

# **Notification of changes affecting Business and Personal Current, Deposit, Credit Card and Loan Accounts for Bank of Ireland Customers:**

## **1. eStatements**

All customers will automatically have access to eStatements for eligible accounts that are registered for 365 online and will have the delivery of paper documents turned off. However customers will have the option to be provided with paper statements.

The clauses in the following terms and conditions are new or have been updated to reflect changes to the Bank's eStatements functionality. New definitions have also been added accordingly:

Personal Current Accounts: Clauses 5.5, 6.10, 16.12(new), 13.9 & 14.2

Debit/ATM: Clauses 3.7 & 4.3

2nd Level Current Account: Clauses 5.5, 6.10 & 6.12(new)

Business Current Account: Clauses: 16.3(iii) & 4.2 (Overdraft)

Demand Deposit Accounts: Clause 17.3 (new)

## **2. Joint Accounts**

The clauses in the following terms and conditions are new or have been updated to reflect changes to clearly call out the authority and obligations of joint account holders. New definitions have also been added accordingly:

Personal Current Accounts: Clauses 13.9, 14.2, 15.0, 15.1, 15.2 to 15.5 (new)

Deposit Accounts: Clauses 22.1, 22.2 to 22.5 (new)

## **3. Operation of the account and anti money laundering**

A new clause has been added to the following terms and conditions to allow us take whatever action we consider appropriate under any law (Irish or otherwise) (a) against fraud, money laundering or terrorism; or (b) concerning financial and other sanctions against people, organisations or states. For example investigating and stopping payments into and out of the Account. This may delay or prevent us from processing an instruction you give us concerning the Account. You acknowledge and agree that we are not liable for any loss, damage or liability suffered by you or anyone else which arises as a result:

Personal Current Account: Clause 16.3

2nd Level Current Account: Clause 11.3

Business Current Account: Clause 11.9

Deposit Accounts: Clauses 18.3

## **4. Other changes**

(a) Our postal address has been updated in the following terms and conditions:

Personal Current Accounts: Clause 21.1(i)

2nd Level Current Account: Clause 15.1(i)

Debit/ATM: Clauses 15.1(i)

Business Current Account: Clause 18

Business Current Account – Business ATM Card and Visa Business Debit Card Terms and Conditions – Clause 15.1(a)

(b) There has been a date update in the Business Current Account terms and conditions clause 15.4 from 1st November 2009 to 25th November 2015.

## **The changes to terms and conditions in this notice will take effect on 25th November 2015.**

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 to your terms and conditions you can close your account 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 owe in connection with your Account.

A copy of this press notice and the updated versions of the terms and conditions are available on [www.bankofireland.com](http://www.bankofireland.com).

**Bank of Ireland** 

For small steps, for big steps, for life