



Savings account

Terms & Conditions for
Personal Customers

Your Savings Terms and Conditions

These terms and conditions apply to the following savings accounts:

- ▶ Classic Saver
- ▶ KidSave
- ▶ Limited Edition Fixed Term Deposit
- ▶ Call Account (this account is not available to new customers)

You can ask us for a copy of these terms and conditions at any time. They're also available on our **website** at bankofirelanduk.com.

The importance of these terms and conditions

When we say "you" or "your" in these terms and conditions, we mean the account holder. If another person is authorised to act on your behalf in relation to your account (for example, someone acting under a valid power of attorney or a person appointed by the court under a protection order), the reference to "you" or "your" in these terms and conditions shall include each such person. When we say "we", "us" or "our" in these terms and conditions, we're talking about Bank of Ireland (UK) plc, trading as Bank of Ireland UK.

These terms and conditions are important as they set out our responsibilities to you and your responsibilities to us. These terms and conditions and the 'Schedule of Service Charges for Personal Customers – Northern Ireland' brochure make up our agreement with you.

There are two sections in these terms and conditions:

- ▶ **General terms and conditions** - The general terms and conditions explain how your accounts and services work.
- ▶ **Product specific terms and conditions** - Each savings account has product specific terms and conditions which provide additional information about your savings account.

If the product specific terms and conditions say one thing, and the general terms and conditions say something else, the product specific terms and conditions will apply.

Please read these terms and conditions, alongside the product summary box and the 'Schedule of Service Charges for Personal Customers – Northern Ireland' brochure.

If there is anything in these terms and conditions which you don't understand, please contact us by calling our customer service department on 0345 6016 157. You can also speak to the staff in any of our branches. We're here to help.

General Terms and Conditions

Opening your new savings account

We'll open and activate an account when we receive a completed application from you and we've checked the identity and address of the account holder(s). If we can't do this electronically, we might ask you for more documents. We'll let you know when your account is open.

Your right to cancel

If you decide this account is not right for you and want to close it, you'll need to tell us within 14 days of opening your account. We can help you switch to another one of our savings accounts for free. Or, if you'd prefer, we'll return any money held in your account along with any interest it's earned (if applicable).

Who can open and hold a savings account with us?

Our savings accounts are only available to people who live in the UK. All deposits made into the account must be legally owned by the named account holder(s). You may not deposit or hold money on behalf of any third party. By opening and maintaining the account, you confirm that you are the sole legal and beneficial owner of all money deposited into your account. Our personal savings accounts are not available to trustees, charities, clubs, associations, companies, or any other type of business.

Definitions

Business day

Monday to Friday except public and bank holidays.

Fixed term account

A fixed term account is where you agree to keep money in an account for a specific period of time. For example, the Limited Edition Fixed Term Deposit account.

Easy access account

An easy access account allows you to deposit and withdraw money whenever you like, without penalties or restrictions. For example, the Classic Saver, KidSave and Call Account.

Bank of Ireland Reference Exchange Rate

The Bank of Ireland Reference Exchange Rate is the reference exchange rate we set for the relevant currency and is based on the rate at which we buy and sell currency in the foreign exchange markets and includes a margin. The rates change regularly to reflect movements in the foreign exchange markets. You can call us to find out the current Bank of Ireland Reference Exchange Rate for a currency at any time. As the rates regularly change, we won't be able to confirm the actual rate that will be used to convert a payment in advance, but we'll confirm the actual rate we used in your statement.

Cut-off times

This is the latest time on a **business day** that we'll accept a payment instruction from you and start processing it on that day. After the cut-off time, we won't start processing it until the next **business day**.

SEPA

Single Euro Payment Area (SEPA) transfers are euro payments sent to countries in the SEPA zone. 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 www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-list-of-sepa-scheme-countries/.

Website

This is our website located at www.bankofirelanduk.com (or such other URL as we designate from time to time).

Future dated payment

This is a one-off payment you want us to make from your account on a date in the future.

Operating your account

Joint accounts

An account may be held in either your sole name or in joint names. A joint account is an account held in the name of two or more people who must be aged 18 or over.

As a joint account holder, you are each responsible for the account and share full access to the money in the account and these terms and conditions will apply to you jointly and to each of you individually.

We'll follow instructions from any joint account holder but certain changes to a joint account may need approval from all account holders. If one joint account holder wants to be removed from the account, we'll close it. The remaining joint account holder can then open a new account in their own name.

Allowing someone else to access or manage your account

If you need someone to help manage your account, please see our **website** bankofirelanduk.com where you'll find details on how to appoint someone else to manage your account and what they can and can't do.

Death of an account holder

Where the account holder(s) dies, their representative must tell us. We'll then explain what documentation is needed to close the account.

Legal action against you, claims and disputes on your account

If another person makes a claim for any money in your account (for example, if someone takes legal action to recover money they believe belongs to them), or if we

know or believe that there is a dispute about who owns or controls money in the account, we may:

- ▶ stop any withdrawals and deposits until the issue is resolved
- ▶ send the money to the person we believe has the legal right to it
- ▶ continue to rely on the current information we have about you
- ▶ apply for a court order
- ▶ take any action we feel is necessary to protect the money in the account.

