



## Authorisations and Application Consents and Agreement To the Bank of Ireland Group.

**For the purposes of these consents** I confirm that I am the parent or legal guardian of the child named in the application (the Accountholder) for whom I am opening a Young Saver Account (the Account) or where I am not, that I (i) have obtained the prior consent of the parent or legal guardian of the Accountholder in advance of applying for the Account and (ii) am authorised by the parent or legal guardian of the Accountholder to agree to the Account terms and conditions and to consent on behalf of the Accountholder for the purposes of any Data Protection legislation.

### 1. Data consents

I hereby consent to the Bank and, where appropriate, the Group, and its or their duly authorised agents, holding, using, disclosing and processing:

(a) my email and other contact details provided in the Account application to contact me and / or the Accountholder about the Account;

(b) (on behalf of the Accountholder) the Accountholder's data in the following ways:

- i. unless I have indicated to the contrary in writing, for direct marketing purposes, to advise the Accountholder of products and services of the Bank, the Group or selected third parties and to contact the Accountholder by post, telephone, email, fax or other means (including to my email address) (subject to applicable legislation);
- ii. to carry out statistical analysis and market research;
- iii. to maintain a "single view" of the Accountholder's relationship with the Bank/Group; and whereby data can be transferred between the Bank and members of the Group, and its or their duly authorised agents, held on, or linked to, a Group database and for the Bank and any other Group companies and/or duly authorised agents to manage and develop its/their relationships with the Accountholder and for general business purposes;
- iv. to hold, use, disclose and process Accountholder data for any other specific purposes where I or the Accountholder's parent or legal guardian or other relevant person have given the Bank/Group specific consent to do so;
- v. for disclosure or transfer of Accountholder data abroad but only for any of the purposes specified above, to persons who have been approved by the Bank and/or the Group and in a manner compliant with applicable data protection legislation.

(c) my and/or the Accountholders data to establish my or the Accountholder's identity, residence and tax status in order to comply with law and regulation concerning taxation and the prevention of money laundering or terrorist financing.





## 2. Direct Marketing

### News about our product and service offers

As part of the Bank's/Group's service the Bank/Group will send active Account reward offers and birthday greetings to the Accountholder and keep the Accountholder informed about the wide range of products and services which may be of interest arranged by the Bank/Group or by the Bank/Group with other parties.

We will not send offers or greetings if you have indicated to the Bank that you would not like the Bank/Group to use the details you have provided, including Accountholder's details in this way. Where you have consented, at any time you can ask the Bank/Group free of charge to stop or change the way we give such information about these products or services just by calling in or writing to us at your branch.

## 3. Account terms and conditions

In consideration of this application and of the Bank opening the Account, I agree on behalf of the Accountholder to the Account Terms and Conditions, a copy of which I have received and read and by which I and the Accountholder, agree to be bound.

## 4. Operation of the Account

I hereby consent to the Accountholder operating the Account himself/herself, meaning that he/she is also allowed to withdraw money from the Account without the approval of anyone else including me.

## 5. Beneficial Ownership

I acknowledge that the Account is held in the sole name of the Accountholder and that the Accountholder is the beneficial owner of all funds lodged to the Account.

In this Authorisation, the following terms have the following meanings;

the "Bank" means The Governor and Company of the Bank of Ireland (which includes Bank branches);

the "Group" means any and all of the separate legal entities that comprise the Bank of Ireland Group;

"data" means all and any information (including Accountholder information) which has been provided or will be provided to the Bank, whether by me, the Accountholder or by a third party, including in any application forms; provided in further meetings and discussions with the Bank; ongoing transaction data in respect of Accountholder accounts and relationship with the Bank/Group; or other such data.

**Bank of Ireland** 

For small steps, for big steps, for life