

We are updating our

# Data Privacy Notice

We have included the following  
important documents:



Current Data  
Privacy Notice  
(The first Data Privacy  
Notice included below)



Updated Data Privacy  
Notice effective from  
14 September 2026  
(The second Data Privacy  
Notice included below)

Effective from 14 September 2026



# Youth-Friendly

## Data Privacy Summary

How we keep and use your  
personal data



**Bank of  
Ireland**

# Hello!

**We want to make sure you know how we keep and use your data, here's what you need to know.**

We have split this brochure into sections. You should read the section most suitable to you by yourself or with your parent/guardian or trusted adult.

- ▶ **Section 1: Suitable for younger children**
- ▶ **Section 2: Suitable for older children**
- ▶ **Section 3: Contact Info**

Our full Data Privacy Notice is available on our website [Bankofireland.com/Privacy](https://www.bankofireland.com/Privacy).

# Section 1: Younger Children



## Who we are

We are your Bank, called Bank of Ireland and we look after the data and money you give to us so we can give you banking services, like a bank account. Our address is 2 College Green, Dublin 2, D02 VR66, Ireland.



## What is personal data?

Personal data is stuff about you, like your name, when you were born, how old you are, and where you live.



## What do we collect about you?

We collect data about you, and make sure it's right, from your parent or guardian. That way we can open a bank account for you to use together. We may collect more information from you or your parent/guardian as you grow up.



## How we use your data

We use your data so that you can have and use your bank account (for example using your bank card and banking app). Sometimes we'll use it to tell you about new things or to help you when you have a question. We also use automated computer technology which helps us, for example, to provide you with helpful information in your banking app – e.g. about the amount of money in the account.

We only use your personal data where we are allowed to by law, this is called “a legal basis” and there are six for us to choose from and we usually use the ones known as “legitimate interest” or “contractual necessity” or “legal requirement”. You can get more information on this in the Bank's data Privacy Notice on our website (search “BOI Privacy”).



## Who we share your data with

We keep your data super safe at the bank. Only people who work for us, or people who have permission from us can see it. Sometimes the people who work for us are located outside the European Economic Area (EEA), but we only work with them if they agree to act only with our permission and if they protect your information to the same standards as if they were in Ireland.

# Section 1: Younger Children (cont'd)



## How long do we keep your information?

We keep it only as long as we need it, or if the law says we have to keep it. We will get rid of it when we don't need it.



## What are my rights?

You have the same rights as grown-ups!

1. to know what personal data we keep about you;
2. to know how we use it;
3. to ask us to correct it if it is wrong;
4. to ask us for a copy of all your personal data that we have;
5. to have your personal data deleted and to object to us using your personal data (these rights apply in certain situations);
6. that we will not make a decision which impacts you in an important (legal) way unless a person (and not just a computer!) is involved in that decision;
7. to make a complaint to the data protection commissioner (their contact details are on the last page).

Usually, your parent or guardian will take care of your rights until you are older.



## Can I find out more?

Yes! You can talk to us if you have any questions, and we will help you find the answers, or you can talk to your parent or guardian. We gave your parent or guardian more info in our full Data Privacy Notice to help if you have questions or don't understand something. You can also look at our full Data Privacy Notice (which contains more information on everything in this document), on the internet by typing this address [boi.com/Privacy](https://boi.com/Privacy) (or just search "BOI Privacy").

For [Contact information](#) details please see the last page.

## Section 2: Older Children

This document tells you:

- ▶ What information we collect about you and when we collect it.
- ▶ How and why we use your information.
- ▶ Who we share your information with.
- ▶ What privacy rights you have and how you can use them.

At Bank of Ireland Group, we take protecting your personal information seriously. We want you to know exactly what we do with any personal information that you give us and that anybody else gives us about you. It's important that you know why we collect it. And it's important that you know what we do with it afterwards.



### Where to get our full Data Privacy Notice

This summary explains the most important aspects of how we use your information and what rights you have in relation to your personal information. You can get more detailed information by reading our full Data Privacy Notice at: [bankofireland.com/privacy](https://bankofireland.com/privacy), in any of our branches, by writing to Bank of Ireland, PO Box 12940, Dublin 18 or by phoning us on +353 (0)1 688 3674.



