

**Notice to Bank of Ireland Customers.**  
**Changes to Regular Saver & Savings Share Account Terms & Conditions.**

Bank of Ireland would like to advise customers that it will be changing terms and conditions for variable interest rate Regular Saver and Savings Share deposit accounts from 18 September 2016 (the “effective date”):  
  
 As these products are no longer available for sale, the changes apply to existing customers only.

**A. We are making the following changes to terms and conditions from the effective date:**

**Account Names**

- ▶ DualSaver
 ▶ Save to Borrow
 ▶ Special Bonus Saver Account (SBSA)
 ▶ Worksaver Anniversary
- ▶ EasySaver
 ▶ Save to Borrow Issue 2
 ▶ SmartSave

**1. The Product Name**

The product name of your deposit account will change from its present name (shown above) to Regular Saver account. This means, for example, that any account statements we send you after the effective date will refer to your account under the new name Regular Saver.

**2. Interest**

Any clause in the Terms and Conditions for your account that provides for different interest rates to apply either to;  
 a) different balances within your accounts, or  
 b) the way you pay money into your account, for example, by direct debit, will no longer apply

Account Names	DualSaver	EasySaver	Save to Borrow	Save to Borrow Issue 2	Special Bonus Saver (SBSA)	SmartSave	WorkSaver Anniversary
Old Clause(s)	4.1	4.3	3.1	4.1	5	3.3	4.3
New Clauses	▶ Interest will be paid annually, typically in March ▶ The interest rate on your Regular Saver account will apply to all money in your account now and any money you pay into your account in future.						

**3. Taking money out and paying money into your account**

Any clause in the Terms and Conditions for your account, restricting your rights to pay money into or take money out of your account or to apply any cost or disadvantage to you for doing so is replaced by this clause from the effective date.

Account Names	DualSaver	EasySaver	Save to Borrow	Save to Borrow Issue 2	Special Bonus Saver (SBSA)	SmartSave	WorkSaver Anniversary
Old Clause(s)	2.1 – 2.3.5	2.1 - 2.4	5.1 6.1	2.1 - 2.3.4	2.10 6.4	4.1	2.1 2.3
New Clauses	▶ You can pay money into or take money out of your account at any time in any of our branches. ▶ You can take money out of your account using Banking 365 or Phone Banking. ▶ You cannot take money out of your account by standing order, direct debit, or by using an ATM card.						

**4. Direct Debits**

At present, your Terms and Conditions may be more restrictive than this clause and are replaced by this clause from the effective date.

If you have an existing Direct Debit to pay money into your account the amount and frequency of payments will not be affected by this change. However, should you wish to change your minimum or maximum amount or frequency of payments then you can only change to a monthly Direct Debit and the monthly limits in the table below will apply.

Account Names	DualSaver	EasySaver	Save to Borrow	Save to Borrow Issue 2	Special Bonus Saver (SBSA)	SmartSave	WorkSaver Anniversary												
Old Clause(s)	2.1.3	2.2	2.1	2.1.1	3.1	2.1	2.2												
New Clauses	▶ The minimum and maximum amounts you can pay by direct debit into your account weekly, fortnightly and monthly are set out in the table below																		
	<table><tr><th>Frequency</th><th>Minimum</th><th>Maximum</th></tr><tr><td>Weekly</td><td>€5</td><td>€1,250</td></tr><tr><td>Fortnightly</td><td>€10</td><td>€2,500</td></tr><tr><td>Monthly</td><td>€20</td><td>€5,000</td></tr></table>							Frequency	Minimum	Maximum	Weekly	€5	€1,250	Fortnightly	€10	€2,500	Monthly	€20	€5,000
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	Weekly	€5	€1,250																
	Fortnightly	€10	€2,500																
Monthly	€20	€5,000																	
▶ If you wish to change the amount or frequency of your payments then you can only change to a monthly direct debit and the monthly limits above will apply.																			

**B. Changes to Savings Share Accounts**

The Savings Share Account will be renamed Variable Rate Call and where interest has previously been paid twice yearly in May and November, it will now be paid annually, typically in March.

Account Name	Savings Share
Old Clause	4.3 We pay you interest twice yearly, typically in May and November
New Clause	We pay you interest annually, typically in March

Whilst we very much value your custom and hope you will keep your account with us, if you do not wish to accept these changes you can close your account free of charge at any time before the effective date. However, before you can do this you must first pay us any money, interest, fees, charges or Government duty that you may owe in connection with your account.

Copies of the terms and conditions for all Bank of Ireland Deposit Accounts are available from any Bank of Ireland branch or on [www.bankofireland.com](http://www.bankofireland.com)

If you have any questions about your savings account you can check our website, call into any branch or contact us by phone on 0818 365 365.

**Bank of Ireland**


For small steps, for big steps, for life