

# A guide to Personal Banking

Bank of Ireland  UK

For small steps, for big steps, for life

# Contents

## Welcome

Opening your account	1
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## Our Products & Services

Current Accounts	1
Range of savings accounts	1
Business banking	1
365 online, phone and mobile banking	2
365 online	2
365 phone	2
Mobile Banking	2
Foreign exchange services	2
International payments	2
Your borrowing needs	3
Overdraft requests	3
Flexibility	3
Mortgages	3
Financial assessment	3
Banker's reference	3
Cooling off period	3

## How our accounts work

Opening hours	4
Telling us about changes	4
Fees and charges	4
Residency	4
Customers resident in the Republic of Ireland	5
Interest	5
Telling you about charges and interest on your account	5
Changes in interest rates	5
Set off	5
Statements	5
Monthly pack – pre-notification of charges	5
Annual summary pack	6
Payments to your account	6
Payment instructions	6
Credit transfers	6
Standing orders	6
Direct debits	6
ATMs	7
Recurring or Continuous Payment Authority (CPA) payments	7
Cancelling Recurring or Continuous Payment Authority (CPA) payments	7
Cheques	7
Stopped cheques	7
Payments from your account	7
Cleared funds	8
Telling you about payments we have not made	8
Crossed cheques	8
Post-dated cheques	8
Out of date cheques	8

## When money is available – the clearing cycle

Cheques from accounts at the same branch	9
Cheques from accounts at another Bank of Ireland UK branch in Northern Ireland	9
Cheques from accounts at other Bank of Ireland UK branches in Great Britain or another bank in the UK	9
Amounts paid in at other banks or branches to your Bank of Ireland UK account held in Northern Ireland	9
Cheques you write from your account in the UK	9

## Paying amounts in at the Post Office®

Cash paid in using your cash card	9
Cash paid in using a lodgement book, or personalised lodgement slip	10
Cheques paid in at the Post Office®	10

## Automated payments

Automated payments to or from other banks	10
Automated payments to or from another Bank of Ireland UK account	10
Debit cardholders	10

## Running your account

Joint accounts	10
Protecting your accounts	10
The Bank of Ireland 3D Secure Service	10
Liability for losses	10
Changing your PIN	12
Security at cash machines	12
Choosing a cash machine	12
Using a cash machine	12
Leaving a cash machine	12
Emergency numbers	12
Financial difficulty – how we can help	12
How to complain	13
Products purchased online	14
Closing your account	14
Closing a joint account	14

## Regulation

Contact details	14
Credit facilities	14
Mortgages	15
Financial Services & Markets Act 2000	15
Advertising and Marketing	15

## Transaction Information Box

Deposit Guarantee Scheme - Information Sheet	22
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## Welcome to Bank of Ireland UK

We understand that everyone's banking needs are not exactly the same, so our team aims to help you find the right accounts and services to suit your needs.

This guide forms part of our account opening pack. In this guide you will find details of how we can make it easy for you to manage your money. You will also have received the following brochures which you should read with this guide.

- ▶ Product brochure including terms and conditions
- ▶ Student account charges explained brochure (if you have opened a 3rd level student account)
- ▶ Rates and products – a guide to current rates and products

Besides our current accounts, savings accounts and 24-hour online banking service, we can also provide details on a full range of loans, overdrafts, credit cards and mortgages.

## Opening your account

To open an account with us you must fill in an application form. Before we open an account for you, we must check your identity and home address. We may also consult a credit-reference agency to check your address and, if necessary, get information on your financial commitments. The credit-reference agency will keep a record of our search, whether or not your application goes ahead. This record will be available to other organisations that make similar searches and could affect your ability to get credit elsewhere for a short period of time. When you open your account with us we may ask for a banker's reference from your current bank (if any).

## Our products and services

### Current accounts

Our current accounts are designed to make it easier for you to manage your money. Depending on the type of account you choose, they give you the following:

- ▶ 24-hour access to your account, 365 days a year by phone or internet
- ▶ An overdraft facility (if you are over 18 and meet our terms and conditions)
- ▶ A debit card that you can use abroad
- ▶ A chequebook (if you request one)
- ▶ The ability to withdraw cash from over 50,000 cash machines in the UK and Ireland
- ▶ The ability to make regular payments by standing order and direct debit.

For more information please contact your local branch or phone 0800 0850 444.

**We can also provide you with our basic bank account, please see our Basic Cash Account brochure.**

### Range of savings accounts

We offer a range of savings accounts – from instant access to longer-term investments – to suit your different saving needs. Just ask at your branch for details.

### Business banking

We provide a wide range of business banking products and services. You can get more details from your branch.

### 365 online, phone and mobile banking

365 online and phone gives you access to your accounts 24 hours a day, 365 days a year, by phone or internet.

### 365 online ([www.365online.com](http://www.365online.com))

Bank of Ireland 365 online lets you carry out a wide range of banking activities online; checking your balance, paying a utility bill, transferring money to other accounts and more. It offers an easy way to manage your account. You can be sure it is safe and private because you need to use a PIN and we use encryption technology (this protects the information sent between you and us so that nobody else can read it).

If you use 365 online, you can:

- ▶ Check your balance and payments into and out of your account;
- ▶ Pay a bill or transfer money (within certain limits and if the money is available in your account) for both domestic and international payees;
- ▶ View details, amend and cancel your standing orders;
- ▶ Look for certain information, such as particular payments, payments made within the last 12 months, all withdrawals from cash machines, and so on;
- ▶ View your statements online and turn off paper statements;
- ▶ Change your address held by us;
- ▶ Notify us of your travel plans for both Visa Debit and credit cards. You must provide us with at least 24 hours notice.

**To register for this service visit [www.365online.com](http://www.365online.com) or call 03457 365 555.**

### 365 phone

When you open an account you will be automatically registered for our 365 phone service to do your banking by phone. The service is easy to use, there are no hidden charges and with our Lo-call number you only pay the cost of a local call if calling from a land line.

You can either use an automated system or connect to an operator who will help you as quickly and simply as possible.

With 365 phone you can:

- ▶ Check how much you have in your account;
- ▶ Check payments that have been made to or from your account;
- ▶ Pay Bank of Ireland UK credit card bills; and
- ▶ Transfer money between accounts.

**For more information on 365 phone, call us on 03457 365 555.**

### Mobile Banking

The Bank of Ireland Mobile Banking App has a number of features that allow you to use your account on the go. These are some of our most popular online services, which have been adapted for use via your phone.

- ▶ Secure login - you can rest assured that your details are as secure as ever
- ▶ View account balances on your current, deposit, loan and credit card accounts
- ▶ View transaction histories
- ▶ Transfer money between your own accounts
- ▶ Transfer money to existing payees (excluding international payments)
- ▶ Pay your bills
- ▶ Search for Bank of Ireland Branches and ATMs in your area
- ▶ Contact Bank of Ireland

If you are already a Bank of Ireland 365 online customer all you will need to do is download our App from the App Store (iPhone) or Google Play Store (Android). You will then be able to log in with your 365 online login information.

### Foreign exchange services

If you are travelling abroad we can provide foreign currency. To order foreign currency and for details of exchange rates and charges, just contact your local branch.