### Read this carefully so that you understand it

You may want to read this with a parent or guardian to make sure you understand it fully.

If something isn't clear or you have any questions about how we use your information, you can email our Data Protection Officer at [dataprotectionoffice@boi.com](mailto:dataprotectionoffice@boi.com), or write to Bank of Ireland, PO Box 12940, Dublin 18 or to phone +353 (0)1 688 3674.

## Section 2: Older Children (cont'd)



### Who we are

Your information is held by The Governor and Company of the Bank of Ireland and members of the Bank of Ireland Group. You can find out more about the different members of the Bank of Ireland Group at [bankofireland.com](https://www.bankofireland.com). When we use the words “we”, “us”, “our” and “ours” in this document we mean Bank of Ireland and Bank of Ireland Group.



### The sorts of information we collect about you

We will collect the following types of information about you:

- ▶ information that helps us check that you are who you say you are, including your contact information;
- ▶ information about the money you have and get;
- ▶ information about you that others have given us for example, your parents;
- ▶ information which you have said we can use;
- ▶ other personal information, such as;
- ▶ recordings we make if you call us about your account;
- ▶ CCTV images at our branches and ATMs (for security reasons and to help prevent fraud or crime) and;
- ▶ information given to us when you use your data privacy rights. We explain what data privacy rights these are later in this document.

Sometimes we may use your information even though you are not a customer of ours. For example, you may be applying for one of our products or services and give us information when you are applying and we may collect this even if you don't become a customer of ours.



### When we collect your information

We collect information when:

- ▶ you give it to us;
- ▶ you use our products, services, websites and/or mobile apps;
- ▶ other people give us your information. Such as your parents, guardians or school may give us with information about you. An example of this would be, if your parent or guardian opens an account for you and gives us your name and address.

## Section 2: Older Children (cont'd)



### How and why we use your information

We use, and share, your information when:

- ▶ you have given us permission to use your information in a certain way. You can withdraw this permission (in other words, you can change your mind) at any time;
- ▶ we need to use your information to provide products or our services to you. For example, to provide you with banking services including Zippay (if you are aged 16 or over), to contact you with service messages about your account or because you have applied for a new product from us;
- ▶ we need to use your personal information to meet a legal duty. For example, there are laws which mean we have to (i) identify you and know who you are before we can open an account for you or provide you with a service and (ii) confirm to other financial institutions whether there is a match to your name (or a close match) when someone tries to make a payment to you;
- ▶ we need to use your personal information to protect your “vital interests” in exceptional circumstances. For example, if there was a medical emergency at one of our branches and we needed to use your personal information to contact you or the emergency services;
- ▶ we need to use your personal information in a fair and proper way to help us run our business. Some examples of how we might use your information in this way are sending you messages to help you use your account and recording telephone calls with you to help train our staff so that they can provide you with the best service. We also sometimes use your information (or provide it to our service partners) to test, build and improve our systems and services. Using your information like this is also called use for our legitimate interests. You can in certain circumstances, object to us using your information in this way if you feel your privacy rights are not being protected, by following the steps outlined in this document or on our website.

## Section 2: Older Children (cont'd)



### About Zippay (only available to you if you are aged 16 years or over)

For the purposes of the Zippay service, the Bank is acting as a joint controller along with other providers of Zippay (together, “the Providers”). A list of the Providers providing Zippay can be found at [boi.com/zippay-providers](https://boi.com/zippay-providers). The Providers are joint controllers in respect of the very limited processing of your personal data that takes place to enable them to provide you with the Zippay service including matching your phone number with your bank account details.

While the Providers are joint controllers for the limited processing stated above, this does not change our relationship with you, and we are still solely responsible for complying with data protection law and processing your personal data in accordance with data protection law.



### Automated Processing or ‘Analytics’

We may use automated computer technology to help us gather the information we have about you and look at that information to see patterns which can:

- ▶ help us understand your needs and develop our relationship with you – for example we might use automated processing to let you know if you qualify for a different account when you reach a certain age;
- ▶ to assist us in meeting our legal obligations such as helping with the prevention of financial crime and fraud;
- ▶ enable us to provide you with insights or alerts in your app to help you manage your money (e.g. alerts re upcoming bills or low balances).