Charges

You may have to pay charges for some services that we provide on your account and some of the payments into or out of your account. You can find a list of these charges in the 'Schedule of Service Charges for Personal Customers - Northern Ireland' brochure.

This is available at our branches and on our **website**, bankofirelanduk.com. These charges may vary as explained in the 'Changes to your account' section.

We'll take these charges from your account when we provide the service. If there is a charge not listed in the 'Schedule of Service Charges for Personal Customers - Northern Ireland' brochure, we'll tell you if there is any cost before you agree to the service or product.

Interest

You can check your interest rate at any of our branches, on our **website**, bankofirelanduk.com, by calling us on 0345 6016 157 or by logging into your digital banking. You'll also find our previous rates on our **website**.

Any accrued interest is calculated daily, based on the cleared balance in your account at the end of the day. Interest is paid gross into your account, which means we don't deduct tax. It's your responsibility to pay any tax you may owe to HM Revenue & Customs (HMRC).

For **easy access accounts**, interest is paid once a year in March.

Interest is added to your account balance. We won't pay interest on your account for any day where your balance falls below the minimum permitted balance.

This may be different for non-sterling accounts. If you move money between your accounts on a non-**business day** (or after the **cut-off-time**), interest adjustments will take effect from the next **business day**.

You can find details of the minimum permitted balance, interest rate and **cut-off times** in your product specific terms and conditions and the 'Payments into your account' and 'Payments out of your account' sections.

Statements

How often will you receive a statement?

We'll provide a statement in the frequency you've asked us to if you have an **easy access account**. You can change how often we'll send you statements at any time by contacting us by phone, in branch or online. We may not issue statements (either electronically or on paper) if there are no transactions on the account but we'll provide a statement at least once a year.

Please note that your balance might not be fully up to date on your statement. It may not include payments that are still being processed or interest that hasn't been added yet. You should always check your statement. If your statement shows any payment which seems to be wrong, you should tell us as soon as possible so that we can look into it for you.

Payments into your account

Payments we don't accept

We don't accept payments like wages, pensions, or benefits directly into your account.

Limits on the amount of money that can be paid into your account

Any deposit which takes the account balance above the maximum permitted balance (as shown in your account's product specific terms and conditions) may be returned to you.

Annual and daily limits apply to your account if you deposit cash at a Post Office counter. There is a maximum daily limit of £2,000 (including £250 coins) per day and a maximum annual limit of £10,000 on a rolling 12-month basis.

Money received from outside the UK

If someone sends you money from outside the UK, whether in pounds sterling or another currency, we'll let you know how much was sent, when it arrived in your account, and the date it was sent. You can transfer, pay or receive money into your account in pounds sterling; or other non-sterling currencies we decide. When you receive payments which are not in the same currency as your account, we'll use the **Bank of Ireland Reference Exchange Rate** to convert those payments at the point we add the money to your account. Please see 'Schedule of Service Charges for Personal Customers - Northern Ireland' brochure for any charges that may apply.

Cheques

Cheques paid into your account

Any cheques paid into your account must be payable to the account holder's name(s). Cheques cannot be split across accounts. Cheques over six months old may not be accepted.

Clearing cycle for sterling cheques paid into your account

If a cheque is paid in to your account before the **cut-off time**, the funds will appear on your account the same day (day 1). Funds are usually available to withdraw or spend by 11.59pm on the next **business day** (day 2). This is to give us time to collect payment from the account the cheque is from. The process of collecting that payment is known as 'clearing' the cheque. You start to earn interest (where applicable) on the amount of the cheque when the cheque has cleared which would usually be on day 2.

Cheque clearing example

Day 1	If a cheque is paid in before the cut-off time , the cheque appears on your account the same day (day 1).
Day 2	Funds are usually available by 11.59pm on the next business day (day 2)

Cheques in any other currencies

Please contact us in branch or call us for further information on how we provide this service. You can't deposit foreign cheques at the Post Office.

Ways payments can be made into your account	Cut-off times	When your money will be available to use
Sterling cash		
<p>You can deposit cash at a Bank of Ireland branch.</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	<p>Bank of Ireland branch closing hours.</p>	<p>Same business day and you'll start earning interest (if applicable) on the same day.</p>
<p>You can deposit cash using your PIN and cash card at a Bank of Ireland lodgement cash machine.</p> <p>Only available on Classic Saver accounts.</p>	<p>Not applicable.</p>	<p>Same day and you'll start earning interest (if applicable) on the same day or next business day if lodged after Bank of Ireland branch closing hours.</p>
<p>You can deposit cash using your PIN and cash card at the Post Office.</p> <p>See 'Limits on the amount of money that can be paid into your account'.</p> <p>Only available on Classic Saver accounts.</p>	<p>Post Office closing hours.</p>	<p>Same day and you'll start earning interest (if applicable) on the same day.</p>
Sterling cheques – Please see 'Cheques' section for more information		
<p>You can deposit a cheque at a Bank of Ireland branch.</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	<p>Bank of Ireland branch closing hours.</p>	<p>The funds will appear on your account the same day (day 1). Funds are usually available by 11.59pm on the next business day (day 2).</p> <p>Cheques paid into Call Accounts may take an additional business day to process.</p>