### International payments

If money is transferred to you by international or 'Telegraphic Transfer', either in sterling or a foreign currency, we will tell you what the original amount was, the date your account was credited and when it was sent. We will also tell you the exchange rate applied if it was converted to a different currency and whether any charges were incurred. Certain types of international transfer may also be known as SEPA transfers, which is a payment made in Euro to a SEPA zone country.

If money is transferred from your account, either in sterling or in a foreign currency, we will tell you what the original amount was, when it was sent and any charges which may apply. We will also tell you the exchange rate used to convert it to a different currency.

### Your borrowing needs

You can call on us for all your borrowing needs. You can apply for an overdraft, credit card or loan quickly and efficiently either at your branch, over the phone or online.

### Overdraft requests

When you apply for an overdraft or an increase in your overdraft facility we will check your record held by credit reference agencies. If the account is a joint account you must ensure that you have authority from the other party(ies) to check their record held by credit reference agencies. If they ask us to tell them who gave consent to the credit reference check we will do so. If an overdraft is approved, we will disclose details about the conduct of your account to the credit reference agencies and that information will be accessed and used by others. This will include information about the running of the account, such as the limit and balances, as well as payment performance.

### Flexibility

If, like many of us, you find that you need extra cash from time to time, our flexible lending service can help in the following ways.

- ▶ By agreeing an overdraft on your current account, to give you flexible short-term borrowing
- ▶ By providing unsecured personal loans designed to help you with more expensive items such as a new car, a holiday, home improvements or new furniture
- ▶ A range of Bank of Ireland UK credit cards.

To find out more about overdrafts, credit cards and personal loans, contact your branch or phone 0800 0850 444.

### Mortgages

Getting a mortgage may be the most important financial commitment you will ever make. Please contact your branch to discuss our range of Bank of Ireland UK mortgages.

Please read the important information in the Regulation section of this guide.

### Financial assessment

We will work with you to find out how much you can afford to borrow and the most appropriate type of borrowing. To do this we may assess:

- ▶ Your income and financial commitments;
- ▶ How you have handled your money in the past;
- ▶ Information from credit-reference agencies;
- ▶ Information you have provided;
- ▶ Your credit score (a score used to work out the risk of you not repaying the money you borrow); and
- ▶ Any security you can provide.

We recommend that you budget carefully to protect your money against sudden changes in your circumstances.

### Banker's reference

We can provide banker's references or responses to 'status enquiries'.

A status enquiry is a request for a bank or building society to give our opinion on a particular customer's ability to meet a financial commitment. When we get a status enquiry we will send a general opinion based on our knowledge of you as a customer. Our response will not contain specific information about your account, and you have a right to see our reply. The content of our response is not a guarantee that we can be held responsible for. We will not reply to status enquiries without your written permission. You must pay our charge for providing a response.

### Cooling-off period

If you are not happy about your choice of current or savings account you can close it within 14 days of:

- ▶ The day you enter into the contract; or
- ▶ The day on which you receive the contract terms and conditions and other information; whichever is later.

This 14-day period is known as the 'cooling-off period'. It does not apply to:

- ▶ An account or contract for financial services where the price has risen or fallen during the 14-day period.

If you want to cancel an account within the 14-day cooling-off period you should write to your branch.

When you cancel an account in the cooling-off period we will give you all your money back with any interest it has earned. If the account conditions state that you have to give notice to close the account, during the cooling-off period that condition will not apply. You will not have to pay any extra charges that normally apply when you close the account without giving notice. When you close the account you will have to pay us any amounts you owe us, including interest and charges.

If you want to close your account after the cooling-off period you may have to pay charges.

## How our accounts work

### Opening hours

Our branches are generally open Monday to Friday (except bank holidays) between 9.30am and 4.30pm. On Wednesdays we are open from 10am to 4.30pm. However, there are specific cut-off times for providing different types of instructions. You can check these in the 'Transaction Information Box' on page 18 of this brochure.

Bank of Ireland 365 offers you the convenience and flexibility to do your day-to-day banking online or by phone at any time or in any place that suits you. For more details visit [www.365online.com](http://www.365online.com) or call 03457 365 555.

If you are interested in extra products, phone our Sales Team on 0800 0850 444. Their opening hours are Monday to Friday (except bank holidays) between 9am and 8pm, and between 10am and 2pm on Saturdays.

### Telling us about changes

You must tell us about any change to your name, address or phone number (or your contact address if this is different from your home address). To tell us about any changes, log in to 365 online ([www.365online.com](http://www.365online.com)) or write to your branch.

If you change your name, we will need to see documentation as evidence of this.

## Fees and charges

When you become a customer we will give you details of the day-to-day costs for running your account. You can get details of our up-to-date fees and charges by calling 0345 6016 157 or by visiting our website at [www.bankofireland.co.uk](http://www.bankofireland.co.uk). Details are also given in the following brochures.

- ▶ Personal Current Accounts – Personal current account charges explained leaflet
- ▶ Student Current Account customers – Student account charges explained leaflet
- ▶ Schedule of service charges for personal customers - Northern Ireland

Details of charges for business accounts are given in the 'Schedule of Charges for Business Customers NI' leaflet.

You can get copies of these brochures from any branch or by visiting [www.bankofireland.co.uk/bank-of-ireland-group/rates-and-fees](http://www.bankofireland.co.uk/bank-of-ireland-group/rates-and-fees).

If we increase any of the charges for the day-to-day running of your account, we will write to you about this at least 60 days before the increase takes place.

## Residency

When you open a new account with us or update your details on an existing account we may ask you about your residency for tax purposes. From 1st July 2014 we must collect this information to comply with UK legislation that supports the agreement entered into by the UK Government with the US in relation to the Foreign Account Tax Compliance Act (FATCA) and other similar agreements to share tax information entered into or that may be entered into by the UK Government with other countries. The legislation is aimed at preventing international tax evasion and currently may impact UK current or savings account holders who are either citizens or tax residents of the US, Gibraltar or the Crown Dependencies\*.

We will report details of relevant accounts to HMRC annually.

\*Crown Dependencies: Isle of Man, Guernsey, Jersey

For any additional information please go to <http://www.hmrc.gov.uk/fatca/>

## Customers resident in the Republic of Ireland

If your address is in the Republic of Ireland and you use any card issued on your account at any time during the year, you may be liable for the annual Irish Government Stamp Duty. If you are liable, we will debit the sterling equivalent of this tax directly from your account.

More information is available on the Irish Tax & Customs website [www.revenue.ie/en/tax/stamp-duty/leaflets/stamp-duty-financial-cards.html](http://www.revenue.ie/en/tax/stamp-duty/leaflets/stamp-duty-financial-cards.html)

## Interest

When you become a customer we will give you information on the interest rates that will apply to your account and when we will take it from or pay it to you. You can get information on the most up-to-date interest rates by contacting your branch or on our website at [www.bankofireland.co.uk/bank-of-ireland-group/rates-and-fees](http://www.bankofireland.co.uk/bank-of-ireland-group/rates-and-fees)

If you ask us, we will give you a full explanation of how we work out interest.

