

By applying for or availing of an account, policy or other financial product from Bank of Ireland Group I consent to the Bank of Ireland Group and its contracted agents storing, using and processing my personal details:-

- a. to manage and administer my accounts, policies or other financial products;
- b. to process my applications for credit or financial services;
- c. to carry out business and market research and compile statistics;
- d. to help detect fraud and dishonesty;
- e. to form a single view of my entire relationship with the Bank of Ireland Group (whether as a consumer or in connection with my trade, business or profession) to enable it manage and develop the relationship;
- f. to enable business units in the Bank of Ireland Group share or access my personal details for the purposes set out in this consent (but not for the purposes of direct marketing where I have indicated to the Bank of Ireland Group I do not want it);
- g. to contact me by post, telephone, text message, electronic mail, facsimile or other means but not in a way contrary to my instructions to the Bank of Ireland Group or contrary to law or regulation;
- h. (where I apply for or avail of a credit facility) to carry out credit reviews including automated credit decision processes and to obtain details of my credit history from the Irish Credit Bureau ("ICB") or other credit rating agency;
- i. (where I have not indicated otherwise to the Bank of Ireland Group) to directly market the products and services of the Bank of Ireland Group or of suppliers selected by the Bank of Ireland Group using a form of communication permitted by me under paragraph (g) above; and
- j. to establish my identity, residence and tax status in order to comply with law and regulation concerning taxation and the prevention of money laundering or terrorist financing.

I consent to the Bank of Ireland Group disclosing my personal details:-

1. (where I apply for or avail of a credit facility) to the ICB or other credit rating agency and I also consent to the ICB or other credit rating agency disclosing details of my credit history (and using those details for credit scoring purposes) to the Bank of Ireland Group or other institutions to which I apply for credit facilities;
2. to facilitate a potential or actual transfer of any loan or product provided to me or in connection with a securitisation;
3. to its contracted agents and to recipients abroad but only for purposes indicated in this consent and only where the Bank of Ireland Group complies with Irish data protection law in doing so.

This consent does not limit any other consent I have given (or may give) to the Bank of Ireland Group to process or disclose my personal details.

In this consent:

"Bank of Ireland Group" means the Bank of Ireland and its present and future subsidiaries.

"contracted agents" means entities which have contracted with the Bank of Ireland Group to assist it in the conduct of its business or in providing services to me.

"I", "me", "my" is a reference to each of us where more than one of us have signed this form.

"personal details" means information concerning me which Bank of Ireland Group has including information given by me or others verbally or in writing, information contained in application forms and records of my transactions with the Bank of Ireland Group.