Ways payments can be made into your account	Cut-off times	When your money will be available to use
Sterling cheques – Please see ‘Cheques’ section for more information		
<p>You can deposit a cheque using your PIN and cash card at a Bank of Ireland lodgement cash machines.</p> <p>Only available on Classic Saver accounts.</p>	<p>Bank of Ireland branch closing hours.</p>	<p>The funds will appear on your account the same day (day 1). Funds are usually available by 11.59pm on the next business day (day 2).</p>
<p>You can deposit a cheque by post using a paying in slip.</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	<p>Not applicable.</p>	<p>The cheque clearing cycle begins on the business day we receive the cheque. Cheques paid into Call Accounts may take an additional business day to process.</p>
<p>You can deposit cheques at the Post Office using a paying in slip and a Bank of Ireland UK special purpose paying in envelope (available at Bank of Ireland branches and at the Post Office).</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	<p>Post Office closing hours.</p>	<p>The cheque clearing cycle begins on the day we receive the cheque(s) which is usually the next business day.</p>
Electronic payments		
<p>Electronic payments into your account.</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	<p>Business day - 4.30pm.</p> <p>There are no cut-off times for receiving Faster Payments.</p>	<p>Same business day and you'll start earning interest (if applicable) on the same day.</p> <p>Faster Payments will appear in your account immediately and you'll start earning interest (if applicable) on the same day.</p>

Payments out of your account

Information we need to make a payment out of your account

We'll need the recipient's bank account details this will usually be the account name, sort code and account number. The recipient is the person you're paying. We'll tell you at the time if we need any other details. We may also ask you to show proof of your identity before you can make a payment or take money out of your account.

Asking us to make a payment

To make a payment from your account, you need to give us authorisation.

These are various ways you can authorise a payment:

- ▶ in writing
- ▶ by requesting a cash withdrawal at a Bank of Ireland branch in the UK
- ▶ by presenting your card and entering your PIN
- ▶ by using your security credentials when using digital banking and following the instructions to complete a payment
- ▶ at a branch, by providing the information we ask for (for example, account number, sort code, or IBAN for telegraphic transfers).

How to cancel a payment request

- ▶ **Immediate payments** - You can't cancel an immediate payment.
- ▶ **Future dated payments** - You may cancel a request for a **future dated payment**, but you must tell us before 11.59pm on the **business day** before the date on which the **future dated payment** is due to be made. For example, if a **future dated payment** is due to be made on Friday and you want to cancel it, you must tell us before the end of the day on Thursday.

Limits on the amount of money that can be paid out of your account

Some limits may apply to your account depending on the type of payment (for example there are limits on

cash withdrawals using a cash card). We'll tell you if you try to make a payment over one of these limits. We may also apply limits to payments for security reasons.

We do not offer an overdraft facility on savings accounts. If your account balance becomes negative for any reason, we'll take reasonable steps to get the money back, as well as any of our costs in getting this from you. This won't apply if it was our mistake or if the transaction wasn't authorised.

Sending money internationally or in non-sterling currencies

If you ask us to make a payment in a different currency from that of your account, we'll convert it based on the **Bank of Ireland Reference Exchange Rate** at the time of the transaction. We'll tell you in branch or you'll be able to view the exchange rate in your digital banking when making the payment. Please see 'Schedule of Service Charges for Personal Customers - Northern Ireland' brochure for any charges that may apply.

How to make a payment out of your account	Cut-off times	When will the payment reach the recipient's bank
Cash		
<p>Cash withdrawals at a Bank of Ireland branch.</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	Bank of Ireland branch closing hours.	Your withdrawal will leave your account immediately and we'll stop paying interest from the business day you withdraw the funds.
<p>Cash withdrawals using your PIN and cash card at a cash machine.</p> <p>Only available on Classic Saver accounts.</p>	Not applicable.	Your withdrawal will leave your account immediately and we'll stop paying interest from the day you withdraw the funds.
<p>Cash withdrawals using your PIN and cash card at a Post Office counter.</p> <p>Only available on Classic Saver accounts.</p>	Post Office closing hours.	Your withdrawal will leave your account immediately and we'll stop paying interest from the day you withdraw the funds.

How to make a payment out of your account	Cut-off times	When will the payment reach the recipient's bank
Online payment transfers		
<p>Sterling payment transfer within the UK.</p> <p>Only available on Classic Saver accounts.</p>	<p>4.30pm on a business day.</p>	<p>Same business day and we'll stop paying interest from the business day the funds are transferred.</p>
<p>Euro payment transfer within the UK or the EEA (SEPA).</p> <p>Only available on Classic Saver accounts.</p>	<p>4.30pm on a business day.</p>	<p>Next business day and we'll stop paying interest from the business day the funds are transferred.</p>
<p>All other payments transfer in EEA currencies to accounts within the EEA.</p> <p>Only available on Classic Saver accounts.</p>	<p>3.30pm on a business day.</p>	<p>Within three business days and we'll stop paying interest from the business day the funds are transferred.</p>
<p>Sterling and all other currencies to accounts outside the UK and the EEA.</p> <p>Only available on Classic Saver accounts.</p>	<p>3.30pm on a business day.</p>	<p>This varies depending on the currency or country you're sending the payment to (or both). We'll let you know the likely processing time when you request the transaction.</p> <p>We'll stop paying interest from the business day the funds are transferred.</p>
Other payment transfers		
<p>Sterling CHAPS payment transfers within the UK using telegraphic transfer. CHAPS is the transfer of funds for same day value.</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	<p>11.30am on a business day.</p>	<p>Same business day and we'll stop paying interest from the business day the funds are transferred.</p>