## Telling you about charges and interest on your account

We will tell you about any day-to-day running charges or interest we are going to take from your account at least 14 days before we take it.

If you have to pay arranged or unarranged interest, each month we will send you an interest statement detailing the amounts and advising you of the day we will debit your account.

## Changes in interest rates

When we change the interest rates on your account we will update the information in our branches and on our website within three working days. We may place notices in newspapers, usually The Irish News, the Belfast Telegraph and Newsletter, or we will write to you personally.

To help you compare rates more easily, the old rate will also be shown on our website and newspaper notices.

## Set off

If you have any other account with us that is in credit we can transfer money from that account to any other account (including a joint account) that

you hold with us that is overdrawn or otherwise in default.

## Statements

Your statement will show you every payment to and from your account. We will send it directly to the permanent address you have given us, usually every three months. You can ask us to send you statements more often, but we may charge for this. Please see our 'Schedule of service charges for personal customers - Northern Ireland' leaflet for details.

How often we send statements on our savings account is set out in the specific terms of the account you choose. If you are a 365 online customer, you can now choose to switch to eStatements on selected accounts in your 365 online profile.

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 investigate it for you.

## Monthly pack – pre-notification of unarranged overdraft charges

We will tell you about the following charges before we take them from your account.

- ▶ The informal overdraft request fee
- ▶ The unpaid transaction fee
- ▶ The paid transaction fee
- ▶ Unarranged overdraft interest

If you have to pay any of these charges, each month we will send you a pack that will include the following information.

- ▶ A summary of the charges that arose in the previous month, what each charge is for, the date the charges arose, and when we will take the charges from your account.
- ▶ If you have to pay an informal overdraft request charge, we will tell you what payment the charge relates to and whether we agreed to or refused to make the payment.
- ▶ A monthly account summary, which shows all the payments to or from your account in the previous month.

Fees and interest will be charged to your account on separate dates and you will be advised of the charge dates in the pack.

## Annual summary pack

If you have paid overdraft interest or charges, once a year we will send you a summary of all the charges and interest on your account for the previous 12 months.

The summary pack will contain the following.

- ▶ Details of all the overdraft charges or interest taken from your account or interest paid to your account.
- ▶ Details of interest or overdraft charges (or both) we have refunded to your account.
- ▶ 'Your charges explained' leaflet, which gives more information on how and when charges arise and how much they are.

The summary pack will not include any service charges taken from your account. Please see our 'Schedule of service charges for personal customers' leaflet for details of these charges.

Your annual summary pack is usually posted to you in January. However, if you would like a summary statement of interest and fees, this can be provided to you on request from your branch.

## Payments to your account

For your convenience we recommend that your employer pays your salary directly into your current account. You can also use the paying-in slips at the back of your chequebook, or your paying-in book, to pay cheques into your account by post. You need only one payment slip for any number of cheques paid into one account at the same time. You cannot pay one cheque (or more) to more than one account.

You can only pay in cheques that are made out to you. We can refuse to accept a payment into your account, or refuse to open an account without giving you any reason.

## Payment instructions

If, after we have accepted your instruction to make a payment, you then instruct us to cancel it and we are able to do so, you will have to pay a charge which we will take from your account. However, if the payment has already left your account, you will not be able to cancel it.

We may refuse to make a payment from your account if there are not enough cleared funds available, or your account balance is over an agreed overdraft limit.

## Credit Transfers

You can make a cheque lodgement to your account by credit transfer through another Bank of Ireland UK branch.

Cheque lodgements made at a Bank of Ireland UK branch counter will be credited to your account on the following business day. However, cheques lodged through a self-service Bank of Ireland UK Lodgement ATM will be credited to your account on the same business day.

Bank of Ireland UK Lodgement ATMs are available in many Bank of Ireland UK branches. Please ask for further details at any branch.

## Standing orders

A standing order is a written instruction from you to pay a fixed amount from your account at regular intervals (every week, month, three months or year). The account the amount is paid into can be anywhere in the UK. It is a useful way to make regular fixed payments such as rent or loan repayments. To cancel or change the standing order you must tell us in writing. We must receive your instruction before the date the next payment is due to be paid. Alternatively you can view details, amend and cancel your standing orders by logging in to 365 online ([www.365online.com](http://www.365online.com)).

## Direct debits

A direct debit is different to a standing order because you authorise someone else ('the originator') to take a payment from your account. The amount can be different each time if necessary. It is a very convenient way to take care of regular payments like phone, gas or electricity bills. If the amount of the payment changes, the originator (company taking the payment) will tell you this beforehand. You can cancel a direct debit at any time up to the date of a payment. If you want to stop a direct debit you must write to the originator and to us.

The Direct Debit Guarantee protects you if a direct debit you have not authorised is taken from your account. If the originator wrongly



takes a payment from your account we will refund it as soon as you tell us about it.

### ATMs

You can make a cash withdrawal in Euros from your account using your Bank of Ireland UK Cash card or Debit Card at Bank of Ireland ATMs in the Republic of Ireland. These withdrawals will be converted to sterling at the cash buying rate.

Cash withdrawals using your Bank of Ireland UK Cash card or Debit Card made at a Bank of Ireland ATM in the Republic of Ireland will be converted to sterling at the cheque buying rate.

Ask any branch for further details or rates applicable.

### Recurring or Continuous Payment Authority (CPA) payments

This a regular card payment when you give your credit or debit card details to a company and authorise them to take regular payments from your account, such as for a gym membership, magazine subscription or short term (payday) loan. These payments are often confused with direct debits, but do not offer the same guarantee if the amount or date of the payment changes.

### Cancelling a Recurring or Continuous Payment Authority (CPA) payment

It should be possible to cancel these payments by telling the company taking the payments. However we recommend that you give the instruction to cancel in writing. You should also cancel them with the bank by confirming that you have stopped permission for the payments. Be aware that you will still be responsible for paying any money that you owe.

### Cheques

If you do not sign cheques we may not pay them and you will have to pay us a fee.

On the cheque you should clearly write the name of the person or organisation you are paying.

We keep original cheques paid from your account for six years.

We can give you an image of a cheque if you need it. If, within a reasonable period after we have paid the amount of a cheque, there is a dispute with us about that cheque, we will give you an image of the cheque as evidence. If we unreasonably delay in doing this, we will pay the amount of the cheque back into your account until we have settled the dispute with you.

### Stopped cheques

After you have given someone a cheque, you can ask us not to pay it. You should immediately stop any cheque that is lost or stolen.

You can stop a cheque in several ways.

- ▶ By writing to us
- ▶ By calling into your branch
- ▶ By phoning your branch or through 365 phone

If you decide to stop a cheque you must give us as much notice as possible as a cheque cannot be stopped once it has been paid. We will make all reasonable efforts to stop a cheque.

You may have to pay us extra fees.

### Payments from your account

You should ensure that you have sufficient cleared funds or agreed overdraft facility on your account when you write a cheque or when a Standing Order (SO) or Direct Debit (DD) or Future Dated Payment (FDP) is due to be paid.