## Section 2: Older Children (cont'd)



### Who we share your information with

When we provide our services to you, we may share your information with:

- ▶ people you ask us to speak with on your behalf, for example your parents;
- ▶ other Bank of Ireland Group companies;
- ▶ companies that provide services to us, for example companies that provide us with IT services (including software development and computer maintenance services) or debit card services;
- ▶ government bodies and An Gardaí Síochána where required;
- ▶ other people when we need to share your information to allow transactions you have asked for to go ahead, and when you ask us to share your information;
- ▶ other companies or groups where we want to sell or buy a business or part of a business;
- ▶ business or joint venture partners of Bank of Ireland Group. We or our business or our joint venture partners will let you know what information is being shared or who it is being shared with.



### How long do we keep your information?

How long we keep your information for is based on laws and rules we must follow, set by authorities like the Central Bank of Ireland, and by the type of financial product you have. As a general rule, we keep your information for up to 6 years after you stop being a customer of ours or 7 years after a transaction has completed.



### What happens if you don't give us your information?

If you don't give us information we may not be able to:

- ▶ give you a new product or service;
- ▶ to continue to provide and or renew existing products or services;
- ▶ identify if a product or service is right for you.

We ask you for information so we can provide you with a product or a service or because we are legally required to. Sometimes we may also ask you for information for other reasons such as to help us understand what other services you may need from us. When we do ask for this information, we will tell you what those reasons are.

## Section 2: Older Children (cont'd)



### Using companies to process your information outside the European Economic Area (EEA)

In some cases, we may send information about you and your products and services with us to people who provide services to us and other organisations outside the EEA. We will always make sure that we carefully manage your information to protect your right to privacy if we send it outside of the EEA. You can see full details of the kinds of transfers we may make in our full Data Privacy Notice.



### Your privacy rights including the 'right to object'

You have the following privacy rights, which give you control over how we use your information:

- ▶ you can find out if we use your personal information;
- ▶ you can get access to your information;
- ▶ you can get copies of your information;
- ▶ you can have information about you updated if it is wrong or if something is missing;
- ▶ you can say 'no' to us using your information for our legitimate business interests;
- ▶ you can, in some cases, ask us to delete or put limits on what we do with your information. If you ask us to put limits on your information, we will stop using it but we will not delete it;
- ▶ you have, in some cases, the right not to have automated decisions made about you by computer technology. If we do make decisions by computer technology, you have a right to have a person review the decision;
- ▶ you can get a copy of your information in a format you can use to transfer your information to another provider;
- ▶ you can take away your consent, at any time, where you have given us your consent to process your information.

If you want to use any of your privacy rights, please contact us at [bankofireland.com/privacy](https://www.bankofireland.com/privacy), go to a branch, write to Bank of Ireland, PO Box 12940, Dublin 18 or phone +353 (0)1 688 3674.

## Section 2: Older Children (cont'd)



### **How long will it take to get an answer (and does it cost anything)?**

We will get back to you within one month and we will not charge you a fee. However, sometimes we might not be able to get back to you in one month. For example, because what you are asking is complex or you have made a large number of requests. We may need to extend this by two more months. We will explain the reason for any delay to you. If you get in touch online, we will try to give you the information you have asked for electronically.



### **What if I'm not happy with how you handle something?**

If something isn't clear or you have a complaint about how we use your information, you can contact our Data Protection Officer or the Data Protection Commission at the contact details on the last page of this brochure.



### **Updates**

We will update our Data Privacy Notice from time to time. We will make these updates available on our websites and, where appropriate we will send you a message about it by SMS or email.

## Section 3: Contact info

If you want to contact us, you can do that:

- ▶ online at [bankofireland.com/privacy](https://bankofireland.com/privacy),
- ▶ in a branch,
- ▶ by post: Bank of Ireland, PO Box 12940, Dublin 18,
- ▶ by phone: +353 (0)1 688 3674 or
- ▶ by contacting our Data Protection Officer on [DataProtectionOffice@boi.com](mailto:DataProtectionOffice@boi.com)

If we don't get it right and you want to make a complaint, you, or your parent or guardian can contact the Data Protection Commission.