How to make a payment out of your account	Cut-off times	When will the payment reach the recipient's bank
Other payment transfers		
<p>Euro payment transfers within the UK or the EEA using telegraphic transfer. Same day or as SEPA options available.</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	<p>11.30am on a business day.</p>	<p>Same day payment transfers - Same business day.</p> <p>SEPA payment transfers – Within two business days.</p> <p>We'll stop paying interest from the business day the funds are transferred.</p>
<p>All other payment transfers in EEA currencies to accounts within the EEA using telegraphic transfer.</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	<p>11.30am on a business day.</p>	<p>Within three business days and we'll stop paying interest from the business day the funds are transferred.</p>
<p>Payment transfers in sterling and all other currencies to accounts outside the UK and the EEA using telegraphic transfer.</p> <p>Only available on Classic Saver, KidSave and Call Accounts.</p>	<p>11.30am on a business day.</p>	<p>This varies depending on the currency or country you're sending the payment to (or both).</p> <p>We'll let you know the likely processing time when you request the transaction.</p> <p>We'll stop paying interest from the business day the funds are transferred.</p>

Refusing a payment

When can we refuse a payment?

We may refuse a payment from your account if:

- ▶ there isn't enough money in your account,
- ▶ your instructions are unclear, incorrect, or incomplete,

- ▶ you've broken the terms of your agreement with us,
- ▶ we suspect fraud or other illegal activity; or,
- ▶ applicable law or regulations require us to.

If you don't have enough money in your account to make a **future dated payment**, we'll try to make the payment again after 2pm on the same day. This means you have until 2pm that day to pay in enough money to make sure the payment is made.

If we refuse a payment

If we refuse to make a payment or we can't act on your instructions, we'll tell you the reason why, unless it would be unlawful for us to do so.

Delaying a payment

If you give us a payment instruction and we reasonably believe you might be the victim of a scam, we may delay processing the payment. If we do, we'll try to contact you to explain the delay and the reason for it. We may also ask you for further information to confirm the payment is genuine.

We might not be able to contact you if the law prevents us from doing so. We'll only delay the payment for as long as necessary to make these checks, and never for more than four **business days**.

This will only apply if the payment is:

- ▶ in sterling
- ▶ to another account in the UK
- ▶ by faster payments, BACS or CHAPS.

When can we restrict or stop a payment made using your cash card, PIN, password or login details for digital banking

We can restrict or stop you from using your cash card, PIN, password or log-in details for digital banking where:

- ▶ we think your security information is being used without your permission or fraudulently
- ▶ we think payments are being made/requested relating to fraud; or
- ▶ we think that the device or the security information you're using to request a payment may not be secure.

If we do this, we'll tell you the reason why, unless it would be unlawful for us to do so. Once the issue is sorted, we'll unblock or replace your cash card, PIN, password or log in details as soon as possible.

Unauthorised Transactions

What should you do if you notice an unauthorised payment?

If you see a transaction on your account that you didn't make, you must tell us as soon as possible and at the latest within 13 months of the date of the transaction. You may tell us by calling 0800 121 7790 or visiting one of our branches. We may uphold our right to refuse a refund and/or compensation if you wait longer than 13 months from the date of the transaction to tell us.

Where an unauthorised transaction is made using a lost or stolen cash card or PIN by someone other than you, and in each case you have reported it to the bank, you'll be liable for up to £35 provided that you have not acted fraudulently or failed with intent or gross negligence to protect the security of your account.

What will we do when you notify us of an unauthorised payment?

We'll carry out an investigation, and we may ask you for more details to help with our investigation. We may also ask you to work with the police or other authorities. If we've made the mistake, or if the transaction wasn't authorised by you, we'll refund the full amount (including any lost interest or charges), so your account is returned to the position it would have been in had the transaction not taken place.

When will we provide a refund

Scenario	Will we refund you
You have acted fraudulently.	No, you won't be entitled to a refund.
<p>If we find you have been grossly negligent or you intentionally failed to keep your security details safe or were extremely careless with them, for example:</p> <ul style="list-style-type: none"> ▶ you deliberately gave your online security details to someone else. ▶ you deliberately shared your card and pin with someone else to use. 	No, you won't be entitled to a refund.
Someone else uses your security details (for example your cash card, PIN, password or log-in details for digital banking) before you receive them.	Yes, you are entitled to a refund unless you've acted fraudulently.
Unauthorised transactions occur after you've told us that your security details (for example cash card, PIN, password or log-in details for digital banking) have been lost or stolen.	Yes, you are entitled to a refund unless you've acted fraudulently.
We haven't provided a way for you to tell us that your security details (for example cash card, PIN, password or log-in details for digital banking) have been lost or stolen.	Yes, you are entitled to a refund unless you've acted fraudulently.
We haven't checked that it was you who authorised the payment in the way we're legally supposed to.	Yes, you are entitled to a refund unless you've acted fraudulently.