If there are insufficient funds/overdraft available on your account on the morning when a SO, DD or FDP is due, we will try to make the payment again after 2pm the same day. This means that you have until 2pm that day to pay in enough money to ensure that the payment is made and any overdraft charges are avoided.

If a SO cannot be paid on the due date because of insufficient funds/overdraft, we will try to pay it again the next day and for some SOs, for example, to loan accounts, up to 6 days after the due date. Cheques and DDs may be re-presented by the payee/originator any time after the due date.

## Cleared Funds

Not all lodgements to your account will clear immediately. Please see the “When money is available – the clearing cycle” section below.

## Telling you about payments we have not made

If we need to tell you that we have not paid the amount of a cheque or other items (such as a standing order), we will do this by letter, charge summary statement or by phone. You may have to pay us extra fees.

We may refuse to make a payment from your account in the following circumstances.

- ▶ If you do not have enough funds available in your account. Please see the ‘Personal current account charges explained’ brochure for the current charges that apply to unarranged overdrafts
- ▶ If you have given us unclear, incorrect or incomplete instructions
- ▶ If you have broken any condition of your account
- ▶ If we suspect fraud or any other illegal activity
- ▶ If we believe that your financial situation is significantly worse than it has previously been
- ▶ If we have any legal or regulatory reason
- ▶ If we consider that our business reputation may be damaged.

In the majority of cases we will tell you that we haven’t made a payment as requested. We will do this in a variety of ways depending on the nature of your account and the type of payment.

- ▶ Card transactions – by displaying a message on the ATM or other point of sale payment terminal immediately;
- ▶ Cheques - details will be notified to you on the Charges Summary statement that you receive when a cheque has been returned unpaid. Related charges will be displayed on your bank statement;
- ▶ Direct debits and standing orders – by displaying related charges on your bank statement and by written notice;
- ▶ For other payment types (e.g. telegraphic

transfers) – by contacting you directly to advise you that the payment request has been refused.

You may ask us details of any payments we have refused to make, the associated charges and our reason for refusing to make the payment by contacting your local branch.

## Crossed cheques

Bank of Ireland UK cheques are ‘crossed’ (have ‘Account Payee’ written down them). This means that the amount of the cheque can only be paid into the account of the person you made it out to.

Crossed cheques are designed to prevent fraud. However, the protection provided may not be recognised in other countries. It will also help prevent fraud if you clearly write the name of who the payment is to and put extra information about them on the cheque, for example, account number or reference number.

This is most important if you are not personally paying a cheque in (for example, because you are sending a cheque by post).

## Post-dated cheques

You must not issue post-dated cheques (that is, cheques with a future date on). If you put a future date on a cheque we may still pay it before the date on the cheque. If this happens, we will not pay you for any loss that you suffer as a result.

## Out-of-date cheques

If the date on a cheque is more than six months old, we may not pay it.

## When money is available – the clearing cycle

Banks and Building Societies in the UK are changing how sterling cheques drawn on UK Banks are processed.

Starting in October 2017 a new, faster system of clearing cheques is being gradually introduced by all UK Banks and Building Societies. The new system will use a digital

image of the cheque, speeding up the time it takes for it to clear.

As the changes are being phased in gradually, some cheques written from your account will clear in just one working day, and some will continue to go through the existing clearing cycle which is detailed below.

By the end of 2018 all sterling cheques drawn on a UK Bank or Building Society will clear on the working day after it is paid in.

If you pay a cheque into your account at your own branch, it will be shown on your bank statement on the same day (day 1). However, we have to collect the payment from the account of the person or business that gave you the cheque. The process of collecting that payment is known as 'clearing' the cheque.

### **Cheques from accounts at the same branch**

If you pay in a cheque that is from the same branch you have your account at, it will be included in your balance, for the purpose of working out interest, on the same day (day 1).

The amount of the cheque will usually be available for you to withdraw or spend two working days later (day 3). However, it can take up to six working days (until day 7) for the cheque to be returned unpaid.

### **Cheques from accounts at another Bank of Ireland UK branch in Northern Ireland**

The amount of the cheque will be included in your balance, for the purpose of working out interest, the working day after you pay it in (day 2).

The amount of the cheque will usually be available for you to withdraw or spend four working days later (day 5). However, it can take up to six working days (until day 7) for the cheque to be returned unpaid.

### **Cheques from accounts at other Bank of Ireland UK branches in Great Britain or another bank in the UK**

The amount of the cheque will be included in your balance, for the purpose of working out interest, two working days after you pay it in (day 3). However, the amount will not be available yet as we will not have collected it

from the account of the person or business that gave you the cheque.

The amount of the cheque will usually be available for you to withdraw or spend four working days later (day 5). However, it can take up to six working days (until day 7) for the bank the cheque is from to return it unpaid.

### **Amounts paid in at other banks or branches to your Bank of Ireland UK account held in Northern Ireland**

When you pay an amount in at another bank or another Bank of Ireland UK branch, it takes at least one extra working day to get to your account (day 2 rather than day 1). The value will be included in your balance, for the purpose of working out interest, on the next working day (day 3).

The amount of the cheque will usually be available to withdraw or spend four working days after your account is updated (that is, on day 5). However, it can take up to six working days from the day your account is updated (until day 7) for the bank the cheque is from to return it unpaid.

### **Cheques you write from your account in the UK**

When you write a cheque, the full amount could be taken from your account on the same day if the person or business you have given the cheque to has their account at the same branch as you, or the next day if their account is at another bank or branch.

### **Paying amounts in at the Post Office®**

You must be registered for paying cheques in at the Post Office and use special pre-printed envelopes. Please ask us for details of how to register for this service and get a supply of the special envelopes.

### **Cash paid in using your cash card**

If you pay the cash in before 4.30pm on a working day, it will reach your account on the same working day. If you pay the cash in after 4.30pm, or on a Saturday, it will reach your account on the next working day.

## Cash paid in using a lodgement book, or personalised lodgement slip

The cash will reach your account on the next working day.

## Cheques paid in at the Post Office®

We receive the cheque on the next working day, so the clearing cycle set out above for cheques is increased by one working day. (You must be registered for paying cheques in at a Post Office®.)

If there is a delay in the Post Office® sending the cash or cheques to us, the payment may take longer than we set out above to reach your account.

## Automated payments (payments made electronically from one bank to another)

### Automated payments to or from other banks (including by phone and online banking)

All payments you instruct us to make from your Account will be credited to the beneficiary bank within one Business Day following the date of receipt of the Payment Order. Please refer to the Transaction Information Box on page 18 for further details.

### Automated payments to or from another Bank of Ireland UK account (including by phone or online banking)

Payments you make to another Bank of Ireland UK account over the phone or online are taken from your account on the date you give us the instruction. They are paid to the other account immediately.

## Debit cardholders

Your balance shown on your regular statement may not take account of any debit card transactions (payments or withdrawals) that you may have made while the statement was being produced.

This is because retailers have to send us a 'clearing file' for a transaction, and your statement may have been produced before we receive this file. In these circumstances you may not be able to withdraw the entire balance shown on your statement.

