

# Terms of Business

Provided in accordance with the Central Bank of Ireland's Consumer Protection Code

## About Us

Our legal name is The Governor and Company of the Bank of Ireland ("the Bank" or "Bank of Ireland"). The Bank's head office is at 40 Mespil Road, Dublin 4. The Bank of Ireland is a member of the Bank of Ireland Group<sup>1</sup> (the "Group"). The Group's holding company is Bank of Ireland Group plc.

"Bank of Ireland" and "Bank of Ireland Group" are registered business names of The Governor and Company of the Bank of Ireland. Bank of Ireland also operates under other trading names<sup>2</sup> that will be detailed in the terms and conditions that concern the relevant product or service.

The Bank of Ireland is regulated by the Central Bank of Ireland and is a licensed Bank pursuant to the Central Bank Act 1971 as amended. Bank of Ireland is a tied agent of New Ireland Assurance Company plc, trading as New Ireland Assurance or Bank of Ireland Life, for life assurance and pensions business.

If you wish to contact us please write to Customer Care Unit, Bank of Ireland Head Office, 40 Mespil Road, Dublin 4 or ring +353 1850-753357.

## Regulated Activities

The Bank's principal business is banking and the provision of financial services generally. The Bank takes deposits, makes loans and provides a range of other financial services

and products. These activities are regulated by the Central Bank of Ireland. The Bank provides other services that are not regulated by the Central Bank (for example, hire purchase and invoice discounting).

## Central Bank Codes

The Bank is subject to the Consumer Protection Code; the Code of Conduct on Mortgage Arrears and the Code of Conduct on the Switching of Current Accounts with Credit Institutions. These codes offer protection to consumers and can be found on the Central Bank of Ireland's website [www.centralbank.ie](http://www.centralbank.ie)

## Fees and Charges

The Bank charges its customers fees and charges in connection with the products and services provided by it. For written details of the current fees and charges concerning any particular product or service please enquire at any branch of Bank of Ireland, the Bank of Ireland representative you are dealing with or the Customer Care Unit (see above for contact details). Note also that fees and charges for products and services may be amended from time to time by the Bank.

## Your Personal Data

We gather and process your personal data in compliance with (a) data protection law and (b) any Data Protection Notices we show you or consents which we ask you to agree to.

## Conflicts of Interest

It is the policy of Bank of Ireland to avoid any conflict of interest in connection with any product or service it supplies to its customers. Where an unavoidable conflict arises we will advise you in writing of this before providing the relevant service. If you have not been advised of any such conflict you are entitled to assume that none arises.

## Where you Default

Where you default in your obligations to the Bank of Ireland, the Bank may notify you of such default and may ask you to take action to remedy it to the satisfaction of the Bank. At any time after such default the Bank may seek to enforce your obligations to it through legal proceedings or through the enforcement of any guarantee or security given in respect of your obligations to the Bank. Where it does so the Bank will observe the terms and conditions relevant to the product or service and any applicable Central Bank code or consumer credit law.

## Complaints

If you have any complaint in relation to the product or service being provided by the Bank you should outline the nature of your complaint to your branch, Business Unit or (if you prefer) to the Customer Care Unit in writing at the address shown on page 1. The complaint will be fully investigated by the Bank and a full response will be provided to you. While our investigation of any complaint is ongoing we will provide you with a regular written update. In the event you are dissatisfied with the outcome or if the complaint is not resolved within 40 business days you are entitled to refer your complaint to The Financial Services Ombudsman's Bureau, Lincoln House, Lincoln Place, Dublin 2. If your complaint is in relation to a pension product you may also choose to contact the Pensions Ombudsman, 4th Floor, Lincoln House, Lincoln Place, Dublin 2.

## Compensation Scheme

The Deposit Guarantee Scheme is administered by the Central Bank of Ireland and is funded by the credit institutions (including Bank of Ireland) covered by the scheme. The DGS protects eligible deposits up to a limit of €100,000 per depositor per credit institution covered by the Scheme. For additional information on the Deposit Guarantee Scheme please refer to [www.depositguarantee.ie](http://www.depositguarantee.ie). The Investor Compensation Scheme administered by the Investor Compensation Company Limited applies in respect of money or instruments owed by the Bank to customers in connection with investment services. The maximum amount investors can claim is 90% of their financial loss certified by the Administrator up to a maximum compensation of €20,000 per investor.

## Changes to Terms of Business

Where there are any material changes to these Terms of Business we will notify affected customers as soon as possible and the notice may take the form of an advertisement in one or more newspapers circulated nationally in Ireland.

The information contained in these Terms of Business is correct as of 1 September 2017.



<sup>1</sup> The Bank of Ireland Group includes, Bank of Ireland Mortgage Bank, Bank of Ireland Insurance Services Limited and New Ireland Assurance Company plc.

<sup>2</sup> Frequently used trading names used by the Bank include Bank of Ireland Private Banking, Private Banking, Bank of Ireland Finance, Bank of Ireland Insurance & Investments, Insurance & Investments, Bank of Ireland Commercial Finance, Bank of Ireland Global Markets, Bank of Ireland Pass and Banking 365.