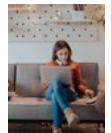


We're  
**COMMITTED**  
 to customers



**Bank of  
Ireland**

Republic of Ireland personal, business and agricultural customers.

# Our commitments to you

At Bank of Ireland, our purpose is to help you to thrive. You told us that you want a bank that's easy to do business with and increases your financial wellbeing. That's why we're setting out the following commitments to you, whether you're a personal or a business customer:

Our commitments:	We aim to:
<b>1</b> <b>Be available to you</b>	<ul style="list-style-type: none"><li>▶ Provide a number of ways for you to bank including in person, by phone and digitally</li><li>▶ Guide you to the fastest way to get your banking done</li><li>▶ Answer your call promptly</li><li>▶ Resolve your query quickly (but if we can't, be clear on the next steps)</li></ul>
<b>2</b> <b>Listen to you</b>	<ul style="list-style-type: none"><li>▶ Design products and services that meet your needs</li><li>▶ Use your feedback to continually improve our products and services</li><li>▶ Carefully consider the impact on you when we're making decisions</li></ul>
<b>3</b> <b>Empower you to take control of your finances</b>	<ul style="list-style-type: none"><li>▶ Support you as you plan for the future</li><li>▶ Help you work out a solution if you're worried about your finances</li><li>▶ Provide extra support if you find yourself in vulnerable circumstances</li></ul>
<b>4</b> <b>Help protect your finances</b>	<ul style="list-style-type: none"><li>▶ Have our fraud team available 24/7</li><li>▶ Contact you if we identify potential fraudulent activity on your account</li><li>▶ Continue to invest in our fraud detection to help protect your money</li></ul>
<b>5</b> <b>Communicate clearly</b>	<ul style="list-style-type: none"><li>▶ Make it easy for you to understand the features, costs, terms, and conditions of our products and services</li><li>▶ Respond to your product applications promptly, once all the correct documentation and information has been received</li><li>▶ Keep you informed using simple language and in a timely way</li><li>▶ Give you advance notice of any important changes to our services</li><li>▶ Be inclusive and always treat you with dignity and respect</li></ul>
<b>6</b> <b>Support you if things go wrong</b>	<ul style="list-style-type: none"><li>▶ Work to resolve any issue quickly</li><li>▶ Minimise the impact to you if there is disruption to our service</li><li>▶ Make it easy for you to make a complaint. If it cannot be solved immediately, we'll write to you within 5 working days to tell you when you can expect a full response</li></ul>

# Useful contact details

Service	Contact information		Opening hours
<b>Online and phone banking</b>	<b>Website:</b> bankofireland.com  <b>Phone:</b> 0818 365 365 or 01 404 4000	<b>Phone (other locations):</b> +353 1 404 4000	9am to 6pm, Monday to Friday (excluding bank holidays) 10am to 2pm, Saturday
<b>Webchat</b>			9:15am to 4:30pm, Monday to Friday (excluding bank holidays)
<b>Fraud</b>	<b>Phone:</b> 1800 946 764  Report a suspicious text or email to: <b>365security@boi.com</b>	<b>Textchecker:</b>  Check the legitimacy of any Bank of Ireland text. Simply send the word 'Check', followed by the Bank of Ireland text you want to verify, to 50365	24/7
<b>Mortgages</b>	<b>Phone:</b> 01 611 3333		9am to 5pm, Monday to Friday
<b>General Insurance</b>	<b>Phone:</b> 01 488 4062		9am to 6pm, Monday to Friday
<b>Life Cover &amp; Investments</b>	<b>Phone:</b> 01 5239813	<b>Email:</b> info@bankofirelandlife.ie	9am to 5pm, Monday to Friday (excluding bank holidays)
<b>Pensions</b>	<b>Phone:</b> 01 5239810	<b>Email:</b> pension@bankofirelandlife.ie	9am to 5pm, Monday to Friday (excluding bank holidays)
<b>Extra Help hub</b> If you, or someone you care for, need some extra help accessing a bank account, with day-to-day banking or are dealing with a difficult situation.	<b>Text:</b> EXTRAHELP to 50365  <b>Website:</b> bankofireland.com/extrahelp  <b>Website (Small Business and Agricultural):</b> boi.com/businesssupport		
<b>Money worries</b> Worried about your finances? We're here to help	<b>Phone:</b> 1800 500 365 or 0818 210 324  For small business and agricultural loans arrears support, call 01 488 3035 or 0818 882 961		9am to 5pm, Monday to Friday
<b>Social media</b> Customers are reminded that they should not post personal banking information on social media	Our social media team are available to answer your questions on:  <b>Facebook:</b> Facebook.com/BankofIreland  <b>X (Twitter):</b> @talktoBOI		<b>Facebook:</b> 9am to 5pm, Monday to Friday  <b>X (Twitter):</b> 8am to 8pm, 7 days a week