## Running your account

### Joint accounts

If two or more people hold the account as joint account holders, you authorise us to accept instructions from any one of you unless you tell us otherwise when you open the account. If you have authorised us to accept instructions from any one of the joint account holders, any one of you can withdraw the entire balance held in the account. If there are two or more account holders, the account holders are liable together, but also as individuals, for any money owing, including any overdraft or other debt. If you want us to send all account holders separate bank statements, please fill in the relevant section on the application form.

There are a number of requests in relation to changes to your joint account that require authority from both or all parties to the joint account:

- ▶ Request to change address
- ▶ Changing the frequency of receipt of bank statement
- ▶ Requests to add a third party as a signatory on the account
- ▶ Request to close the account.

### Protecting your accounts

You must take care of your chequebook, cards, PINs, passwords and personal information to prevent fraud and protect your accounts.

To help prevent fraud and protect your account you should do the following.

- ▶ Let us know as soon as possible if you change your name, address, phone number or e-mail address.
- ▶ Check your statement or passbook regularly. (If there is a payment that seems to be wrong, you should tell us as soon as possible.)
- ▶ Sign any cash card, debit card and credit card as soon as you receive it.
- ▶ Always take reasonable steps to keep your card safe and your PIN secret. You must not tell your PIN to anyone or let anyone else use your card.
- ▶ If you write down your PIN try to record it in

- ▶ a way that will not be recognised by others.
- ▶ Destroy the slip telling you your PIN as soon as you receive it.
- ▶ Keep receipts safe or destroy them carefully.
- ▶ Take care when storing or destroying information about your accounts. People who commit fraud get your information in many ways, such as going through bins. You should take simple steps such as shredding printed information.
- ▶ Your post includes valuable information which could be used to commit fraud if it were in the wrong hands. If you don't receive a bank statement, card statement or any other expected financial information, contact us.
- ▶ If you change the PIN we give you, choose your new PIN carefully.

### The Bank of Ireland - 3D Secure Service

Bank of Ireland 3D Secure is a fraud prevention service to protect your Debit Card details when purchasing goods and services online from any retailer participating in the service. The service is provided by Visa through the Verified by Visa service.

During the purchase of goods/services from participating retailers, you will be prompted to register for 3D Secure. You will be asked to input some personal details to confirm your identity. Once this information is verified, you will be asked to create a password, known as your 3D Secure Password. You must keep your personal information safe at all times.

After registering, when you use your card online with participating retailers, you will be asked to enter your 3D Secure Password to confirm your identity.

If you forget your 3D Secure Password you can create a new one by clicking on the 'Forgot your Password' link during the shopping process. For security reasons you will be prompted to input some personal details to verify your identity.

If you enter your 3D Secure Password incorrectly three times or if we are otherwise unable to verify your identity, the transaction could be declined.

Once you have registered for 3D Secure, you will not be permitted to cancel that registration.

The service is an extra security feature of your card and is not intended to replace any security obligations in the Terms and Conditions of your Debit Card.

Should your card expire or otherwise be cancelled, you will need to register each and every future card separately for this service. Online banking is safe and convenient as long as you take a number of simple precautions. Please make sure that you follow the advice given below.

- ▶ Keep your computer secure. Use up-to-date anti-virus and spyware software and a personal firewall.
- ▶ Keep your password and PINs secret.
- ▶ Treat e-mails you receive with caution and be wary of emails or calls asking you to provide any personal security details. We will never contact you to ask you to reveal your online banking or payment card PINs, or your password.
- ▶ When you are going to internet banking sites, always type the web address into the browser. Never go to these sites using a link in an email you receive.

You must tell us immediately if you suspect or discover that:

- ▶ Your chequebook or card has been lost or stolen; or
- ▶ Your card is used in an unauthorised or irregular manner; or
- ▶ Someone else knows your PIN, password or security information.

If your card has been lost or stolen or someone else knows your PIN, password or personal security information, you must call our 24-hour emergency number immediately (see page 16).

### Liability for losses

Unless we can show that you acted fraudulently or that you authorised the use of your card by someone else, your liability for misuse of your card will be limited as follows:

If the misuse occurred:

- ▶ Before you received your card;

- ▶ After you notified us of loss, unauthorised use or that the security features might be known to someone else;
- ▶ As a result of the card details being used by someone else but the card was not lost or stolen (for example the card was “cloned” or “skimmed” when you used it in an ATM or payment machine);
- ▶ As a result of the card details being used by someone else to make a payment by phone or on line; you will not have to pay anything.

Otherwise, your liability is limited to £50 of any other losses EXCEPT where the loss results from unauthorised use of a debit card on an account with a credit balance and you have failed with intent or gross negligence:

- ▶ To keep the card or PIN safe,
- ▶ To use the card in accordance with the terms and conditions, or
- ▶ Notify us of the loss or theft or that someone else might know your security information.

In such a case your liability will be limited to the credit balance available on your account during the period of unauthorised use.

### Changing your PIN

You can change your PIN to one that you find more suitable. You can choose a new four-digit PIN at any ATM which offers this service. You will need to follow the instructions on screen. If you need more information about changing your PIN, contact your branch.

### Security at cash machines

The following guidelines will help to keep you safe, and your money secure, when you use cash machines.

### Choosing a cash machine

- ▶ Be aware of others around you. If someone close by the cash machine is behaving suspiciously or makes you feel uncomfortable, choose another machine.
- ▶ If there is anything unusual about the cash machine or there are signs of tampering, do not use the machine and immediately report it to the bank or the owner of the premises the machine is in.

### Using a cash machine

- ▶ Give other users space to enter their PIN in private. We recommend standing about two metres away from the user in front of you until the person has finished. Some cash machines may have a safety zone marking out this area on the ground around the machine.
- ▶ Be aware of your surroundings. If someone is crowding or watching you, cancel the instruction and go to another machine.
- ▶ Do not accept help from well-meaning strangers and never allow yourself to be distracted.
- ▶ Stand close to the cash machine and always shield the keypad to avoid anyone seeing you enter your PIN.

### Leaving a cash machine

- ▶ Once you have used a cash machine, discreetly put your money and card away before walking away.
- ▶ If the cash machine does not return your card, report this to your bank immediately.

### Emergency numbers (24 hours)

If your Visa Debit Card is lost or stolen call our 24 hour Customer Service:

At home: 0345 1610020  
Abroad: +44 345 1610020.

To report a lost or stolen Bank of Ireland UK credit card, phone 028 9031 0303.

### Financial difficulty - how we can help

If you find yourself in financial difficulty, you should let us know as soon as possible. We would encourage you to contact us on 028 9076 4600. We will try to help solve the problem. We will look at your case sympathetically and positively.

The British Bankers Association has a leaflet called ‘Dealing with Debt – A guide for customers’, which provides practical information and helpful advice to those who are facing financial difficulty. It also details a number of organisations that can provide confidential, impartial and free help and advice.

This is available on the website at [www.bba.org.uk](http://www.bba.org.uk) and from any of our branches.

### How to complain

We aim to provide a first-class service.

However, we do realise that at times we may not meet the high standards you have come to expect from us.

If you have a concern about any of our products or services, please tell us. We want to put things right – first time. Your comments help us to improve our services.

