

Bank of Ireland Accessibility Statement

We want to make banking with us as easy as possible for all our customers.

We are committed to delivering services that help us do that.



Bank of
Ireland
Group

What this document is about

In this document, we tell you about the rules of the European Accessibility Act (EAA). We must follow these rules to make sure our consumer customers can use the services and products we offer. We also tell you about which of our services these rules apply to and what we are doing to make our services accessible.

You can find these rules in Part Three of this document.

A consumer customer is someone who uses our services for their own personal use. This means not for their work or business.

The EAA rules apply to the services that we provide for consumer banking. For example, current accounts, loans, mortgages, and other credit that we give consumers. It also applies to products we use to provide our services, like cash machines.

The EAA also applies to e-commerce services. We provide these services through our website, mobile app, and customer servicing sites.

You can find more details about these services in Part Two of this document.

Who this document is for

This document is for the customers of:

- ▶ Bank of Ireland (this includes Bank of Ireland trading as Bank of Ireland Finance).
- ▶ Bank of Ireland Mortgage Bank u.c.
- ▶ Bank of Ireland Insurance Services Limited.

Making our services accessible for everyone

We want to make banking with us as easy as possible for all our customers. We are committed to delivering services that help us do that.

You can get details of our accessibility supports and how to use them from our branch and contact centre team.

We have more information about the supports we offer on our website at boi.com/extrahelp-accessibility.

You can find below, examples of some of the things we do to make our services accessible and the way we deliver them.

Service information

We explain how our services work in the following ways:

- ▶ **We make the information available through more than one sensory channel.** See 'Help if you are blind or have sight loss' and 'Support if you are deaf or have hearing or speech difficulties' sections below.
- ▶ **We present the information in a way that is easy to understand.** See 'Our communications' and 'Our website and mobile apps' sections below.
- ▶ **We present the information to users in ways they can perceive (see, hear or notice).** See 'Our communications' and 'Our website and mobile apps' sections below.
- ▶ **We provide our information in special text formats. This means it can be used by tools and software to create other formats that help people with different needs to access it. These are called 'alternative assistive formats'.** See 'Our website and mobile apps' section below.
- ▶ **We make sure our information uses fonts that are big enough and easy to read. They are an adequate size and suitable shape. We have considered how people with different needs will see and read it. So, we use**

enough contrast to let you change the spaces between the lines, letters, and paragraphs. See 'Our website and mobile apps' section below.

- ▶ **Where content is not in text form, we make it available in an alternative format.** See 'Our website and mobile apps' section below.
- ▶ **When we provide the electronic information that is needed for our services, we ensure that it is easy to see and use. It is also clear to understand and works well.** See 'Our website and mobile apps' section below.

Our communications

We write for consumers in plain language. We follow the EAA rules that say we must write information to make sure people of all abilities can understand it. Sometimes the law requires us to use specific words and terms, even though they may be quite technical.

Help if you are blind or have sight loss

We can provide copies of our brochures, letters, statements, and other documents in:

- ▶ Braille.
- ▶ Large print.
- ▶ Audio file formats.
- ▶ Coloured paper.

Support if you are deaf or have hearing or speech difficulties

We support Irish and British sign language conversations through SignVideo in our branches and contact centres.

Our customer support teams can accept calls through the Irish Text Relay Service. This helps you to communicate over the phone.

Hearing loops are available in some of our branches. We are introducing them in more branches.

You can use our online services to contact us in the following ways:

- ▶ We have a webchat service. This is available from 9am to 5pm, Monday to Friday (excluding bank holidays).
- ▶ You can send us a secure message through 365 online or our mobile app.
- ▶ You can use our online contact form for general queries.

Our website and mobile apps

It is our commitment to help as many people as possible to use our website and mobile app services. This includes services consumers use for digital identification, payments, to sign electronically, and security.

We are guided by the **Web Content Accessibility Guidelines** (WCAG) version 2.2 AA. These explain how to make services more accessible for people with disabilities.

Here are some of the features we have, or are working on, to meet these standards:

- ▶ If you have screen readers, magnifiers, alternative keyboards, or keyboard interfaces you can use them with our website.
- ▶ You can navigate our website using just a keyboard.
- ▶ You can make the font bigger on our website. You can do this by changing the settings in your operating system or browser.
- ▶ We are improving text and background colour on the website and mobile app. This is so people with colour blindness, learning disabilities, or partial sight can read them.
- ▶ We give enough time so that you can read information and complete actions.
- ▶ Images include a description so that you know what it is if you cannot see the image.

