

If undelivered please return to:
P.O. Box 4965, Dublin 18.

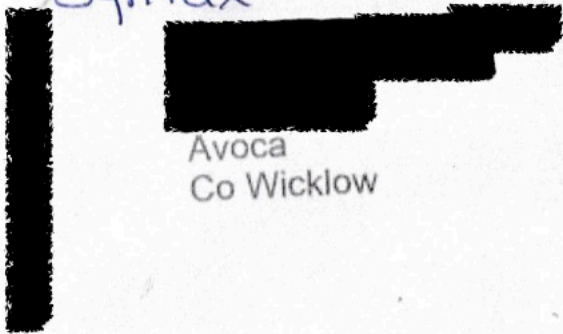
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Syntax



Avoca
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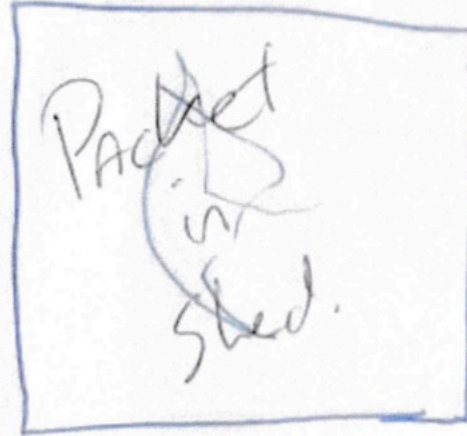
PRI=NO
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:Proof:

:MARITIME-PAPER-VESSEL-FORENSIC-EVIDENCE:

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LACK OF THE CORRECT-GRAMMAR:

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L	Ceadúnas 330



:SALVAGE-CLAIM
:MERCHANT-SHIPING-ACT-1995
:PART-1X-CHAPTER-1, 226:

: NUMERICAL-WORD-TABLE IS : SYNTAX-KEY:

- 1=ADVERB. ~8=PAST-TIME.
- 2=VERB. ~9=FUTURE-TIME.
- 3=ADJECTIVE. ~0=CONJUNCTION.
- 4=PRONOUN. ~N.C.=NO-CONTRACT.
- :V.S.=VOID-SPACE. ~G.N.=GERUND-NOUN.
- :D.P.V.=DANGLING-PARTICIPLE-VERB.

:England & Wales: Criminal-Law-Act-1977-
Chapter-45-Part-1, F3-Section-4.
:See-Sea-Pass-Treaty@: Metropolitan-Police.
:See-Sea-Pass-Treaty@: Basilicas.
:Federal-Postal-Court-Venue:



:MARITIME-PAPER-VESSEL-FORENSIC-EVIDENCE:



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:SALVAGE-CLAIM
:MERCHANT-SHIPING-ACT-1995
:PART-1X-CHAPTER-1, 226:

May 2021

We're introducing new ways to bank with us and making some changes

Dear Customer,

We're making some changes that may have an effect on the way you bank with us. We're doing this to ensure that the terms and conditions of our products cover future services that we offer you. Not all of these changes may relate to you but you are receiving this letter because at least one change will apply to you. These changes include updates to the terms and conditions of our Personal Current accounts, Business Current accounts, Personal Deposit accounts, Business Deposit accounts and to our 365 Phone and Digital Banking service.

Banking at your local An Post

I'm delighted to let you know that from the end of summer 2021, you'll be able to carry out your everyday banking at over 900 An Post locations across Ireland, in addition to our Bank of Ireland branches. Visit the 'Service Changes' section on the homepage of the Bank of Ireland website or keep an eye on 365 online and on our Bank of Ireland Mobile Banking app to see when your local An Post launches these services.

Our new arrangement with An Post means that for Personal and Business Current accounts and Personal and Business Demand Deposit accounts you'll be able to make cash lodgements. Customers who have an ATM card or debit card will also be able to make cash withdrawals. Please note, without an ATM card or debit card, you'll only be able to make cash lodgements at An Post.

Changes for personal customers to allow us apply negative as well as positive and zero interest rates

Open-Ended.

From 6 August 2021, we're changing the terms and conditions on some Personal Current accounts and Personal Deposit accounts to reflect that we can apply negative interest rates as well as positive and zero interest rates to these accounts. Later this year, we intend to apply negative interest to personal customers with - on average - more than €1 million on deposit across your Bank of Ireland Current and Deposit accounts. We will be in direct contact in advance with customers who are impacted. If, at a point in the future, negative interest is to be applied to customers with smaller amounts on deposit we will make contact with all impacted customers in advance.

Legal Information Bank of Ireland - The Governor and Company of the Bank of Ireland, incorporated by charter in Ireland with Limited Liability. A tied agent of New Ireland Assurance Company plc, trading as Bank of Ireland Life for life assurance and pensions business.

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

Directors A list of names and personal details of every director of the company is available for inspection to the public at the company's registered office for a nominal fee and on the Bank of Ireland Group website.

Registered Information Registered No. C-1

Registered Office and Head Office 40 Mespil Road, Dublin 4, Ireland.





Other changes to the terms and conditions of our Personal and Business Current accounts and Personal and Business Deposit accounts

From 6 August 2021, we're also making some further changes to these terms and conditions, as explained on pages 10-14 in the attached brochure.

Digital Financial Wellbeing

We're working on developing a new Digital Financial Wellbeing service for our customers provided via the Bank of Ireland Mobile Banking app. The aim of this service is to help you improve your financial decision-making and give you greater control over your finances to improve your financial wellbeing.

Data Privacy Notice

We've also updated our Data Privacy Notice which explains how we process personal information. You can find details of these changes by searching 'Privacy' on the Bank of Ireland website. Our updated Data Privacy Notice and our Data Privacy Summary will be effective from 10 July 2021.

Where can I find more details?

The brochure that we've included with this letter explains all these changes in more detail. Please read it through, and visit the Bank of Ireland website for more information.

If you want to stop getting paper versions of regulatory and general communications

If you prefer to get information on changes to terms and conditions or other general communications by email instead of paper, please ensure that we have your up to date email address, by logging onto 365 online or by using our Bank of Ireland Mobile Banking app and updating your email address in your Profile. You can do this by clicking the 'head and shoulders icon' shown in a circle on the top right of the screen.

If you don't wish to accept any of the terms and conditions changes in this brochure

We appreciate that some customers may not want to accept these changes. If this is the case for you, you may choose to close your account or end your service. There is no charge for doing this, as long as you have cleared any overdrawn balances and / or fees due. If you do not notify us before 6 August 2021, when the changes come into effect, we'll take this to mean that you have accepted the changes on their effective date.

[" Read this carefully "]

Thank you for banking with Bank of Ireland.

Yours faithfully,

John O'Beirne

Director of Products