Can we take back a refund that we've made?

If we refund you and later find out you weren't entitled to it, we'll seek to recover the money from you, including any costs we reasonably incur in recovering the money. We may take it from your account or use legal action if needed.

What is Authorised Push Payment fraud?

Authorised Push Payment fraud happens when you are tricked by a criminal into sending money by bank payment to an account that they control and which you do not.

What happens if you've been a victim of an Authorised Push Payment scam?

If you are tricked into sending money to a fraudster, you should tell us as soon as possible by calling us on 0800 121 7790. Reimbursement rules apply to CHAPS and Faster Payments you send after 7 October 2024 to an account which you don't control. You must tell us within 13 months of the date of the last payment or you may not get a refund.

We'll look at each request for a refund and provide a refund if we're required to under the rules. If you're entitled to a refund, you should get your money back within five **business days**, but it could take up to 35 **business days** if we need to gather additional information. A £100 excess may apply. If it applies, we'll take the £100 off the amount we refund to you.

These rules do not apply to payments you send to accounts outside of the UK, any transactions not made in GBP (£), and payments using cash, cheque, or cards.

If you have sent money from your account to an external account that you control, such as another bank account, online wallet or crypto wallet, you'll need to raise your claim directly with that organisation.

For more information about these rules (including the maximum repayment limit for claims), and how they might apply to you, please visit www.psr.org.uk/information-for-consumers/.

Mistakes

If you find a mistake on your account, please tell us as soon as possible.

What happens if we make a mistake?

If we make a mistake with a payment (for example, we don't send a payment or send it incorrectly) we'll fix this and refund any lost interest or charges, so that your account is returned to the position it would have been in had the transaction not taken place.

If you give us incorrect account details

If you give us incorrect instructions, we'll try to help you get the money back. We may charge a fee for tracing, recalling or cancelling a payment. We'll let you know what this fee is. If we can't get the money back, we'll give you all the information we have about the transaction if you ask us to in writing. This is to help you reclaim the money.

If payments are late

If you ask us to make a payment in the UK, or the EEA in euro, and it's late arriving, please tell us. For information on the times transactions should take, see the 'Payments out of your account' section. We'll contact the other bank and ask them to make up any interest their customer has lost or remove any interest they have been charged. This is to make it the same as if the payment had arrived on time.

Payments made to or from your account by mistake

If we or someone else put money into or take money out of, your account by mistake, we may correct it without telling you first.

If money was wrongly taken from your account, we'll pay it back – up to the amount that was taken. If you spend money that was wrongly added to your account, we may take steps to recover the money from you or take it from your account and take such other legal steps or actions as may be appropriate.

Our liability to you

When we talk about liability in these terms and conditions, we mean that someone is legally responsible for something (for example, for certain types of losses or settling amounts due on the account).

We're only responsible for losses that happen because we, or someone working for us, made a mistake or failed to do something we should have. If we make a mistake (for example, in carrying out an instruction in connection with your account), we'll correct it and, if necessary, pay money into your account and correct our records.

We're not responsible for losses caused by:

- ▶ unclear or incorrect instructions you gave us.
- ▶ something you did or didn't do (for example, giving us the wrong information or not keeping your details up to date).
- ▶ rules, limits, or actions set by governments or regulators.
- ▶ something an authorised third party did or didn't do (like an ATM operator or retailer).
- ▶ anything else that this agreement says we're not responsible for.
- ▶ events that are outside our reasonable control – please see the section 'Events outside our control' in these terms and conditions.

We're also not liable for any losses which we could not reasonably anticipate or foresee.

Nothing in our agreement should limit or exclude our liability to you which cannot be limited or excluded by law.

Changes to your account

We may from time to time change these terms and conditions, the services we provide in relation to your account, our charges or the variable interest rate on your account (where applicable). Changes are sometimes necessary to comply with regulatory requirements, reflect changes to the law, or to enhance the security of your account.

The table below sets out the reasons why we'll make changes:

Reason for the change	What we can change		
	Variable interest rates	Changes to your agreement	Charges payable to us
If we need to meet any regulatory requirements, guidance, code of practice, decision or recommendation of any court, ombudsman or regulator, or any change in the law; or	✓	✓	✓
if the Bank of England base rate changes, or we believe it will; or	✓		
if our cost for providing funds change (for example, a change in market interest rates); or	✓	✓	✓
if we change how we do business, including using new or updated technology; or	✓	✓	
if the cost of providing your account changes, or if similar accounts change or are reasonably expected to change; or	✓	✓	✓
for any other valid reason, if it is reasonable for us to pass on the change to you; or	✓	✓	✓
to make them easier to understand, fairer or to correct a mistake; or		✓	✓
to improve our service to you, make it more efficient or cost-effective.		✓	✓

The amount of advance notice we'll give you for the changes will vary depending on the type of change:

Type of change	The amount of advance notice provided when the change is:	
	To your advantage	To your disadvantage
Interest rate changes	We'll make details about the change available on our website within 30 days of making the change.	A minimum of 14 days before.
Changes to your agreement (including charges)	Two months before	Two months before

We won't normally give notice of an interest rate change if your account balance is below £100. We can also make changes to the **Bank of Ireland Reference Exchange Rate** immediately and without notice to you. You can call us to find out the current **Bank of Ireland Reference Exchange Rate** for a currency at any time.