- ▶ you can contact the Data Protection Commission online at [dataprotection.ie](https://dataprotection.ie),
- ▶ by email: [info@dataprotection.ie](mailto:info@dataprotection.ie) or
- ▶ by post: 6 Pembroke Row, Dublin 2, D02 X963, Ireland.

[bankofireland.com](https://bankofireland.com)

October 2025

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

1-775R.6 (10/25) (A)





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How we keep and use  
your personal data



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### Who we are

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### What is personal data?

Personal data is stuff about you, like your name, when you were born, how old you are, and where you live.



### What do we collect about you?

We collect data about you, and make sure it's right, from your parent or guardian. That way we can open a bank account for you to use together. We may collect more information from you or your parent/guardian as you grow up.



### How we use your data

We use your data so that you can have and use your bank account (for example using your bank card and banking app). Sometimes we'll use it to tell you about new things or to help you when you have a question. We also use automated computer technology which helps us, for example, to provide you with helpful information in your banking app – e.g. about the amount of money in the account.

We only use your personal data where we are allowed to by law, this is called “a legal basis” and there are six for us to choose from and we usually use the ones known as “legitimate interest” or “contractual necessity” or “legal requirement”. You can get more information on this in the Bank's data Privacy Notice on our website (search “BOI Privacy”).



### Who we share your data with

We keep your data super safe at the bank. Only people who work for us, or people who have permission from us can see it. Sometimes the people who work for us are located outside the European Economic Area (EEA), but we only work with them if they agree to act only with our permission and if they protect your information to the same standards as if they were in Ireland.



## Section 1: Younger Children (cont'd)



### How long do we keep your information?

We keep it only as long as we need it, or if the law says we have to keep it. We will get rid of it when we don't need it.



### What are my rights?

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2. to know how we use it;
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5. to have your personal data deleted and to object to us using your personal data (these rights apply in certain situations);
6. that we will not make a decision which impacts you in an important (legal) way unless a person (and not just a computer!) is involved in that decision;
7. to make a complaint to the data protection commissioner (their contact details are on the last page).

Usually, your parent or guardian will take care of your rights until you are older.



### Can I find out more?

Yes! You can talk to us if you have any questions, and we will help you find the answers, or you can talk to your parent or guardian. We gave your parent or guardian more info in our full Data Privacy Notice to help if you have questions or don't understand something. You can also look at our full Data Privacy Notice (which contains more information on everything in this document), on the internet by typing this address [boi.com/Privacy](https://boi.com/Privacy) (or just search "BOI Privacy").

For [Contact information](#) details please see the last page.



## Section 2: Older Children

This document tells you:

- ▶ What information we collect about you and when we collect it.
- ▶ How and why we use your information.
- ▶ Who we share your information with.
- ▶ What privacy rights you have and how you can use them.

At Bank of Ireland Group, we take protecting your personal information seriously. We want you to know exactly what we do with any personal information that you give us and that anybody else gives us about you. It's important that you know why we collect it. And it's important that you know what we do with it afterwards.



### Where to get our full Data Privacy Notice

This summary explains the most important aspects of how we use your information and what rights you have in relation to your personal information. You can get more detailed information by reading our full Data Privacy Notice at: [bankofireland.com/privacy](https://bankofireland.com/privacy), in any of our branches, by writing to Bank of Ireland, PO Box 12940, Dublin 18 or by phoning us on +353 (0)1 688 3674.



### Read this carefully so that you understand it

You may want to read this with a parent or guardian to make sure you understand it fully.

If something isn't clear or you have any questions about how we use your information, you can email our Data Protection Officer at [dataprotectionoffice@boi.com](mailto:dataprotectionoffice@boi.com), or write to Bank of Ireland, PO Box 12940, Dublin 18 or to phone +353 (0)1 688 3674.



### Who we are

Your information is held by The Governor and Company of the Bank of Ireland and members of the Bank of Ireland Group. You can find out more about the different members of the Bank of Ireland Group at [bankofireland.com](https://bankofireland.com). When we use the words "we", "us", "our" and "ours" in this document we mean Bank of Ireland and Bank of Ireland Group.



