

Distance Marketing Information

Information about your Distance Contract under the European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 (the “DMD Regulations”)

About us

We are the Governor and Company of the Bank of Ireland and we are also known as Bank of Ireland. Our main business is banking and financial services. Our Head Office is at 40 Mespil Road, Dublin 4. Our Registered Number in the Companies' Registration Office is C-1. Our Value Added Tax (VAT) number is IE8Y42002P. Bank of Ireland is regulated by the Central Bank of Ireland. If you wish to contact us about the account, please write to the Bank of Ireland branch in which your account is held.

Description of Financial Service

The financial service being supplied is a personal current account. The account may be used as set out in the Personal Current Account Terms and Conditions (as may be amended in future) and these will apply until the account is closed. There is no minimum duration to the Personal Current Account Terms and Conditions as such.

Fees and Charges

We charge for certain services on the current account. These charges are set out in the “Schedule of Fees and Charges for Personal Customers” (the “Schedule of Fees and Charges”). We take payment of fees and charges from the account. We reserve the right to change the fees and charges under the Personal Current Account Terms and Conditions. The Bank is legally obliged to collect certain duties on behalf of the Government each year, including duty on cheques and cards and, only if these services relate to your account and are used by you. The present amount of Stamp Duty is included in the Schedule of Fees and Charges (the Government has the power to vary the amount of that Stamp Duty at any time).

Your Right to Cancel

Under the DMD Regulations, you have the right to cancel your contract with us concerning the account within 14 days of opening it. If you so cancel, (a) any money in the account will be returned to you and (b) if your account is overdrawn, you will have to pay us the overdraft amount and any interest accrued on it. We do not charge you for closing the account and cancelling the contract but we are entitled to (i) be paid or to retain fees and charges for any services provided by us where these are due under the Personal Current Account Terms and Conditions; and (ii) any Government Stamp Duty you owe.

To cancel your contract, write to the Bank of Ireland branch that holds your account or to Customer Service Team, Bank of Ireland, Customer Service, 4th Floor Arena Building, Whitestown Way, Tallaght, Dublin 24. If you do not cancel your contract under the DMD Regulations, your contract with us will continue until you (or we) close the account. You can close the account at any time in the manner set out in the Personal Current Account Terms and Conditions. They also set out when the Bank can close the account (for example, by notice to you or immediately where you breach the Personal Current Account Terms and Conditions).

Governing Law and Language

The establishment of legal relations between you and us and will be governed by the laws of Ireland. The Personal Current Account Terms and Conditions are governed by and interpreted under the laws of Ireland, and the courts of Ireland have exclusive jurisdiction in connection with them. The Personal Current Account Terms and Conditions are in English, (and so will any pre -contract information we give you). We will communicate with you in English concerning your account.

Making a Complaint

If you're not happy with any part of our service or products, you can let us know by contacting your local branch, or (if you prefer) in writing to Bank of Ireland Customer Service at Customer Service Team, Bank of Ireland, Customer Service, 4th Floor Arena Building, Whitestown Way, Tallaght, Dublin 24. The complaint will be fully investigated by the Bank and a full response will be provided to you. While our investigation of any complaint is on-going we will provide you with a regular written update. In the event you are dissatisfied with the outcome or if the complaint is not resolved within 40 business days you are entitled to refer your complaint to The Financial Services Ombudsman's Bureau, Lincoln House, Lincoln Place, Dublin 2.

Compensation Scheme

The Deposit Guarantee Scheme administered by the Central Bank of Ireland applies to eligible deposits held in Bank of Ireland. The maximum amount payable is 100% of all deposits held by one depositor subject to a maximum compensation of €100,000. Further details are available at any branch of Bank of Ireland. The Investor Compensation Scheme administered by the Investor Compensation Company Limited applies in respect of money or instruments owed by the Bank to customers in connection with investment services. The maximum amount investors can claim is 90% of their financial loss certified by the Administrator up to a maximum compensation of €20,000 per investor.

The information in this schedule is valid until further notice.