New payment services or features (like security or digital tools) aren't treated as changes and may be added right away without notice.

Telling you about changes

When we make a change, we may tell you by sending you a letter, an email, a text message, a secure message through your digital banking, or by contacting you via any other suitable method.

If you don't agree with the change, you can close your account during the notice period without any penalty (except for any charges you already owe). If we don't hear from you by the date we give, we'll assume you're happy with the change.

Closing your account

When can you close an account?

Our agreement with you'll continue until your account is closed in line with this section. You may close an **easy access account** at any time.

We'll only allow you to close a **fixed term account** during its fixed term under exceptional circumstances. By exceptional circumstances, we mean an event outside your control, which is unexpected. If you want to close your **fixed term account** early, we may ask for evidence or further information to support your request and/or charge a fee called a "breakage fee," which means you might get back less money than you put in. Full details of this charge are in your product specific terms and conditions.

When can we close your account?

We can close your account immediately in the following circumstances:

- ▶ You behave improperly towards our staff, either on our premises or when using our services, for example, you behave in a threatening or abusive way.
- ▶ You gave us false or misleading information when you opened your account that would have influenced our decision to approve it.
- ▶ We have reasonable grounds to suspect that your account has been, is being, or will be used in connection with criminal activity. This will include, for example, if you use your account for economic crime (such as money laundering, fraud, bribery, corruption, funding terrorism) or for avoiding sanctions.
- ▶ We are required to do so under a court order or any other legal or regulatory requirement.
- ▶ If within a reasonable period of time, you fail to provide us with information that we need to manage your account in accordance with and as required applicable laws or regulations.

We can also close your account for any other reason by giving at least 90 days' prior notice.

If we close your account, we'll tell you the reason why, unless it would be unlawful for us to do so, and we'll return any money held in your account (if applicable) along with any interest it's earned.

Contacting each other

How to contact us

If you've any questions about any of our savings accounts or other services, you can contact us by:

- ▶ Calling our customer service department on 0345 6016 157*.
- ▶ Going into your local branch.
- ▶ Writing to us at Bank of Ireland UK, 1 Donegall Square South, Belfast, BT1 5LR.

You'll find all our opening times on our **website**: bankofirelanduk.com

*Call costs may vary depending on your service provider.

How we'll contact you

We'll contact you using the details we have for you. This could be calling you on your phone, sending you an email, or writing to you at your address. We may also contact you through your digital banking.

It's really important that your contact details are correct and kept up to date. If your contact details change, you must tell us as soon as possible. You can do this by logging into your digital banking, calling us, visiting one of our branches, or by writing to us.

If we suspect fraud or other security threats in relation to your account, we'll contact you in a fast and secure way (using the contact details we have for you) to tell you what you need to do. This may include by phone, text message, or by writing to you by email or letter.

To keep your account safe

We'll never call, text or email asking you to share your one-time activation codes or your full digital banking PIN. We'll never ask for your full card details. **Do not share them.**

Remember, neither we nor the police will ever ask you to transfer money out of your account to protect yourself from fraud. For more information, visit Bank of Ireland UK Security and Fraud on our **website**, bankofirelanduk.com/security-and-fraud.

Other important information

Events outside our control

We're not responsible for delays or failures caused by things outside our control. This includes things like strikes or industrial action; civil unrest or terrorism; power cuts; problems with mobile networks, the internet, or telecoms; or breakdowns in systems or equipment we don't control.

When you contact us, you accept that post, online servicing, email, or any other form of communication could be intercepted. As long as we've taken reasonable security steps, we're not responsible for any losses arising from this.

You also agree that sometimes our services may be interrupted, for example, during planned maintenance or due to events beyond our control.

Sanctions

You must not use, or allow anyone else to use, money you've borrowed from us, to support any business or activity that breaks any sanctions. You must not pay money into your account or use it to repay us if that money comes from a country or person under sanctions. We may freeze your account or stop a payment if we believe it's necessary to follow the law, including rules about money laundering or terrorist financing. We'll usually tell you if we block your account or stop a payment for sanctions reasons. We're not responsible for any loss or damage you, or anyone else, may suffer if we block your account or stop a payment. You can find more information at bankofireland.com/sanctions.

Data Privacy and your rights

We are committed to protecting your personal information. We use your information for a number of purposes connected with providing and managing your savings account and our relationship with you. This includes, for example, opening and administering your account, providing our products and services, processing transactions and payments, communicating with you, preventing and detecting fraud, carrying out checks required by law, and meeting our legal and regulatory obligations.