## Section 2: Older Children (cont'd)



### The sorts of information we collect about you

We will collect the following types of information about you:

- ▶ information that helps us check that you are who you say you are, including your contact information;
- ▶ information about the money you have and get;
- ▶ information about you that others have given us for example, your parents;
- ▶ information which you have said we can use;
- ▶ other personal information, such as;
- ▶ recordings we make if you call us about your account;
- ▶ CCTV images at our branches and ATMs (for security reasons and to help prevent fraud or crime) and;
- ▶ information given to us when you use your data privacy rights. We explain what data privacy rights these are later in this document.

Sometimes we may use your information even though you are not a customer of ours. For example, you may be applying for one of our products or services and give us information when you are applying and we may collect this even if you don't become a customer of ours.



### When we collect your information

We collect information when:

- ▶ you give it to us;
- ▶ you use our products, services, websites and/or mobile apps;
- ▶ other people give us your information. Such as your parents, guardians or school may give us with information about you. An example of this would be, if your parent or guardian opens an account for you and gives us your name and address.



## Section 2: Older Children (cont'd)



### How and why we use your information

We use, and share, your information when:

- ▶ you have given us permission to use your information in a certain way. You can withdraw this permission (in other words, you can change your mind) at any time;
- ▶ we need to use your information to provide products or our services to you. For example, to provide you with banking services including Zippay, to contact you with service messages about your account or because you have applied for a new product from us;
- ▶ we need to use your personal information to meet a legal duty. For example, there are laws which mean we have to (i) identify you and know who you are before we can open an account for you or provide you with a service and (ii) confirm to other financial institutions whether there is a match to your name (or a close match) when someone tries to make a payment to you;
- ▶ we need to use your personal information to protect your “vital interests” in exceptional circumstances. For example, if there was a medical emergency at one of our branches and we needed to use your personal information to contact you or the emergency services;
- ▶ we need to use your personal information in a fair and proper way to help us run our business. Some examples of how we might use your information in this way are sending you messages to help you use your account and recording telephone calls or chatbot conversations with you to help train our staff so that they can provide you with the best service. Artificial Intelligence may be used for these purposes. We also sometimes use your information (or provide it to our service partners) to test, build and improve our systems and services. Using your information like this is also called use for our legitimate interests. You can in certain circumstances, object to us using your information in this way if you feel your privacy rights are not being protected, by following the steps outlined in this document or on our website.



### About Zippay

For the purposes of the Zippay service, the Bank is acting as a joint controller along with other providers of Zippay (together, “the Providers”). A list of the Providers providing Zippay can be found at [boi.com/zippay-providers](https://boi.com/zippay-providers). The Providers are joint controllers in respect of the very limited processing of your personal data that takes place to enable them to provide you with the Zippay service including matching your phone number with your bank account details.

While the Providers are joint controllers for the limited processing stated above, this does not change our relationship with you, and we are still solely responsible for complying with data protection law and processing your personal data in accordance with data protection law.



## Section 2: Older Children (cont'd)



### Automated Processing or 'Analytics'

We may use automated computer technology to help us gather the information we have about you and look at that information to see patterns which can:

- ▶ help us understand your needs and develop our relationship with you – for example we might use automated processing to let you know if you qualify for a different account when you reach a certain age;
- ▶ to assist us in meeting our legal obligations such as helping with the prevention of financial crime and fraud;
- ▶ enable us to provide you with insights or alerts in your app to help you manage your money (e.g. alerts re upcoming bills or low balances).



### Artificial intelligence

We may use Artificial Intelligence, or AI, (where the law allows), including automated decision making technologies and, in some cases, generative AI tools, provided by the Bank or by carefully selected third party service providers. We use AI to do things like support the design, delivery and improvement of our products and services, including for example to help us spot and prevent fraud and financial crime and also to help us follow financial rules. Where appropriate, we may use personal data to train, test and monitor the performance of the AI models we use, but we do not permit third party providers to use your personal data for their own independent training purposes.



