

Terms of Business

The Governor and Company of Bank of Ireland

Provided to meet the Central Bank of Ireland's Consumer Protection Code.

About Us

Our legal name is The Governor and Company of the Bank of Ireland ("the Bank" or "Bank of Ireland"). The Bank's registered office is at 2 College Green, Dublin 2, D02 VR66. The Bank of Ireland is a member of the Bank of Ireland Group¹ (the "Group"). The Group's holding company is Bank of Ireland Group plc.

"Bank of Ireland" and "Bank of Ireland Group" are registered trading names of The Governor and Company of the Bank of Ireland. Bank of Ireland also operates under other trading names².

The Governor and Company of the Bank of Ireland, trading as Bank of Ireland, is regulated by the Central Bank of Ireland. The Bank is licensed by the Central Bank of Ireland under the Central Bank Act 1971 (as amended).

Bank of Ireland is a tied agent of New Ireland Assurance Company plc, trading as New Ireland Assurance or Bank of Ireland Life, for life assurance and pensions business.

If you wish to contact us please

- ▶ **Write to us at:** Customer Care Unit, Bank of Ireland, 2 College Green, Dublin 2, D02 VR66,
- ▶ **Email:** contactus@boi.com
- ▶ **Visit our website:** www.bankofireland.com/help-centre/contact-us. Our phone numbers, and other options for contacting us, are listed here.

Regulated Activities

The Bank's principal business is banking and the provision of financial services generally. The Bank takes deposits, makes loans and provides a range of other financial services and products are regulated by the Central Bank of Ireland.

The Bank provides other services that are not regulated by the Central Bank (for example, invoice discounting).

Central Bank Codes

The Bank is subject to Central Bank of Ireland codes of conduct and regulations which we must comply with. These offer protection to consumers. They can be found on the Central Bank's website at centralbank.ie/regulation/consumer-protection/consumer-protection-codes-regulations.

They include;

- ▶ Consumer Protection Code (CPC)
- ▶ Code of Conduct on Mortgage Arrears (CCMA)
- ▶ the Code of Conduct on the Switching of Current Accounts with Credit Institutions.

From 24 March 2026 CPC and CCMA are part of the Consumer Protection Code 2025³.

Fees and Charges

The Bank charges its customers fees and charges in connection with the products and services. These are available

- ▶ on www.bankofireland.com
- ▶ in our branches.

For written details of the current fees and charges for any product or service, please visit any Bank of Ireland branch, talk to your Bank of Ireland representative, or contact the Customer Care Unit;

- ▶ **Email:** contactus@boi.com
- ▶ **Website:** www.bankofireland.com/help-centre/contact-us.

Note also that fees and charges for products and services may change at any time.

Your Personal Data

We gather and process your personal data in compliance with

- ▶ data protection law and
- ▶ any Data Protection Notices we show you or consents which we ask you to agree to.

Conflicts of Interest

Bank of Ireland has a policy in relation to the effective identification and management of conflicts of interest when providing products and services. The policy ensures that we identify and take action to ensure that conflicts of interest do not impact on our customers interests.

Where you break an agreement

If you break an agreement with Bank of Ireland, the Bank may notify you and ask you to take action to fix the issue. If this happens, the Bank may seek to enforce your side of the agreement through legal proceedings. The Bank may also use a guarantee or security to recover any debt. Where it does so, the Bank will follow the terms and conditions for the product or service, and any Central Bank of Ireland code or law that applies.

Complaints

If you have any complaints about a Bank of Ireland product or service, you should explain your complaint to your branch or Business Unit. Or you can contact us in the following ways:

- ▶ **Online complaint form:** Please search "complaints" on our website www.bankofireland.com
- ▶ **Phone:** 0818 200 365 (Republic of Ireland) or +353 1 404 4000 (from outside the Republic of Ireland), Monday to Friday, 9am to 5pm.
- ▶ **Visit your local branch:** 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.

The complaint will be fully investigated by the Bank, and we will give you a full response. While we are investigating your complaint, we will give you a regular written update.

If you are not satisfied with the outcome, or if the complaint is not resolved within 40 working days, you may be able to refer your complaint to the Financial Services and Pensions Ombudsman.

You can contact the Financial Services and Pension Ombudsman at:

- ▶ **Address:** Lincoln House, Lincoln Place, Dublin 2, D02 VH29
- ▶ **Phone:** (01) 567 7000
- ▶ **Email:** info@fspo.ie
- ▶ **Website:** fspo.ie

Compensation Scheme

The Deposit Guarantee Scheme (“DGS”) is administered by the Central Bank of Ireland, and is funded by the credit institutions (including Bank of Ireland) covered by the scheme. The DGS protects eligible deposits up to a limit of €100,000 per depositor per credit institution covered by the Scheme. For more information on the DGS, visit depositguarantee.ie.

The Investor Compensation Scheme administered by the Investor Compensation Company DAC applies to any money or instruments owed by the Bank to eligible investors in connection with investment services. Eligible investors can claim 90% of their financial loss certified by the Administrator, up to a maximum compensation of €20,000 each.

Changes to Terms of Business

Where there are any important changes to these Terms of Business, we will inform affected customers as soon as possible. To do this, we may place an advertisement in a national newspaper.

The information contained in these Terms of Business is in effect and up to date as of 30 November 2025.

¹ Other member companies of the Bank of Ireland Group include;
Bank of Ireland Mortgage Bank u.c., Bank of Ireland Insurance Services Limited, New Ireland Assurance Company plc, Davy Group.

² Frequently used trading names of Bank of Ireland (“The Bank”) include;
Bank of Ireland Finance, Bank of Ireland Commercial Finance, Bank of Ireland Global Markets, Bank of Ireland First Currency Services (BOIFCS), Bank of Ireland Pass, and Banking 365.

³ From 24 March 2026 CPC is contained in Statutory Instruments Nos. 80 and 81 of 2025. CCMA is in Part 3, Chapter 9 of Statutory Instrument No. 81 of 2025.
– S.I. No. 80/2025 - Central Bank Reform Act 2010 (Section 17A) (Standards for Business) Regulations 2025
– S.I. No. 81/2025 - Central Bank (Supervision and Enforcement) Act 2013 (Section 48) (Consumer Protection) Regulations 2025.