Notification to Bank of Ireland 365 Phone, Online and Mobile Banking Customers

Changes to Bank of Ireland 365 Terms & Conditions

To facilitate the introduction of a number of developments for Bank of Ireland customers, Bank of Ireland is updating its 365 Phone, Online and Mobile Banking Terms & Conditions:

Bank of Ireland Tablet Banking App

A new Tablet Banking App will enable Bank of Ireland 365 online registered customers to access online banking services while on the go using a tablet device. Full details relating to Bank of Ireland Tablet Banking are set out in Clause 24 of the updated Terms and Conditions.

eStatements

eStatements will be made available for additional account types (credit card, loan & term accounts) and other account documentation, such as the pre-notification of interest & fees, will be available electronically.

Bank of Ireland Life Policies

Additional Bank of Ireland Life policies can be displayed online for Bank of Ireland 365 online registered customers. Further details relating to these policies are set out in Clause 3 of the updated Terms and Conditions.

Additional Changes to Terms and Conditions

In addition to the changes set out above and a number of other non-material updates, the following changes will be made to your Terms and Conditions:

- ▶ 'Definition of Terms' (Clause 1) updated to include 'Bank of Ireland Tablet Banking', 'Digital Banking', 'Policy', and 'Security Credentials'
- ▶ Removal of 'Mandates' (Clause 3)
- Additional information called out in 'Security and Authentication' (Clause 5), 'When we Act on your Instructions' (Clause 6) and 'Your Responsibilities' (Clause 14)
- ▶ Merging of 'Pay To Mobile' with 'Bank of Ireland Mobile Banking' (Clause 23)

Please note that an updated version of Bank of Ireland's 365 Phone, Online and Mobile Banking Terms & Conditions will come into effect from 20th August 2014 and will be re-titled to "365 Phone and Digital Banking Terms & Conditions"

A copy of this press notice and the updated Terms & Conditions will be available on www.bankofireland.com/online-banking from 20th June 2014.

Bank of Ireland would also like to remind customers of the following:

Where we notify you of any change to the Terms and Conditions that you do not wish to accept, you may, without charge, end your use of 365 Phone, Online and Mobile Banking by notifying us on 0818 365 365.

If you do not notify us that you wish to end your use of 365 Phone, Online and Mobile Banking, you are deemed to have accepted the changes on their effective date. In this instance, the effective date of the change for 365 Phone, Online and Mobile Banking is 20th August 2014.