We may also share your personal information with trusted third parties who help us provide our services, such as IT providers, fraud prevention agencies and regulators. Where we do this, we ensure appropriate safeguards are in place and that your information is used only for permitted purposes.

For full details about how and why we use your personal information, who we share it with, how long we keep it, and the rights you have in relation to your personal information (including how to exercise those rights), please see the attached Bank of Ireland UK Privacy Notice, which forms part of these terms and conditions. The most up-to-date version of the Privacy Notice is also available at bankofirelanduk.com/privacy-notice.

Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS)

The Governor and Company of the Bank of Ireland and its subsidiaries, including Bank of Ireland (UK) plc, are required during account opening to collect certain information about account holders who are United States (US) citizens and/or who are tax residents in countries or territories outside the UK. 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).

In some circumstances, we are required to share your account information with 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 in joint (and the number of joint account holders).
- ▶ Whether the account is new (opened on or after 1 January 2016) or pre-existing (opened before 1 January 2016).

We only ask for this information where such a request is permitted under UK law. Please note: Bank of Ireland UK cannot provide tax advice. For any tax-related questions or further information, please contact HMRC or your professional tax adviser or visit or HMRC's website www.gov.uk/guidance/automatic-exchange-of-information-account-holders. You must inform us if any of the information you have provided changes.

Inactive accounts

If you don't make any transactions on your account for three years, we may treat your account as being inactive and restrict payments on your account. This helps protect you from fraud. When your account becomes inactive, we may stop sending you statements and updates, block any cards you have and limit your access to our digital banking service.

Your money is still yours, and the account remains in your name. To reactivate your account, you can call us on 0800 0850 444. You'll need to provide proof of your identity to reactivate your account.

Complaints

How to make a complaint

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
- ▶ Email us NICustomerCare@boi.com
- ▶ Call us on 0347 365 333
- ▶ Visit any of our branches and speak to a member of staff
- ▶ Write to us at Free Post Bank of Ireland UK, Customer Relations Group Customer Complaints, 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'll 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
- ▶ Website: 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

Waiver

We may not always strictly enforce our rights under these terms and conditions (for example, if we allow you more time to pay what you owe to us). If we choose not to enforce a right when we could have done, we can still enforce it later. In addition, if we waive any of our rights under these terms and conditions for any reason, it does not mean that we'll waive those rights in the future.

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.

The law that applies to this agreement

The law that applies to our agreement with you and the courts that will decide any legal questions under or relating to this agreement, depends on where you live in the UK.

If you live in Northern Ireland, these terms and conditions shall be governed by the laws of Northern Ireland and the courts of Northern Ireland will have jurisdiction to deal with any disputes that might arise.

If you live in Scotland, these terms and conditions shall be governed by the laws of Scotland and the courts of Scotland will have jurisdiction to deal with any dispute that might arise.

If you live in England or Wales or anywhere else, these terms and conditions shall be governed by the laws of England and Wales and the courts of England and Wales will have jurisdiction to deal with any dispute that might arise.

This agreement is in English, and all communications about it will also be in English.

Product Specific Terms and Conditions

Classic Saver

Eligibility

A Classic Saver is available to personal customers aged 12 or over who live in the UK. A Classic Saver opened for a child aged between 12 and 15 will require consent from a parent/legal guardian. Proof of identity and address will be required for both the child and the parent/legal guardian.

Minimum balance

The minimum deposit and the minimum permitted balance are £1. If you fail to fund your account within 30 days of account opening, we may close your account. There is no maximum to the amount you can save in a Classic Saver.

Interest

The Classic Saver interest rate is variable, so can change over time. You can check the current rates at any of our branches, on our **website**, bankofirelanduk.com, by calling us on 0345 6016 157 or on your digital banking.

Cash cards (only applicable to existing cardholders)

Conditions of use

You can use your cash card, as long as you follow these instructions. These rules also apply to any replacement cards we give you. Only the person whose name is on the card is allowed to use it.

The card still belongs to us. If we ask for it back, you must return it. We or someone acting for us can also take it back. We're not responsible for delays in using the card if something happens that's out of our control – like strikes or major disruptions.

To help prevent fraud and protect your card, it's really important that you follow these safeguards:

- ▶ Sign your card as soon as you receive it.
- ▶ Memorise your PIN and destroy the letter we sent it in as soon as you receive it.
- ▶ You can change your PIN at any cash machine to make it easier to remember – but don't make it easy for others to guess (like your date of birth).
- ▶ Never give or share your PIN and/or card with anyone else.
- ▶ Keep your transaction receipts safe and throw them away carefully.

Using your cash card

You can make a cash withdrawal in sterling with your cash card at any cash machine branded with the LINK logo throughout the UK. You can also use your cash card to access additional services, such as lodging cash or cheques at any branch of Bank of Ireland in Northern Ireland, or at Post Office branches throughout the UK.

If you use your cash card to make a cash withdrawal in euro from a Bank of Ireland cash machine, the amount of the transaction will be converted into sterling at the prevailing **Bank of Ireland Reference Exchange Rate** operating on the date of withdrawal from your account. The actual rate will be detailed with the transaction on your bank statement. Your card is not valid for use anywhere else in the world.

