

## COPY OF COMMUNICATION NO. 3

### Direct Debit Confirmation

We look forward to welcoming you to Bank of Ireland.

This is a reminder that your credit card account will transfer to Bank of Ireland (BOI) on a date no earlier than 08 February 2023. We call this the service transfer date.

After the service transfer date, BOI will manage and service your credit card account. We'll write to you to confirm the legal transfer date and the service transfer date once they have occurred, see 'What communications can I expect to receive from BOI?'

We're writing to you now to give you the updated details of your direct debit mandate and to notify you **of some actions you may need to take to ensure your credit card payments are up-to-date when your account moves to BOI.**

The details below will be used to pay your credit card after your first BOI credit card statement has issued.

**From the service transfer date your direct debit details will change as set out below. Other than these details there is no change to the way your direct debit is collected; there is no change to your payment date or to the percentage payment amount collected.**

|                                     |
|-------------------------------------|
| Account Holder name(s)              |
| Account Number (IBAN)               |
| Unique Mandate Reference (UMR)      |
| Creditor Identifier                 |
| Creditor Name                       |
| Type of Payment (One-off/Recurrent) |

The account holder name(s) and account number (IBAN) above were provided to us by KBC. The table on the next page explains how to update your details if you need to, for example, if you have recently changed your current account.

# Important information about the Single Euro Payments Area (SEPA) direct debit for your credit card

Please note that following the transfer of your credit card to Bank of Ireland, you authorise (A) Bank of Ireland to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from Bank of Ireland.

As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can receive from your bank.

## What action do I need to take?

| You only need to take an action if any of the following applies to you.  |  |
|--|--|
| <p><b>Your repayment date is 18 February or 03 March 2023 as detailed on the last monthly credit card statement that you will receive from KBC</b></p> | <p><b>If this is the case, you'll need to make a manual payment to meet your repayment date that month as your first BOI direct debit payment won't present until after you receive your first BOI statement.</b></p> <p>If you do not make a manual payment you may be charged interest on the outstanding amount and you will not have access to the credit amount usually made available by your monthly repayment. Failure to make a manual payment could lead to your credit card account going into arrears and this may affect your credit rating.</p> <p><b>If you choose to make a payment on or before the service transfer date:</b> please use one of KBC's payment methods.</p> <p>All payments received by KBC before the service transfer will be reflected in your balance when your account transfers to BOI.</p> <p><b>If you choose to make a payment after the service transfer date:</b> Use your new BOI credit card details. We'll write to you soon and give you details of how to make a payment after the service transfer date.</p> |

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|---|---|
| <p><b>You've used SEPA direct debit services to manage your KBC credit card direct debit payments</b></p> | <p>SEPA direct debit services can be used to manage direct debits, for example you can block, limit, or refuse payments from your current account.</p> <p>If you have managed your KBC credit card direct debit using SEPA direct debit services, you'll need to submit a new instruction to your bank* with the above updated direct debit details as your existing instruction will no longer apply after the service transfer date.</p> <p>For example, if you have blocked the direct debit that pays your credit card, this block will not be applied to your new BOI direct debit. If you block or refuse your monthly direct debit payment, you'll need to make an alternative payment to your credit card so you do not miss a repayment which would result in interest being charged on your outstanding balance and your credit rating being negatively affected.</p> <p>*The bank from which you pay your credit card by direct debit.</p> |
| <p><b>Your account details change</b></p>   | <p>It's important to keep your account details up to date.</p> <p>If you change or close the account from which you pay your credit card on or before the service transfer date please contact KBC and update your details.</p> <p>If you want to update your account details after your credit card account moves to BOI you can call us on 0818 251 251 (Monday – Friday 9am-5pm).</p>  |



**If your details are correct and none of the above applies to you, you don't need to do anything and your SEPA direct debit will be processed as normal.**

### Who can I contact if I have questions?







If you've any questions about this communication, please don't hesitate to contact Bank of Ireland's KBC Transition Support team on 0818 210 290, Monday – Friday 8am-8pm (excluding bank holidays) or + 353 1 250 0305 (if calling from outside Ireland). Alternatively, you can find answers to some frequently asked questions (FAQs) at [boi.com/KBCsupport](http://boi.com/KBCsupport). If you've questions about how your credit card account is managed today, please continue to contact KBC on 1800 93 92 44, Monday – Friday 8am-8pm; Saturday and Sunday 9am-5pm.



Again, we look forward to welcoming you as a BOI customer and supporting your financial wellbeing into the future. Remember to **visit [boi.com/KBCsupport](http://boi.com/KBCsupport)** for more information and a full copy of our T&Cs.