If you want to make a complaint you can contact us in one of the following ways.

- ▶ In person – visit any of our branches and speak to a member of staff.
- ▶ In writing – send a letter or fax to your Relationship Manager or your Branch Manager.
- ▶ By phone – call your Relationship Manager or your Branch Manager. If you have registered for our Banking 365 service, customer service advisers are available on weekdays until midnight. The phone number to call is 03457 365 555. If you are calling from outside the UK, the phone number to call is 003531 404 4000.

When we receive your complaint, we will do the following.

1. We will try to resolve your complaint as quickly as possible. If we are able to resolve your complaint with you directly within three business days of receipt we will follow this up with written confirmation. If we cannot resolve your complaint with you within three business days, we will write to you within five working days to confirm that we have received your complaint and that the issues being raised are to be investigated.
2. We will always deal with your complaint as quickly as we can. However, if we have not been able to settle your complaint within four weeks of receiving it, we will write to you with an update on our investigation and when we aim to send you a final response.
3. If we are unable to fully respond to your complaint within eight weeks of receiving it,

we will write to you and explain why, and tell you when we expect to be able to do so. At this point we will also provide you with details of how you may refer to the Financial Ombudsman Service should you wish to do so.

4. Should you wish to complain we would ask that you approach your Branch, Relationship Manager or Service Centre in the first instance. However, complaints can also be sent in writing to Free Post Bank of Ireland UK, Group Customer Complaints, PO Box 3191, Bristol, BS1 9HY.

If you do not agree with our final response, or we cannot respond within eight weeks and you do not accept our explanations and the date we tell you we will give you a final response, you can 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.

Ask us for a leaflet, or contact the Financial Ombudsman Service at:

The Financial Ombudsman Service  
Exchange Tower  
London  
E14 9SR

Phone:  
0800 023 4567

Switchboard: 020 7964 1000  
Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

You can also contact the Financial Conduct Authority (FCA) if you think that we may have breached the Payment Services Regulations 2009. You can contact the FCA by writing to:

The Financial Conduct Authority  
25 The North Colonnade  
Canary Wharf  
London  
E14 5HS

The FCA will use the information you provide to revise its regulatory activities where necessary.

### Products Purchased Online

If we have not been able to resolve your complaint to your satisfaction AND you have bought our product or services online:

The European Commission has established an online dispute resolution platform (ODR platform) which is specifically designed to help customers resident in the European Union who have been unable to resolve a complaint with traders established in the European Union from which they purchased goods or services online. You can submit your complaint online through the ODR platform in any of the official languages of the European Union. The platform will then send your complaint to the Financial Ombudsman Service for an independent review within 90 days.

You can access the ODR platform here at <http://ec.europa.eu/odr>

### Closing your account

If you want to close your account you must tell us in writing. We will not close your account until you have:

- ▶ Returned all unused cheques; and
- ▶ Made all payments due out of your account and paid any interest, charges and other amounts you owe.

Unless there are exceptional circumstances, such as suspected fraud, we will not close your account without giving you at least two months' notice. We have the right to close your account if you fail to keep to any of the terms and conditions that apply to it, if you fail to repay money when it is due, or you or any joint account holder becomes insolvent (cannot pay their debts).

If we give you notice that we are closing your account, or if you request your account to be closed, we will immediately withdraw any overdraft and demand that you immediately repay all amounts you owe.

If you do not pay the full amount you owe, or make a payment arrangement with us, within an agreed period of us asking you to, we will

tell credit-reference agencies. Before we do this we will give you at least 28 days' notice in writing.

### Closing a joint account

Requests to close or switch a joint bank account must be authorised by both or all parties to the account.

If any account holder ceases to be a party to the account (except in the case of a deceased party), the account must be closed and a new account opened in the name(s) of the remaining party/parties. All unused cheques held by the account holder who will no longer have any dealings with the account must be returned to us. If we are told about a dispute between the account holders, we will suspend the account until all account holders confirm that the dispute has been settled, or you give us a new application signed by all account holders. While the account is suspended, we will only allow you to use the account if all account holders sign the relevant instruction.

### 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), Bow Bells House, 1 Bread Street, London, EC4M 9BE.

Bank of Ireland UK adheres to The Standards of Lending Practice which are monitored and enforced by the LSB:  
[www.lendingstandardsboard.org.uk](http://www.lendingstandardsboard.org.uk)

### Contact details

Bank of Ireland UK  
1 Donegall Square South  
Belfast  
BT1 5LR  
Phone: 028 9043 3000  
Website: [www.bankofireland.co.uk](http://www.bankofireland.co.uk)  
Financial Services Register Number 512956

### Credit facilities

Terms and conditions apply to all credit. You can ask us for a written quotation. Credit is not available to people under 18.



- ▶ Overdrafts are provided by:

Bank of Ireland UK  
Bow Bells House  
1 Bread Street  
London  
EC4M 9BE

- ▶ Credit cards are provided by:

Bank of Ireland UK Credit Card Services  
Bow Bells House  
1 Bread Street  
London  
EC4M 9BE

- ▶ Bank of Ireland UK fixed rate personal loans are provided by:

NIIB Group Limited  
trading as Northridge Finance  
1 Donegall Square South  
Belfast  
BT1 5LR

Bank of Ireland (UK) plc and NIIB Group Limited are Bank of Ireland Group companies.

## Mortgages

- ▶ Terms and conditions apply to all mortgages.
- ▶ Mortgages are only available to people who meet conditions relating to their personal and financial circumstances. We will have a 'first charge' on the property you buy. This means that we can repossess and sell the property if you do not keep up your mortgage repayments.
- ▶ You must have suitable buildings insurance for the property you buy.
- ▶ The main applicant must be 18 or older.
- ▶ We can charge an extra security fee for mortgages over 85% of the property's valuation.
- ▶ You can get full details and quotations through us.

Your home may be repossessed if you do not keep up repayments on your mortgage.

## Financial Services and Markets Act 2000

None of the savings and investments which are governed by the terms and conditions we have given you are 'designated investments' as defined by the Financial Services and Markets Act 2000 and the Financial Services Authority Handbook of Rules and Guidance.

## Advertising and marketing

We will make sure that all our advertising and promotional material is clear, fair and not misleading. We will only send marketing material to people who may be interested in a product and who the product would be suitable for. And we will be cautious about sending material to people aged under 18, and sending material relating to loans and overdrafts.

