

# Notice to Bank of Ireland Customers.

## Changes to Terms & Conditions.

Bank of Ireland would like to advise customers that it will be changing terms and conditions for the following variable interest rate deposit accounts from 25 September 2016 (the “effective date”):

### Account Names

- ▶ Reserve Deposit
- ▶ SmartSave
- ▶ Golden Years Bonus
- ▶ Student
- ▶ Golden Years
- ▶ Special Savings Account

**As these products are no longer available for sale, the changes apply to existing customers only.**

**We are changing the following:**

#### 1. All accounts - Account names

All of the account names listed above will be renamed Demand Deposit.

#### 2. Reserve Deposit - Paying money in and taking money out

You may take money out of your account at any time in any of our branches.

Account Names	Reserve Deposit
Old Clause	3.1 One withdrawal per calendar month is available with the account
New Clause	You can take money out of a Demand Deposit Account at any time by transferring it to your Personal Current Account, using 365 Online or 365 Phone Banking. Alternatively, you can take money out at any of our Bank of Ireland branches.

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**