶ Fill in our online complaint form at [bankofirelanduk.com/help-and-support/how-to-complain](http://bankofirelanduk.com/help-and-support/how-to-complain)
- ▶ Email us [NICustomerCare@boi.com](mailto:NICustomerCare@boi.com)
- ▶ Call us on 0345 7 36 5 333
- ▶ Visit any of our branches and speak to a member of staff
- ▶ Write to us at Free Post Bank of Ireland UK, UK Customer Relations, PO Box 3191, Bristol, BS1 9HY.

## The complaints process

We're dedicated to sorting out complaints and we want to put things right as soon as we can. We'll

make every effort to resolve a payment transaction complaint as soon as possible, and no later than 15 business days or, in exceptional circumstances within 35 business days. Where a complaint is about any other matter, please allow up to eight weeks. We'll keep you updated of our progress throughout.

### **Summary resolution communication**

We send this by letter or email if we've been able to resolve your complaint to your satisfaction within three business days after we received your complaint. We'll also tell you about the Financial Ombudsman Service.

### **Final response**

We'll try to resolve your complaint within three business days. If that's not possible, we'll send a letter or email acknowledging the issue. We will also keep you updated on the progress of your complaint.

Once we've answered your complaint, you'll receive a final response letter.

This letter will include:

- ▶ details of our investigation,
- ▶ our decision,
- ▶ next steps and actions that might be needed, if these are required, and
- ▶ information about the Financial Ombudsman Service.

### **Financial Ombudsman Service**

If you are unhappy with our final response, or if we have failed to respond within eight weeks, you may 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. If you decide to refer your complaint, you should do so within six months of the date of our final response letter.

### **How to contact the Financial Ombudsman Service**

#### **Online**

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [financial-ombudsman.org.uk](http://financial-ombudsman.org.uk)

### **Phone**

0800 023 4567 (calls to this number are charged at the same rate as 01 or 02 numbers on mobile tariffs)

Outside the UK: +44 20 7946 1000

### **Letter**

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

### **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 and a new account opened in the name(s) of the remaining party/parties. All unused cheques held by the account holder who will no longer have any dealings with the account must be returned to us. 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, or you give us a new application signed by all account holders. While the account is suspended, we will only allow you to use the account if all account holders sign the relevant instruction.

### **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), 45 Gresham Street, London, EC2V 7EH.

### **Contact details**

Bank of Ireland UK  
1 Donegall Square South  
Belfast  
BT1 5LR  
Phone: 028 9043 3000  
Website: [bankofirelanduk.com](http://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 are provided by:  
Bank of Ireland UK  
45 Gresham Street  
London  
EC2V 7EH

## 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. We will be cautious about sending overdraft material to people aged under 18, and sending personal loan material to people aged under 21.

## Transaction Information Box

	Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
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.	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
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 authenticate the payment.  The retailer will then confirm if the transaction has been authorised.	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

	Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
3	Cash withdrawal in pounds in the UK using a debit or cash card from a cash machine or cashback at a retailer counter (excluding Bank of Ireland UK branch counters).	Current Accounts	Use of correct PIN with debit or cash card.	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.
4	Cash withdrawals at Post Office® Counters using a debit or cash card.	Current Accounts	Use of correct PIN with debit card.	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.	
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.	Once the withdrawal has been made, you cannot cancel it.	Debited from your available balance immediately.	Not applicable	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.
6	Debit card - Recurring or Continuous Payment Authority (CPA) payment.  See page 6	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.	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

	Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
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.	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
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 digital banking service).	You can cancel a Standing Order payment (either in writing or through our digital banking 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.	Daily and/or transaction amount limits apply on digital banking and are advised when you use the service.
9	Sending money outside the UK/SEPA (Stg and Euro).	Current 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.	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

	Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
10	Sending money outside the UK (currencies other than Stg or Euro).	Current 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.	Once the transaction has been made you cannot cancel it.	<p>Wholly executed within EEA</p> <p>Debited from your balance immediately on D and processed by end of D+4 Working Days.</p> <p>Not wholly executed with EEA.</p> <p>You will be advised of the likely processing time when you request the transaction.</p>	<p>Instruction must be received by 12 noon.</p> <p>Not applicable</p>	No limits apply
11	Sending money within the UK - online transfers/ Future Date Payments (Stg).	Current Accounts	In accordance with your 365 authority.	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.	Daily and/or transaction amount limits apply and are advised when you use the service. 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.

	Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
12	Sending money outside the UK -  online SEPA transfers/ Future Date Payments (Euro).	Current Accounts	In accordance with your 365 authority. You will need the recipients IBAN and BIC details.	Once the transaction has been made you cannot cancel it.  A request to recall payments can be made in certain circumstances.  Please contact us on 0345 736 5555.	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.	Instruction must be received by 4.30pm.	Daily and/or transaction amount limits apply and are advised when you use the service. 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.
13	Sending money outside the UK - online (currencies other than Stg or Euro).	Current Account	In accordance with your 365 authority.	Once the transaction has been made you cannot cancel it.	<p><b>Wholly executed within the EEA</b></p> <p>Debited from your balance immediately on D and processed by end of D+4 Working Days.</p> <p><b>Not wholly executed within the EEA</b></p> <p>You will be advised of the likely processing time when you request the transaction.</p>	<p>Instruction must be received by 4.30pm.</p> <p>Not applicable</p>	Daily and/or transaction amount limits apply and are advised when you use the service. 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.

	Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
14	Sending money within the UK online - own account transfers/pay bills (Stg only).	Current Accounts	In accordance with your 365 authority .	Once the withdrawal has been made, it cannot be cancelled.  Future dated payments not possible.	Debited from your available balance immediately.	Same as online	Daily and/or transaction amount limits apply and are advised when you use the service.  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.
15	Sending money within the UK - CHAPS from your account (Stg only).	Current Accounts	Completion of a Telegraphic Transfer instruction. You will require the payee's name, address and bank account details – account number and sort code.	You are not entitled to cancel this payment.	Debited from your available balance immediately on D and processed on the same Working Day.	Instruction must be received before 11.30am.	No limits apply
16	PISP Payment	Current Accounts	In accordance with your 365 authority.	Once the transaction has been made you cannot cancel it.  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.	Debited from your available balance immediately and processed by the end of D+1 Working Day.	Not applicable	There is a transaction limit per working day of £10,000 for PISP payments. this limit is shared with digital banking 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.

	Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
17	Cash Lodgements to an account (Stg only within the UK5).	Current 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.	Once a lodgement has been made you cannot cancel it.	<b>To a Bank of Ireland UK account:</b>  The lodgement will be received by the payee on the same Working Day. Cash must be lodged separately in order to achieve this.	Instruction must be received by 4.30pm.	A limit of £25,000 applies.
18	Cash Deposits at Post Office® Counters using debit or cash card.	Current Accounts	Use of debit / cash card. To confirm the transaction you may need to enter your PIN or press the 'Enter' button on the PIN pad.	Once the deposit has been made, you cannot cancel it.	If you pay the cash in Post Office counters opening hours, it will reach your account on the same day.	You can only carry out this type of transaction during Post Office® opening hours.	A maximum cash limit of £2,000 including £250 coin per day and a maximum annual cash limit of £10,000 on a rolling 12-month basis. Limits are per account holder.
19	Receiving money from outside the UK.	Current Accounts	None	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

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 [europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-list-of-sepa-scheme-countries/](http://europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-list-of-sepa-scheme-countries/)

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

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

Please ask any member of staff for details.



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