Products we use to provide our services

Here are some of the products we use to provide our services. Each one has accessibility features.

Automated Teller Machines (ATMs)

All new ATMs put into our branches from 28 June 2025 will meet the EAA accessibility standards.

The new ATMs have larger high contrast screens, you can use headphones with volume control and change text to speech.

Credit and debit cards

All new debit and credit cards have a notch to help people with sight difficulties put the card into an ATM or payment terminal the right way. We are introducing different shape notches on our cards so you can tell which is the debit card and which is the credit card.

PIN pads

We are updating the PIN pads in our branches. These have larger screens and better contrast, a pip on the number 5, and headphone sockets. We will replace older PIN pads by June 2030.

Accessibility review and ongoing monitoring

We complete an accessibility review:

- ▶ Before we launch any new consumer banking service.
- ▶ Before we launch any new e-commerce service.
- ▶ If we make a change to existing services.

We also check how easy our services are to use. We do this on an ongoing basis. This helps us make sure they meet accessibility standards.

Here are some ways we do this:

- ▶ **We regularly test our digital services.** This helps us to identify any issues.
- ▶ **We review our consumer banking and e-commerce services.** We do this to make sure they meet the EAA accessibility rules.
- ▶ **We train branch and contact centre staff.** This helps them give consumers details about our accessibility supports and how to use them.
- ▶ **We have clear design standards for consumer information.** These help to ensure we meet the EAA rules.

How to get support

Please contact us if you want more information on the accessibility of our services and the accessibility supports that we offer.

You can:

- ▶ Call our contact centre on 1800 946 146. Choose option 1. Lines are open 9am to 5pm, Monday to Friday (excluding bank holidays).
- ▶ Send us a message. You can do this through the mobile app or 365 online.
- ▶ Send us a message on social media.
- ▶ Talk to us in branch.

We will be happy to help.

We welcome comments and suggestions for improvement. If you come across a problem, please contact us.

If we do not get things right – making a complaint

If you are not happy with any part of our service or any of our products, you can let us know. You can contact us in the following ways:

- ▶ Call us on 0818 200 365. Or outside Republic of Ireland: +353 1 404 4000.
- ▶ Use our online form. You can find this on our website (www.bankofireland.com). Search for 'complaints'.
- ▶ Visit your local branch and speak to the Customer Service Manager or any other member of staff.
- ▶ Write to us at:
Bank of Ireland Group Customer Complaints
Floor 1 Newlands Cross Business Centre
Clondalkin
Co. Dublin D22 W324.

Updates and changes

We will update this statement in future. We encourage you to check our website for the up-to-date version of this statement. If you cannot check our website, we can give you the up-to-date version of this statement in paper, braille, large print, and audio file format.

We have taken care to make sure this statement is accurate and up to date on 26 June 2025.

Part 2 - The services this document is for

Consumer banking services

This document applies to the services that we provide for consumer banking. These are:

Consumer Banking Service (and provider)	Description of the service
Personal Current Account (Bank of Ireland)	This is a bank account used for everyday transactions. Examples include when you receive your income, when you pay bills, when you pay with a debit card, and when you withdraw cash.
Mortgage Loan (Bank of Ireland Mortgage Bank U.C. or Bank of Ireland)	<p>This is an amount of money we lend to you which is secured by your house, apartment, or land where you plan to build a house. You repay the mortgage loan and interest on it over the life of the loan.</p> <p>People often borrow a mortgage loan to help them buy or build their home. Sometimes they can be used for other purposes.</p> <p>A mortgage is the document you sign to give us security over a house, apartment or land.</p>

