

<Customer Name(s)>
<Customer Address Line 1>
<Customer Address Line 2>
<Customer Address Line 3>
<Postcode>

Date: 20 January 2026

Account Ending: <XXXX>

Dear Customer

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

We have made some changes to your terms and conditions. These changes will come into effect on the 31st March 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/personal/savings/savings-account-terms-and-conditions/.

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

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 March 2026. You can find out how to update your email, address and phone number at bankofirelanduk.com/help-and-support/faqs/general-queries/.

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 March 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 0800 0850 444*, Monday to Friday 9am to 7pm 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.

*Calls to 0800 numbers are free from UK consumer landlines and mobile phones. Our calls may be recorded, monitored and used for training and compliance purposes. Call costs may vary dependent upon your service provider.

What's Changing?

General Terms and Conditions

Who can have an account?	<ul style="list-style-type: none">- Our accounts are only available for UK residents.- Our savings accounts are only for personal use. Businesses, like charities, and clubs cannot open one.
Statements	<ul style="list-style-type: none">- We may not send you a statement if you have not made a transaction. We will provide one at least once a year.
Third Party payments	<ul style="list-style-type: none">- We no longer accept payments like wages, pensions, or benefits directly into your savings account. These must be paid into your current account instead.
Payments in and out	<ul style="list-style-type: none">- 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	<ul style="list-style-type: none">- 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	<ul style="list-style-type: none">- 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	<ul style="list-style-type: none">- 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	<ul style="list-style-type: none">- 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	<ul style="list-style-type: none">- 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	<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.

Product Specific Terms and Conditions

Accounts for children - parents or legal guardians	<ul style="list-style-type: none">- If you open an account for a child, you must have parental responsibility and give us the right information.- KidSave Accounts must be managed by an adult representative. Limited Edition Fixed Term Deposit accounts must be managed by an adult representative until the child reaches 16 years of age.
Classic Saver Accounts – Statements	<ul style="list-style-type: none">- You can now choose between paper and electronic statements, through your online banking.- If you choose electronic statements, we will need your email address.
Classic Saver Accounts – ATM Cards	<ul style="list-style-type: none">- If you have a Classic Saver account with an ATM card, the card's Terms and Conditions are now in our Savings Account Terms & Conditions brochure.- ATM cards are no longer available to new customers.
Limited Edition Fixed Term Deposit Accounts	<ul style="list-style-type: none">- The maximum deposit limit is now £5 million.- Your Limited Edition Fixed Term Deposit Terms & Conditions are now included in our Savings Account Terms & Conditions brochure.

Thank you for saving with Bank of Ireland.

Yours sincerely,

Bank of Ireland UK