## Transaction Information Box

Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
ATM Cash Withdrawals from ATMs in the UK and from Bank of Ireland ATMs in Ireland	Current Accounts Some Savings Accounts	Use of correct PIN with Debit or ATM Card	Once the withdrawal has been made, you cannot cancel it	Debited from your available balance immediately	Not applicable	A daily limit of £500 will apply unless otherwise specified. ATM providers may apply their own limits to transactions
ATM Cash Withdrawals from ATMs not in the UK and Ireland	Current Accounts	Use of correct PIN with Debit Card	Once the withdrawal has been made, you cannot cancel it	Debited from your available balance immediately	Not applicable	A daily limit of £500 normally applies, although ATM providers may apply additional limits to transactions and lower limits may apply in some countries from time to time. You are advised to check with us to ensure your card is valid for ATM withdrawals in any country you plan to visit and that no other restrictions apply
Debit Card - purchases where you are present	Current Accounts	If the retailer has compatible technology you will be required to follow the instructions on the terminal. Otherwise the transaction will be verified using your signature.	Once the payment has been confirmed, you cannot cancel the transaction	Debited from your available balance immediately following request from the retailer.	Not applicable	No limits apply
Debit Card - purchases where you are not present	Current Accounts	You must provide to the retailer: (1) your Debit Card number; (2) the expiry date of your Debit Card; and (3) the three-digit security code. When online you may be asked to provide a <b>3D Secure</b> password. The retailer will then confirm if the transaction has been authorised.	Once the payment has been confirmed, you cannot cancel the transaction	Debited from your available balance immediately following request from the retailer.	Not applicable	No limits apply

Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
Debit card - Recurring or Continuous Payment Authority (CPA) payment See page 10	Current Accounts	You must provide to the originator: (1) your Debit Card number; (2) the expiry date of your Debit Card; and (3) the three-digit security code. The originator will then confirm if the transaction has been authorised	To cancel this type of transaction, you must contact the originator or confirm to the Bank that you have stopped permission for the payments	The amount of each Recurring or Continuous Payment Authority (CPA) payment will be debited from your available balance immediately	Your instruction to cancel a debit card recurring transaction should be received by us 1 Working Day prior to the date that the payment is due	No limits apply
Direct Debits	Current Accounts	To set up a Direct Debit on your Account, you must complete an agreement with the originator. The originator will require your Account number and sort code to process the transaction	You can cancel a Direct Debit payment at any time up to and including the due date. To cancel this type of transaction, you must contact the Bank and the originator	Debited from your available balance up to 8pm on D and processed on the same Working Day	Not applicable	No limits apply
Standing Orders	Current Accounts	To set up a Standing Order on your Account, we will require: (1) your Account number and sort code; (2) the payee's name, account number and sort code; (3) a reference, if applicable, to identify the payment; (4) amount and frequency of payment, and (5) your authority to make the payment by signing a standing order request form (either in writing or through our 365 online service)	You can cancel a Standing Order payment (either in writing or through our 365 online service) at any time before the end of the Working Day preceding the date on which the funds are debited from your Account	Debited from your available balance up to 4.30pm on D and processed to a Bank of Ireland UK account on the same Working Day and to other accounts by the end of D+1 Working Day	Your instruction to set up a Standing Order payment should be received by us 2 Working Days prior to the 1st payment due date	An upper limit of £5,000 applies on standing orders set up on 365 online
Telegraphic transfers (CHAPS) from your account (Stg only)	Current Accounts Savings Account	Completion of a Telegraphic Transfer instruction. You will require the payee's name, address and bank account details – account number and sort code	You are not entitled to cancel this payment	Debited from your available balance immediately on D and processed on the same Working Day	Instruction must be received before 11.30am	No limits apply

Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
Telegraphic transfers (CHAPS) into your account (Stg only)	Current Accounts Savings Accounts	None	Not applicable	The amount of the payment will be credited to your account on the day we receive it from the paying bank.	Payment must be received by 3.30pm	No limits apply
International Payments outwards/SEPA (Stg and Euro)	Current Accounts Savings Accounts	Completion of a Telegraphic Transfer instruction. You will require: (1) your IBAN (2) the payee's name and bank details – IBAN, bank name & address.	Once the transaction has been made you cannot cancel it	Processed by the end of D+2	Instruction must be received before 12 noon	No limits apply
International Payments outwards (currencies other than Stg or Euro)	Current Accounts Savings Accounts	Completion of a Telegraphic Transfer instruction. You will require: (1) your IBAN (2) the payee's name and bank details – IBAN, bank name & address.	Once the transaction has been made you cannot cancel it	<b>Wholly executed within EEA</b> Debited from your balance immediately on D and processed by end of D+4 Working Days.	Instruction must be received by 12 noon	No limits apply
				<b>Not wholly executed with EEA</b> You will be advised of the likely processing time when you request the transaction.	Not applicable	
365 online International Payments outwards (currencies other than Stg or Euro)	Current Account Savings Account	In accordance with your 365 authority	Once the transaction has been made you cannot cancel it	<b>Wholly executed within the EEA</b> Debited from your balance immediately on D and processed by end of D+4 Working Days.	Instruction must be received by 4.30pm	There is a transaction limit per working day of £20,000 for payments on 365 online. For added security, payments to Payees added using security code sent to your mobile phone are subject to a limit of £10,000. Where payments are requested on, or scheduled for a Saturday, Sunday or Bank Holiday, these payments will be processed on the next working day and will be subject to the limit for that working day
				<b>Not wholly executed within the EEA</b> You will be advised of the likely processing time when you request the transaction.	Not applicable	

Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
International Payments inwards (Stg / Euro/ EEA State currencies only)	Current Accounts Savings Accounts	None	Not applicable	The amount of the payment will be credited to your account on the day we receive it from the paying bank or the value date stated by the paying bank	Payment must be received by 2pm	No limits apply
Cash Lodgements to an account (Stg only within the UK <sup>5</sup> )	Current Accounts Savings Accounts	To make a lodgement to an account, we will require: (1) account name, account number and sort code; (2) an optional reference to identify the payment may also apply.	Once a lodgement has been made you cannot cancel it.	<b>To a Bank of Ireland UK account:</b> The lodgement will be received by the payee on the same Working Day.	Instruction must be received by 4.30pm	A limit of £25,000 applies
				<b>To another Bank:</b> Lodgement will be processed by the end of D+1 Working Day.	Instruction must be received by 4.30pm	A limit of £25,000 applies
365 online Domestic transfer / Future Dated Payments (Stg)	Current Accounts Savings Accounts	In accordance with your 365 authority.	Once a transaction has been made you cannot cancel it.	Debited from your available balance immediately and processed by the end of D+1 Working Day. Note: For these transfers you will need the recipients IBAN and BIC details.	Instruction must be received by 4.30pm	There is a transaction limit per working day of £20,000 for payments on 365 online. For added security, payments to Payees added using security code sent to your mobile phone are subject to a limit of £10,000. Where payments are requested on, or scheduled for a Saturday, Sunday or Bank Holiday, these payments will be processed on the next working day and will be subject to the limit for that working day.

Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
365 online SEPA <sup>6</sup> transfer /Future Dated Payments (Euro)	Current Accounts Savings Accounts	In accordance with your 365 authority	Once the transaction has been made you cannot cancel it.  A request to recall payments can be made in certain circumstances. Please contact 365 on 0345 736 5555.	Debited from your available balance immediately and processed by the end of D+1 Working Day. Note: For these transfers you will need the recipients IBAN and BIC details.	Instruction must be received by 4.30pm	There is a transaction limit per working day of £20,000 for payments on 365 online. For added security, payments to Payees added using security code sent to your mobile phone are subject to a limit of £10,000. Where payments are requested on, or scheduled for a Saturday, Sunday or Bank Holiday, these payments will be processed on the next working day and will be subject to the limit for that working day.
Mobile Banking Own account and Domestic transfers / Pay bills. (Stg only)	Current Accounts Some Savings Accounts	Client ID Date of Birth / Last 4 digits or contact number 3 digits from their 6 digit security number	Once the withdrawal has been made, it cannot be cancelled.  Future dated payments not possible	Debited from your available balance immediately	Same as online	Daily limit for mobile banking app payments mirrors 365 online i.e. there is a total transaction limit per working day of £20,000 for payments. Payments to an individual payee are limited to £10,000 per working day if the payee was set up via a security code to your mobile, if payee was set up via post the limit is £20,000

Payment Service	Account Types	Authorisation Required <sup>1</sup>	Cancelling a transaction	Processing Times <sup>2</sup>	Cut-off Times for receipt of Instructions <sup>3</sup>	Limits <sup>4</sup>
Mobile Banking Pay to Mobile (Stg only)	Current Accounts Some Savings Accounts	Client ID Date of Birth / Last 4 digits or contact number 3 digits from their 6 digit security number	Once the withdrawal has been made, it cannot be cancelled. Future dated payments not possible.	Debited from your available balance immediately	Same as online	Pay to Mobile limits in a day (for single or joint accounts): Max amount in a single transfer is £100 Max amount any one person can send is £300 Max amount any one person can receive is £600 Please note a min transfer amount is £5
Cash Deposits at Post Office® Counters using 1. Debit Card 2. Lodgement Book	Current Accounts Savings Accounts	1. Use of Debit / ATM Card 2. Use of pre-printed lodgement slip	Once the deposit has been made, you cannot cancel it	If the funds are paid in before 4.30pm on a Bank of Ireland UK Working Day, we will credit your Account (1) that Working Day (2) the next Bank of Ireland UK Working Day. If the funds are paid in after 4.30pm, the processing will take an additional Bank of Ireland UK Working Day	You can only carry out this type of transaction during Post Office® opening hours	Maximum £20,000 per day <sup>7</sup> . Amounts greater than £10,000 per week can only be deposited at a pre-agreed Post Office® outlet
Cash Withdrawals at Post Office® Counters	Current Accounts Savings Accounts	Use of correct PIN with Debit / ATM Card	Once the withdrawal has been made, you cannot cancel it	Debited from your available balance immediately	You can only carry out this type of transaction during Post Office® opening hours	A daily limit of £500 will apply unless otherwise specified

<sup>1</sup> Authorisation required - if any payment details are incorrect, the transaction may not be processed within the time frames detailed.

<sup>2</sup> We will (1) stop paying credit interest and/or (2) stop charging debit interest, on the amount of the transaction, from the Working Day on which the transaction is processed

<sup>3</sup> Cut off times – other cut-off times may apply for specific customers.

<sup>4</sup> Limits - other limits may apply for specific customers.

<sup>5</sup> Lodgements and transfers to another Bank of Ireland UK account - the facility to lodge cash across jurisdiction has been withdrawn between Bank of Ireland UK to Bank of Ireland ROI branches.

<sup>6</sup> 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/](http://www.europeanpaymentscouncil.eu/index.cfm/knowledge-bank/epc-documents/epc-list-of-sepa-scheme-countries/)

<sup>7</sup> Services may vary depending on Post Office type, please check with your local Post Office branch.

Cheques and drafts are excluded from The Payments Services Order 2009.  
Transactions will only be processed where there is a sufficient available balance.

"D" means the day on which we receive the instruction

"Working Day/Days" means a day or days when the Bank is open for business

"Processed" means received by the payee's bank

"EEA" means European Economic Area

## Deposit Guarantee Scheme – Information Sheet

Basic Information about the protection of your eligible deposits

<b>Eligible deposits in Bank of Ireland (UK) plc are protected by:</b>	The Financial Services Compensation Scheme ("FSCS") <sup>1</sup>
<b>Limit of protection:</b>	£85,000 per depositor per bank / building society / credit union <sup>2</sup> The following trading names are part of your bank / building society / credit union: <b>'Bank of Ireland UK'</b> and <b>'Post Office Money'</b> and savings accounts under the <b>'AA Savings'</b> brand provided by Bank of Ireland UK
<b>If you have more eligible deposits at the same bank / building society / credit union:</b>	All your eligible deposits at the same bank / building society / credit union are "aggregated" and the total is subject to the limit of £85,000 <sup>2</sup>
<b>If you have a joint account with other person(s):</b>	The limit of £85,000 applies to each depositor separately <sup>3</sup>
<b>Reimbursement period in case of bank, building society or credit unions failure:</b>	20 working days <sup>4</sup>
<b>Currency of reimbursement:</b>	Pound sterling (GBP, £), or, for branches of UK banks operating in other EEA Member States, the currency of that State.
<b>To contact Bank of Ireland (UK) plc for enquiries relating to your account:</b>	If you need to contact Bank of Ireland UK, in the first instance you may wish to visit or write to your local branch. Alternatively you can call us on 0345 6016 157.
<b>To contact the FSCS for further information on compensation:</b>	Financial Services Compensation Scheme 10th Floor Beaufort House 15 St Botolph Street London EC3A 7QU  Tel: 0800 678 1100 or 020 7741 4100 Email: <a href="mailto:ICT@fscs.org.uk">ICT@fscs.org.uk</a>
<b>More information:</b>	<a href="http://www.fscs.org.uk">www.fscs.org.uk</a>

### **<sup>1</sup>Scheme responsible for the protection of your eligible deposit**

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank, building society or credit union should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### **<sup>2</sup>General limit of protection**

If a covered deposit is unavailable because a bank, building society or credit union is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank, building society or credit union. This

means that all eligible deposits at the same bank, building society or credit union are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank, building society or credit union operates under different trading names.

Bank of Ireland (UK) plc also trades under Bank of Ireland UK, Post Office Money and AA Savings. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.



In some cases eligible deposits which are categorised as “temporary high balances” are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits connected with certain events including:

- a) Certain transactions relating to the depositor’s current or prospective only or main residence or dwelling;
- b) A death, or the depositor’s marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- c) The payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk)

### **<sup>3</sup>Limit of protection for joint accounts**

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### **<sup>4</sup>Reimbursement**

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: [ICT@fscs.org.uk](mailto:ICT@fscs.org.uk). It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating

expenses (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under [www.fscs.org.uk](http://www.fscs.org.uk).

### **Other important information**

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank, building society or credit union will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank, building society or credit union shall also confirm this on the statement of account.

### **Exclusions List**

A deposit is excluded from protection if:

- (1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, building society or credit union.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - ▶ Credit institution
  - ▶ Financial institution
  - ▶ Investment Firm
  - ▶ Insurance undertaking
  - ▶ Reinsurance undertaking
  - ▶ Collective investment undertaking
  - ▶ Pension or retirement fund<sup>1</sup>
  - ▶ Public authority, other than a small local authority.

For further information about exclusions, refer to the FSCS website at [www.fscs.org.uk](http://www.fscs.org.uk)

<sup>1</sup>Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are not excluded.

We can provide this document  
in Braille, in large print and on  
CD or audio tape.  
Please ask any member of staff  
for details.