Consumer Banking Service (and provider) (con'td)	Description of the service (con'td)
Credit Card (Bank of Ireland)	You use a credit card as a short-term borrowing option to pay for goods or services. You then pay off the balance in full each month. If you do not pay off the full balance you will be charged interest on the remaining amount.
Personal Loan (Bank of Ireland)	This is an amount of money we lend to you. You repay the amount borrowed, plus interest over an agreed length of time.
Personal Overdraft (Bank of Ireland)	This is where we allow you to spend more money than you have in your current account, up to an agreed limit. It is suitable for small amounts in the short term and allows you to make payment when your current account balance goes below zero.
Motor Finance (Bank of Ireland trading as Bank of Ireland Finance)	<p>We offer two types of finance agreements.</p> <p>Hire Purchase is where we buy the vehicle on your behalf. You then hire the vehicle from us and pay an agreed amount in monthly payments. You do not own the vehicle until you have made the final payment.</p> <p>Personal Contract Plan (PCP) is a type of hire purchase agreement. It gives you a number of different options at the end of the agreement. These include:</p> <ul style="list-style-type: none"> ▶ paying the optional final payment to own/keep the vehicle, ▶ changing your vehicle by taking out a new PCP agreement, or ▶ returning the vehicle to the dealer.
Personal Currency Account (Bank of Ireland)	This is an account that allows you to hold, send and receive money in a currency that is not the Euro. Visit your local branch to open one.
Products used in our consumer banking services	Sometimes you need to use a physical thing to get some of our services, for example using an ATM to get cash.

E-commerce services

We provide e-commerce services to consumers. The EAA rules apply to these too. This means that you can apply for services we provide online through our website and mobile app. For example:

- ▶ You can purchase most consumer banking services. These are listed above.
- ▶ You can purchase savings and deposit services. Bank of Ireland provide these.
- ▶ You can purchase insurance products. Bank of Ireland Insurance Services Limited provide these.

Part 3 - The EAA accessibility requirements for products and services

General accessibility requirements for services

To ensure our services are accessible:

1. we must ensure the accessibility of the products we use to provide our services;
2. we must provide information, about:
 - (i) the functioning of the service (how the service works), and
 - (ii) where products are used to provide the service:
 - (a) the service's link to these products;
 - (b) the product's accessibility characteristics; and
 - (c) how the product can be used with assistive devices and facilities;
3. when providing this information we must:
 - (i) make the information available via more than one sensory channel (for example, something that can be seen or heard);
 - (ii) present the information in an understandable way;
 - (iii) present the information in ways you can perceive (able to be seen, heard or noticed);
 - (iv) make the information content available in text formats that can be used to generate alternative assistive formats to be presented in different ways by the users and via more than one sensory channel;
 - (v) present it in fonts (letters and numbers) of adequate size and suitable shape, taking into account foreseeable conditions of use and using sufficient contrast, as well as adjustable spacing between letters, lines, and paragraphs;
 - (vi) supplement any non-textual content (for example, pictures and graphs that give information) with an alternative presentation of that content (for example a written description);
 - (vii) provide electronic information needed in the provision of the service in a consistent and adequate way by making it perceivable (able to be seen, heard or noticed), operable (usable), understandable and robust (reliable);
4. we must make our websites, including the related online applications, and mobile device-based services, including mobile applications, accessible in a consistent and adequate way by making them perceivable, operable, understandable, and robust; and
5. our support services (help desks, call centres, technical support, relay services and training services) must provide information on the accessibility of our services and their compatibility with assistive technologies (assistive technologies means, for example, equipment and software people with disabilities use to help them). Our support services must provide this information in accessible ways of communication.

Specific requirements for consumer banking services

We must:

1. provide identification methods (ways for you to tell us who you are and your address), electronic signatures, security (things you and we use to make sure we are dealing with you), and payment services which are perceivable, operable, understandable, and robust.
2. make sure that the information is understandable, without exceeding a level of complexity above level B2 (upper intermediate) of the Council of Europe's Common European Framework of Reference for Languages.

Specific requirements for e-commerce services

We must:

1. provide the information about accessibility of the products and services being sold when this information is provided by the responsible economic operator (the business responsible for meeting the rules of EAA);
2. make sure the accessibility of the functionality for identification, security and payment when delivered as part of a service instead of a product by making it perceivable, operable, understandable, and robust; and
3. provide identification methods, electronic signatures, and payment services which are perceivable, operable, understandable, and robust.

Please contact us if you require a copy of this statement in braille, large print, on coloured paper, or audio file format.

Bank of Ireland is regulated by the Central 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 trading as Bank of Ireland Finance is regulated by the Central Bank of Ireland.

Bank of Ireland trading as The Mortgage Store – powered by Bank of Ireland 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.

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