# Useful contact details (cont'd)

Service	Contact information				
<b>Complaints</b>	<p>If you need to make a complaint about any of our products or services:</p> <table><tr><td data-bbox="347 409 1002 584"><b>Write to:</b> Bank of Ireland, Group Customer Complaints, Floor 1, Newlands Cross Business Centre, Clondalkin, Co. Dublin, D22 W324</td><td data-bbox="1018 409 1487 696"><b>Phone:</b> 0818 200 365  <b>Phone (other locations):</b> +353 1 404 4000  <b>Fill in online form:</b> <a href="http://www.bankofireland.com/help-centre/customer-complaints-process/">www.bankofireland.com/help-centre/customer-complaints-process/</a></td></tr></table>	<b>Write to:</b> Bank of Ireland, Group Customer Complaints, Floor 1, Newlands Cross Business Centre, Clondalkin, Co. Dublin, D22 W324	<b>Phone:</b> 0818 200 365  <b>Phone (other locations):</b> +353 1 404 4000  <b>Fill in online form:</b> <a href="http://www.bankofireland.com/help-centre/customer-complaints-process/">www.bankofireland.com/help-centre/customer-complaints-process/</a>		
<b>Write to:</b> Bank of Ireland, Group Customer Complaints, Floor 1, Newlands Cross Business Centre, Clondalkin, Co. Dublin, D22 W324	<b>Phone:</b> 0818 200 365  <b>Phone (other locations):</b> +353 1 404 4000  <b>Fill in online form:</b> <a href="http://www.bankofireland.com/help-centre/customer-complaints-process/">www.bankofireland.com/help-centre/customer-complaints-process/</a>				
<b>Financial Services and Pensions Ombudsman</b>	<p><b>For Protection, Pension &amp; Investment Complaints</b></p> <p>If you're not satisfied with the outcome of a complaint you've made to us, you may be able to engage with the Financial Services and Pensions Ombudsman:</p> <table><tr><td data-bbox="347 790 1002 925"><b>Write to:</b> Bank of Ireland Life, 87-89 Pembroke Road, Ballsbridge, Dublin 4, D04 X738</td><td data-bbox="1018 790 1487 943"><b>Phone:</b> +353 1 5239813  <b>Email:</b> <a href="mailto:complaints@bankofirelandlife.ie">complaints@bankofirelandlife.ie</a></td></tr></table> <table><tr><td data-bbox="347 1077 1002 1178"><b>Write to:</b> Lincoln House, Lincoln Place, Dublin 2, D02 VH29</td><td data-bbox="1018 1077 1487 1258"><b>Phone:</b> 01 567 7000  <b>Website (Republic of Ireland):</b> <a href="http://www.fspo.ie">www.fspo.ie</a></td></tr></table>	<b>Write to:</b> Bank of Ireland Life, 87-89 Pembroke Road, Ballsbridge, Dublin 4, D04 X738	<b>Phone:</b> +353 1 5239813  <b>Email:</b> <a href="mailto:complaints@bankofirelandlife.ie">complaints@bankofirelandlife.ie</a>	<b>Write to:</b> Lincoln House, Lincoln Place, Dublin 2, D02 VH29	<b>Phone:</b> 01 567 7000  <b>Website (Republic of Ireland):</b> <a href="http://www.fspo.ie">www.fspo.ie</a>
<b>Write to:</b> Bank of Ireland Life, 87-89 Pembroke Road, Ballsbridge, Dublin 4, D04 X738	<b>Phone:</b> +353 1 5239813  <b>Email:</b> <a href="mailto:complaints@bankofirelandlife.ie">complaints@bankofirelandlife.ie</a>				
<b>Write to:</b> Lincoln House, Lincoln Place, Dublin 2, D02 VH29	<b>Phone:</b> 01 567 7000  <b>Website (Republic of Ireland):</b> <a href="http://www.fspo.ie">www.fspo.ie</a>				

## Help us to help you

You can help us to serve you better by:

- ▶ informing us when your details or circumstances change
- ▶ providing specific information when we request it
- ▶ giving us your valuable feedback so we can continually improve
- ▶ treating Bank of Ireland employees with dignity and respect regardless of race, gender, age, ethnic background, sexual orientation, disability, religion or other unique qualities.

## Thriving together

Your success is our success. We will review these commitments annually and continue to update and improve it based on your feedback. Thank you for your continued business and for choosing Bank of Ireland.

Bank of Ireland Mortgage Bank u.c. trading as Bank of Ireland Mortgages is regulated by the Central Bank of Ireland.

Bank of Ireland Insurance Services Limited trading as Bank of Ireland Insurance and Bank of Ireland Insurance Services is regulated by the Central Bank of Ireland.

Life assurance and pensions products are provided by New Ireland Assurance Company plc., trading as Bank of Ireland Life. New Ireland Assurance Company plc., trading as Bank of Ireland Life is regulated by the Central Bank of Ireland. Advice on Bank of Ireland Life products is provided by Bank of Ireland, trading as Bank of Ireland Insurance & Investments. Bank of Ireland trading as Bank of Ireland Insurance & Investments is regulated by the Central Bank of Ireland.

Bank of Ireland is regulated by the Central Bank of Ireland.