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|--|---|
| <p><b>What if I need some extra help?</b></p> <p>If you've questions or need more information about what we're saying or asking you to do, please let us know. For example, you may need this information in a different language or format (e.g. audio, braille, large text), you may have been impacted by a recent life event or you may have an accessibility impairment. Our staff have lots of experience serving customers with various needs and we'd be delighted to help you.</p>  | <p><b>What if someone else represents me or helps me with my account?</b></p> <p>If you have a financial advisor or someone who assists or represents you on your credit card account and you'd like them to continue to do so when your credit card account transfers to BOI, please:</p> <ol style="list-style-type: none"> <li>i. show them this letter<br/>AND</li> <li>ii. call the Bank of Ireland KBC Transition Support team and give us their contact details</li> </ol> <p><b>Please note:</b> We may also ask for your written permission to contact them about your your credit card account.</p> |
| <p><b>Why am I getting this letter? I'm not the customer of the account.</b></p> <p>Our records show that you have a role or function that concerns this account. For example, you may act under a power of attorney, you may be a personal representative of a deceased person or you may act on behalf of the customer in some other way. If you act on behalf of multiple KBC customers (e.g. you're a solicitor), you may receive multiple copies of this communication.</p>   | <p><b>What if someone else represents me or helps me concerning arrears?</b></p> <p>If we find from your file that you have a financial adviser or someone who assists you concerning arrears, we'll get in touch to ask if you'd like them to continue to deal with us on your behalf. We'll also ask for your permission for us to contact them.</p>  |
| <p><b>Be mindful of fraud.</b></p> <p>Please be extra vigilant about any emails, texts or calls you receive over the coming weeks and months. Fraudsters may try to exploit the situation by pretending to be BOI or KBC and ask you to register your details, or re-register your information. Fraudsters can also insert a fake text into a thread of genuine BOI or KBC text messages. If something doesn't seem right, don't click and don't reply. If someone calls you asking for your banking details, hang up.</p> <p>To be sure that a BOI text is genuine you can use our 'Check your text' service. If you receive a text that claims to be from us but you're not sure if it's genuine, here's how to check it.</p> <ol style="list-style-type: none"> <li>1. Copy the text you wish to verify</li> <li>2. Open a new message</li> <li>3. Add the word CHECK and paste the text in after it in the same message</li> <li>4. Send for free to 50365</li> </ol> <p><b>Remember Bank of Ireland will never text or email you with a link asking for your one-time-passcode, your full 365 PIN or your full online banking login details.</b><br/> <b>For more information, please visit the <a href="https://boi.com/SecurityAndFraud">boi.com/SecurityAndFraud</a> section on our website.</b></p> |   |

## What communications can I expect to receive from BOI?

Here's a list of communications you should have already received from us and some you'll get in the coming weeks/months:

| Communication No.   | Details   |
|---|---|
| 1   |  <p>The first communication was accompanied by our <b>Data Privacy Notice (DPN) and Terms of Business (TOB)</b>. Our DPN explained how we hold and use your personal information. Our TOB set out the general terms under which we provide financial services to you.</p>  |
| 2   |  <p>This explained some important differences between our credit card account product and KBC's. We also highlighted differences in how we manage/service your account compared to KBC. It was accompanied by the BOI credit card T&amp;Cs.</p> <p><b>Please note: Your additional cardholders did not receive this communication.</b></p>   |
| 3   |  <p>You will receive a series of communications from us to explain the actions you need to take to ensure your credit card account is ready to use when it transfers to BOI.</p> <ul style="list-style-type: none"> <li>(i) Direct debit confirmation</li> <li>(ii) New card</li> <li>(iii) New PIN</li> <li>(iv) Actions to take</li> </ul>   |
|   |  <p><b>Direct debit confirmation</b></p> <p>If you have a direct debit, we'll write to you to give you your new direct debit details and explain any actions you need to take to make sure that your credit card payments are up to date when your credit card account transfers to BOI.</p> <p><b>this communication</b></p>  |
|   |  <p><b>New card</b></p> <p>You (and any additional cardholders) will receive a new card. In the meantime, <b>continue to use your KBC credit card as normal.</b></p> <p><b>Please note:</b> If KBC has suspended or cancelled your credit card (as per the T&amp;Cs of your credit card) prior to the service transfer date you <b>may not</b> be sent a new BOI card or PIN, or the card you're sent may not work. On the service transfer date, any outstanding arrears balance will transfer to BOI and all further repayments should be made to the BOI credit card.</p> |
|  <p><b>New PIN</b></p> <p>For security, the PIN for your new card will arrive separate to your card.</p> |   |

|   |  |
|---|--|
|   |  <p><b>Actions to take</b><br/>We'll write to you to let you know what actions you'll need to take to ensure your credit card is ready to use when it transfers to BOI.</p> |
| 4 |  <p>You will then receive a communication to welcome you as a BOI customer. This will confirm the legal transfer date and the service transfer date.</p>                    |