

Dear Customer

We're making changes to your Personal Current Account Terms & Conditions

From 28 April 2026 we're making some changes to the terms and conditions of our Personal Current Account.

We're updating our terms and conditions to ensure they comply with current regulations and to reflect any changes to the way we do business. We've included a summary of the key changes below.

Where can I see the updated terms and conditions?

You can find a copy of the updated terms and conditions on our website bankofirelanduk.com/termsandconditions.

We've made some updates to our Guide to Personal Banking, which you can also find on our website bankofirelanduk.com/termsandconditions.

What do I need to do?

If you're happy with the updated terms and conditions, you don't need to do anything. You can keep using your account as normal.

If you're not happy with the changes you can close your account at any time before 28 April 2026. If we don't hear from you by this date, we'll assume that you've accepted the changes. If you have an overdraft you'll need to re-pay this before we can close your account.

Where can I get more help and support?

We've included more information, including ways in which you can contact us on our website at bankofirelanduk.com/termsandconditions.

What's Changing?

General Terms and Conditions

Sanctions	- We've added some new wording to explain sanctions and how personal current accounts should not be used to support any activity that breaches these sanctions.
Authorised Push Payment Fraud	- We've explained what you need to do and what we'll do if someone misleads you into sending money to their account.
Closing your account	- We've made updates to give clearer information about when we may need to close your account. - In some cases, you'll receive 90 days' notice before we close your account.

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Inactive Accounts	<ul style="list-style-type: none"> - 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 within the updated terms and conditions.
Statements	<ul style="list-style-type: none"> - We explain when you will get a statement. If you do not make a transaction during a month, we may not send one. - We have also updated our guidance for 365 Phone and Digital Banking. You can choose paper or electronic statements at any time. You can do this in our app or on 365 online.
Cash Deposits	<ul style="list-style-type: none"> - If you pay in cash at a Post Office counter during their opening hours, it will reach your account on the same working day.

Product Specific Terms and Conditions

Graduate Current Account Specific Terms & Conditions	<ul style="list-style-type: none"> - We've added new information to explain how you can keep the features of the account by operating this as your main bank account.
3rd level Student account specific terms & conditions	<ul style="list-style-type: none"> - Once you're no longer a student we may upgrade your 3rd level student account to either our Standard Current Account, or a Graduate Account. If we need to make this change, we'll always let you know in advance. - Each account type has its own terms and conditions, and these will apply once your upgrade is complete.
Basic Cash Account specific terms & conditions	<ul style="list-style-type: none"> - To make it easier for you, we're including specific terms & conditions within our personal account terms & conditions. - We'll be removing the basic cash account terms & conditions, so all information will be in one place for you.

Thank you for banking with Bank of Ireland UK.

Yours sincerely,



Daniel Ehreich
Head of Products, Everyday Banking UK