



Get Money Smart! Get winning!

Open a Student Account
(11-19 Years) between 15
August 2025 and 28 February
2026 and be in with a chance
to win £100.



**Bank of
Ireland
UK**

Open a Student Account (11-19 years) between **15 August 2025 and 28 February 2026** and you'll automatically be entered into our prize draw.

- ▶ Includes a contactless debit card to shop and pay
- ▶ Earn interest on your money
- ▶ Use Apply Pay and Google Pay

Perfect for school or your first job - take control of your money for music downloads, concert tickets, and more!

Apply online at bankofirelanduk.com/student-11-19-account.

Terms and conditions apply to the account and the prize draw.

Bank of Ireland UK “Get Money Smart, Get Winning” Prize Draw – Terms and Conditions (Northern Ireland)

These Terms and Conditions apply to the Bank of Ireland UK “Get Money Smart, Get Winning” Prize Draw organised by Bank of Ireland UK, 1 Donegall Square South, Belfast, BT1 5LR, Co. Antrim, Northern Ireland. References to “we”, “us” or “our” refer to Bank of Ireland UK and “you” or “your” refer to the participant of the Bank of Ireland UK “Get Money Smart, Get Winning” Prize Draw.

1. To enter the prize draw, you must:
 - ▶ Have opened a **Student Account (11-19 years)** with us between **15 August 2025 and 28 February 2026** (the “Offer Period”).
2. No purchase or payment is necessary to enter the prize draw. Opening a Student Account (11-19 years) is free of charge.
3. If you have opened a Student Account (11-19 years) during the Offer Period, you'll be **automatically entered** into the prize draw. You can opt out of the competition by emailing financialwellbeingni@boi.com and putting ‘Get Money Smart, Get Winning OPT

OUT' in the subject line. If you decide to opt-out, your name will be excluded from any future prize draws during the Offer Period. Opting-out does not affect your eligibility to hold or continue using your Student Account.

4. The winner of each prize draw will receive £100, which will be paid directly into the winner's Student Account (11-19 years) within 30 days from the date of the draw.
5. We will award five £100 prizes each month between September 2025 and February 2026 totalling **thirty winners** over the Offer Period. The prizes are non-exchangeable and non-transferable.
6. You can only win one prize. If you don't win in a given month you'll stay in the draw for the next month, and so on until the end of the Offer Period. Once your name is drawn in the prize draw, you will not be entered again.
7. The winners for the prize draws will be chosen at random. The selection process will be a random draw performed by a computer process, with a verification check to ensure that the winner meets the conditions set out in points 1 and 6 above.
8. Our decision on all matters relating to the prize draw will be final.
9. The prize can't be claimed by anyone on your behalf.
10. If you're a winner, you'll be contacted by phone using the number on your Student Account (11-19 years) within 10 working days of the prize draw selection. If you can't be contacted by phone, we'll send you an email to the address on the account.
11. We reserve the right to hold, void, suspend, cancel, or amend the prize draw where it becomes necessary to do so.
12. You are considered to have accepted and agreed to be bound by these Terms and Conditions upon entry. We reserve the right to refuse entry or refuse to award the prize to anyone in breach of these Terms and Conditions.

13. Insofar as is permitted by law, Bank of Ireland UK, its agents, or distributors will not in any circumstances be responsible or liable to compensate the winner or accept any liability for any loss or damage occurring as a result of taking up the prize except where it is caused by the negligence of Bank of Ireland UK, its agents, or distributors or that of their employees. Your statutory rights are not affected.

Data Protection and Publicity

14. By participating in this prize draw, you agree that we may collect and use your personal data for the purposes of operating the prize draw. This includes:

Your name – for randomly selecting and verifying winners, and, if applicable, for publicity.

Your contact details (phone number and email) – to notify you if you win.

Your Student Account details – to transfer the prize money.

We process this data under our legitimate interests in administering the prize draw in a fair and effective way. If you prefer not to participate, you can opt-out at any time by emailing financialwellbeingni@boi.com with “Get Money Smart, Get Winning OPT-OUT” in the subject line.

Winners may be asked to participate in publicity, and with your consent (or parental consent if required), we may use your name, and photograph for promotional purposes. You are not required to participate in publicity to receive the prize.

All personal data will be handled in accordance with our Privacy Notice, and will not be used for any other purpose unless we have your explicit permission. Personal data will be retained only as long as necessary to run the prize draw and meet legal and audit obligations.

You have rights under the UK GDPR, including the right to access, correct, or object to our use of your personal data. For more information, see our Privacy Notice.

You can view our Privacy Notice online at bankofirelanduk.com/privacy.

Governing Law

15. These Terms and Conditions shall be governed by Northern Irish law, and the parties submit to the exclusive jurisdiction of the courts of Northern Ireland. However, as a consumer, if you live in another part of the United Kingdom, you may bring legal proceedings in either the Northern Irish courts or your local courts.

**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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