### Who we share your information with

When we provide our services to you, we may share your information with:

- ▶ people you ask us to speak with on your behalf, for example your parents;
- ▶ other Bank of Ireland Group companies;
- ▶ companies that provide services to us, for example companies that provide us with IT services (including software development and computer maintenance services) or debit card services;
- ▶ government bodies and An Gardaí Síochána where required;
- ▶ other people when we need to share your information to allow transactions you have asked for to go ahead, and when you ask us to share your information;
- ▶ other companies or groups where we want to sell or buy a business or part of a business;
- ▶ business or joint venture partners of Bank of Ireland Group. We or our business or our joint venture partners will let you know what information is being shared or who it is being shared with.



## Section 2: Older Children (cont'd)



### How long do we keep your information?

How long we keep your information for is based on laws and rules we must follow, set by authorities like the Central Bank of Ireland, and by the type of financial product you have. As a general rule, we keep your information for up to 6 years after you stop being a customer of ours or 7 years after a transaction has completed.



### What happens if you don't give us your information?

If you don't give us information we may not be able to:

- ▶ give you a new product or service;
- ▶ to continue to provide and or renew existing products or services;
- ▶ identify if a product or service is right for you.

We ask you for information so we can provide you with a product or a service or because we are legally required to. Sometimes we may also ask you for information for other reasons such as to help us understand what other services you may need from us. When we do ask for this information, we will tell you what those reasons are.



### Using companies to process your information outside the European Economic Area (EEA)

In some cases, we may send information about you and your products and services with us to people who provide services to us and other organisations outside the EEA. We will always make sure that we carefully manage your information to protect your right to privacy if we send it outside of the EEA. You can see full details of the kinds of transfers we may make in our full Data Privacy Notice.



## Section 2: Older Children (cont'd)



### Your privacy rights including the 'right to object'

You have the following privacy rights, which give you control over how we use your information:

- ▶ you can find out if we use your personal information;
- ▶ you can get access to your information;
- ▶ you can get copies of your information;
- ▶ you can have information about you updated if it is wrong or if something is missing;
- ▶ you can say 'no' to us using your information for our legitimate business interests;
- ▶ you can, in some cases, ask us to delete or put limits on what we do with your information. If you ask us to put limits on your information, we will stop using it but we will not delete it;
- ▶ you have, in some cases, the right not to have automated decisions made about you by computer technology. If we do make decisions by computer technology, you have a right to have a person review the decision;
- ▶ you can get a copy of your information in a format you can use to transfer your information to another provider;
- ▶ you can take away your consent, at any time, where you have given us your consent to process your information.

If you want to use any of your privacy rights, please contact us at [bankofireland.com/privacy](https://bankofireland.com/privacy), go to a branch, write to Bank of Ireland, PO Box 12940, Dublin 18 or phone +353 (0)1 688 3674.



### How long will it take to get an answer (and does it cost anything)?

We will get back to you within one month and we will not charge you a fee. However, sometimes we might not be able to get back to you in one month. For example, because what you are asking is complex or you have made a large number of requests. We may need to extend this by two more months. We will explain the reason for any delay to you. If you get in touch online, we will try to give you the information you have asked for electronically.



### What if I'm not happy with how you handle something?

If something isn't clear or you have a complaint about how we use your information, you can contact our Data Protection Officer or the Data Protection Commission at the contact details on the last page of this brochure.



### Updates

We will update our Data Privacy Notice from time to time. We will make these updates available on our websites and, where appropriate we will send you a message about it by SMS or email.



## Section 3: Contact info

If you want to contact us, you can do that:

- ▶ online at [bankofireland.com/privacy](https://bankofireland.com/privacy),
- ▶ in a branch,
- ▶ by post: Bank of Ireland, PO Box 12940, Dublin 18,
- ▶ by phone: +353 (0)1 688 3674 or
- ▶ by contacting our Data Protection Officer on [DataProtectionOffice@boi.com](mailto:DataProtectionOffice@boi.com)

If we don't get it right and you want to make a complaint, you, or your parent or guardian can contact the Data Protection Commission.

- ▶ you can contact the Data Protection Commission online at [dataprotection.ie](https://dataprotection.ie),
- ▶ by email: [info@dataprotection.ie](mailto:info@dataprotection.ie) or
- ▶ by post: 6 Pembroke Row, Dublin 2, D02 X963, Ireland.



**Bank of  
Ireland**

 [bankofireland.com](https://bankofireland.com)

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

14 September 2026

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