

Data Analytics Consent

Your Personal Details

We collect information about you and how you use our products and services. This may include basic contact details, financial information such as details of payments you made or received and/or information about your health and lifestyle.

Information you provide us in branch, on the telephone, via our Digital Banking Channels and/or social media may be combined with information obtained from third parties such as joint account holders, credit reference agencies and fraud prevention agencies to provide us with a single view of you. If you give us personal information about other people (such as dependants or joint account holders), which we will use to provide services, then you confirm that you know they agree or that you are otherwise allowed to give us this information.

If you download any of our mobile applications or start using our new digital services, these may contain additional requests for your consent to the use of your information – for example, where the applications or digital services request your location data.

Improving our services - Analytics

We constantly seek to better meet your needs. We may analyse your information to:

- improve our understanding of your needs;
- improve the quality of products and services we can offer you;
- facilitate the development of personalised information and promotions in real times; and
- reward you for your business through personalised loyalty and reward programmes.

We may, for example,

- review your transaction history to identify your spending and saving habits and offer you a free financial health check with one of our advisers;
- use your location data to send you information in relation to special offers from our partners to your then current location;
- use your account information on your Bank of Ireland current account and credit card to personalise offers that are exclusive to you based on your account transactions;

So for example, discounted offers on Home Insurance if you have an existing direct debit with another insurance company or money off vouchers from retailers whom you don't usually shop with or simply a free cup of coffee just before payday when you appreciate it most.

You also confirm that each authorisation above to hold, use, disclose, copy and process information constitutes consent for the purposes of the Data Protection Acts, 1988 and 2003 and the ePrivacy Regulations 2011 (S.I. 336 of 2011) and any amending or extending legislation or any European Union regulation or directive.

You can let us know at any time and free of charge, if you would like us to stop using your data in this way by emailing us at OptOutofRewards@boi.com, calling in or writing to us at your branch.

If you would like to know more about how we use analytics please see More Information on Analytics below.

By ticking yes to this Data Analytics Consent you confirm to us that you would like us to use your details in this way.

More information on Analytics

What is analytics? Analytics is the discovery and communication of meaningful patterns in data.

Why are we using analytics? You have told us that you want us to:

- Know me as a person: You are looking to us to understand your individual wants and needs. We, as your bank, seek to ensure all communications and interactions are personalised.
- Anticipate my needs: You are looking for us to analyse your accounts to provide health checks, anticipate one off payments and where you may be getting yourself into difficulty.
- Simplify my needs: You are demanding that interactions with us are as simple as other interactions with popular social media. We are using pre-populated forms and seeking to respond quicker with real time decision making.
- Reward me for my business: You are looking for personalised rewards, for example, tickets to your local match or gig.
- Look out for Me: You are looking for us to advise through your different life cycles.

What information do we use? We use information obtained from our interactions with you (in branch, online, over the phone, via post), your online digital activities and information we get from third parties.

How do we get this information? We get information from lots of sources.

- When we speak on the telephone, we may monitor and record our conversations, when you participate in a competition we may retain that information.
- We may gather information about your location via your use of an ATM, an application you have downloaded, your mobile or some other electronic device which you may use to interact with us.
- We may obtain information from your transaction history including details from whom you receive money, who you pay money to, when the payments are made and how much are the payments.

- When you or others give us information verbally or in writing - this information may be contained in application forms or in records of your transactions with us.
- Information publically available about yourself – for example via trade directories, on line forums, websites, Facebook, Twitter, Youtube or other social media.
- Information provided by credit reference agencies, credit registration agencies, fraud prevention agencies or public agencies such as property registration authorities, the companies registration office or judgement registries.

We may combine information from different sources so that we can better serve your needs and understand more about you.

What do we do with this information?

We may analyse your actions, communications, status, location or behaviour so that we can understand your needs better. This analysis helps us find out if specific products or services are suitable for you or can be recommended to you. We may for instance use information about whom or for what you pay money from your account for the purpose of recommending to you one of our suitable alternative products or services or that of our selected associates.

Accessing your information

You have the right to ask us for a copy of information we hold about you and to correct any inaccuracies in that information. If you want to do this, please contact us by writing to Bank of Ireland, Customer, Products and Propositions, Partnerships Team, New Century House, Mayor St. Lower, IFSC, Dublin 1 and we will be happy to help you.