We do not charge for making a cash withdrawal at cash machines in the UK, however some providers may. In such circumstances, the cash machine will give you notice that you may be charged.

Lost or stolen cash cards

If you lose your cash card or if it is taken from you – even for a short period – or if you suspect that someone knows your PIN, you must call us immediately on 0800 121 7790.

Once you have told us that your cash card has been lost or stolen or that someone else knows your PIN, we'll immediately block the card to stop anyone from using it. Failure to notify us promptly may affect your liability for any losses.

Statements

You can choose between paper and electronic statements anytime using digital banking. If you choose electronic statements, you need to provide us with your email address so that we can let you know when it's ready. Even if you choose paper statements, you can still get a copy of your statement through digital banking. If you are not registered for digital banking, you can call our customer service department to register.

KidSave

Eligibility

A KidSave is available to personal customers aged 11 and under who live in the UK. All KidSave accounts require an adult representative who must manage the account on behalf of the child. The adult representative must hold parental responsibility for the child. Proof of identity and address will be required for both the child and the adult representative.

Minimum balance

The minimum deposit and the minimum permitted balance are £1. If you fail to fund your account within 30 days of account opening, we may close your account. There is no maximum amount you can save in a KidSave account.

Interest

The KidSave account interest rate is variable, so can change over time. You can check the current rates at any of our branches, on our **website**, bankofirelanduk.com, or by calling us on 0345 6016 157.

Withdrawals

We may ask you to provide evidence that any money taken out of the account is being used for the benefit of the child.

Limited Edition Fixed Term Deposit

Eligibility

A Limited Edition Fixed Term Deposit is available to personal customers who live in the UK. All customers under 16 must have an adult representative who manages the account. The adult representative must hold parental responsibility for the child. Once the child has turned 16, only the child can operate the account. Proof of identity and address will be required for both the child and the adult representative.

Minimum and maximum balance

The minimum deposit and the minimum permitted balance are £2,000. The maximum you can save is £5,000,000. Once you make your opening deposit your fixed term will start, and you can't add any more money to the account after that.

The money you put into this account must come from a Bank of Ireland UK savings or current account. This will be called your Linked Service Account ('LSA'). This account must be in your name. On the day your account is opened, we'll arrange for the transfer of the deposit from your LSA. There is no charge for this service.

Interest

The Limited Edition Fixed Term Deposit has a fixed interest rate, meaning it won't change during the agreed term. You'll get all the interest at the end of that term. This will be paid in accordance with your instructions.

You can check the current rates at any of our branches, on our **website**, bankofirelanduk.com, or by calling us on 0345 6016 157.

Maturity of the account

We'll contact you before your Limited Edition Fixed Term Deposit matures, to explain what will happen at maturity. If we don't hear from you by 11.00am on the day your fixed term ends, your account will automatically renew for the same term at the current interest rate, if that type of account is still available. You'll have 14 days to cancel it if you change your mind.

If you tell us you don't want to renew your Limited Edition Fixed Term Deposit, we'll move your money to your LSA.

Breakage fees

We'll only allow you to close a **fixed term account** during its fixed term under exceptional circumstances. By exceptional circumstances, we mean an event outside your control, which is unexpected. If you want to close your **fixed term account** early, we may ask for evidence or further information to support your request and/or charge a fee called a "breakage fee," which means you might get back less money than you put in.

You can't take money out during the fixed term. But if something serious comes up and we agree to let you withdraw early (after the 14-day cooling-off period) and before the end of the fixed term, you'll have to pay a charge called a breakage fee.

This fee depends on how long your term is:

Term length	Breakage fee
6 months	30 days' interest
12 months	50 days' interest
2 years	80 days' interest

If we agree to allow you to make a partial withdrawal, we may charge a breakage fee on that amount.

You must leave at least £2,000 (the minimum balance) in the account. If your balance drops below that, we'll close your account and move your money, including interest, into your LSA. If this happens, we'll charge a breakage fee against the full amount. So, for example, if you have £4,000 in your account and wish to withdraw £3,000 the account will be closed. You'll have to pay a breakage fee against the balance of £4,000. Your new interest rate will be the interest rate on your LSA.

Call Account

This account is not available to new customers

Minimum balance

The minimum permitted balance needed to maintain a Call Account is £10,000 or the equivalent in any other currency.

If the balance falls below this amount, a fee will apply. Full details of fees and charges can be found in our 'Schedule of Service Charges for Personal Customers - Northern Ireland' or on our **website, bankofirelanduk.com**.

There is no maximum to the amount you can save in a Call Account.

Interest

The interest rate on your Call Account can change and is a variable rate. We may update it daily based on how much money is in the account.

We calculate interest on your Call Account every day, but we'll pay it to you twice a year or when you close the account.

Here's how we work out the interest on your account:

Interest = $(P \times T \times R) \div D$

- ▶ P = your account balance at the end of the **business day**.
- ▶ T = the number of days the money is in the account.
- ▶ R = the variable interest rate.
- ▶ D = the number of days in the year (usually 365, or 360 for some currencies)

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

Please ask any member of staff for details.

0800 0850 444

bankofirelanduk.com



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