

COPY OF COMMUNICATION No. 1

You recently received a communication from KBC Bank Ireland plc (KBC) with important information about the transfer of certain KBC mortgage accounts, deposit accounts, personal credit card accounts, personal loan accounts and commercial loan accounts to Bank of Ireland (BOI). That letter states that the anticipated date of transfer is early 2023, for the takeover by BOI of the management and servicing of your account(s). We look forward to welcoming you to BOI.



**Please note: KBC current accounts are not moving to BOI.
Please refer to previous correspondence from KBC for further information.**

A little bit about us

Bank of Ireland is a full-service retail bank, in business for nearly 240 years, and committed to serving the needs of our customers and the Irish economy. We support over two million customers across Ireland through a mix of branch, digital and telephone banking services, along with a network of mobile advisors. Our purpose is to enable our customers, colleagues and communities to thrive and we aim to empower people to make better financial decisions for themselves and for the people that matter most in their lives.

What happens next?

You do not need to take any action with BOI right now. Over the coming months, we'll send you a series of communications that set out the transfer process step by step and explain what you need to do.

What communications can I expect to receive from Bank of Ireland?

Communication No.	Details
<p style="text-align: center;">1 this communication</p>	<div style="display: flex; align-items: center;">  <div> <p>Contains our Data Privacy Notice (DPN) and Terms of Business (TOB).</p> <ul style="list-style-type: none"> ▶ Our DPN explains how we hold and use your personal information. ▶ Our TOB set out the general terms under which we provide financial services to you. </div> </div>
<p style="text-align: center;">2</p>	<div style="display: flex; align-items: center;">  <div> <p>Explains what's staying the same and what's changing when your account(s) transfers to BOI. There are 2 types of changes that may apply to your account(s):</p> <ul style="list-style-type: none"> ▶ Terms and conditions (T&Cs) – if you have a credit card or deposit account we'll tell you about changes to your T&Cs and you'll receive a copy of your new BOI T&Cs. If you have a personal loan there's one change to your T&Cs in relation to repaying your personal loan by standing order (currently direct debit). All other KBC personal loan T&Cs remain unchanged and you can obtain a copy of these from KBC. ▶ Operational – we'll tell you about changes that will apply to how BOI manage and service your account(s) that differ from KBC. <p>Depending on your account(s), you may have one type of change or both.</p> <p>Additional cardholders attached to personal credit card accounts, will not receive this communication.</p> </div> </div>
<p style="text-align: center;">3</p>	<div style="display: flex; align-items: center;">  <div> <p>Explains any actions you may need to take to ensure your account(s) is ready to use (e.g. setting up a direct debit or standing order) when it transfers to BOI. You'll only receive this if there are actions you need to take before your account(s) transfers.</p> <p>Additional cardholders attached to personal credit card accounts, will not receive this communication.</p> </div> </div>
<p style="text-align: center;">4</p>	<div style="display: flex; align-items: center;">  <div> <p>Welcomes you as a BOI customer, confirms the "legal transfer date"^{**} and the "service transfer date"^{**}, and explains any actions you need to take when your account transfers to BOI.</p> <p>[*]KBC will transfer legal ownership of your account(s) to BOI on the "legal transfer date".</p> <p>^{**}BOI will move your account(s) to BOI systems on the "service transfer date". From the service transfer date, BOI will manage and service your account(s).</p> </div> </div>

How is my personal data being processed?

Providing and holding personal information comes with significant rights on your part and significant responsibilities on ours. At the Bank of Ireland Group, we take your privacy seriously and are fully committed to keeping your information private.

You will have previously received a communication from KBC about the handover of your personal data from KBC to BOI. This data handover was to enable us to undertake necessary and relevant systems testing and preparation in advance of the approval from the Minister for Finance. We are now undertaking more extensive data testing and processing activities.

Examples of these data testing and processing activities include:

- ▶ **BOI systems testing** – ensuring our systems do what they're designed to do with your data
- ▶ **Customer matching** – ensuring, where relevant, that KBC customers with an existing BOI account are identified (e.g. you may already have online banking services with BOI)
- ▶ **Communications preparation testing** – ensuring we have the correct customer contact details to send the right communications to the right people at the right time
- ▶ **Account opening activities** – ensuring that we are correctly assigning newly generated BOI account numbers to former KBC customer accounts
- ▶ **Set up of online banking profiles** – this process requires advance preparation including the set-up of accounts before the transfer

The types of personal data we will be provided with for the above purposes include your:

- ▶ name
- ▶ date of birth
- ▶ address
- ▶ product details
- ▶ financial information

As previously communicated to you, we've put robust security and confidentiality controls in place to ensure your data remains safe and secure during this process. All handovers of personal data will be completed in compliance with all data protection legislation. The legal basis for processing this information at this stage (in advance of the transfer) is that it's in BOI's and your legitimate interest to ensure that your account(s) moves to BOI safely and that your data is accurate on BOI's systems when BOI takes over the management and servicing of your account(s).

It's important that you know exactly what we do with the personal information that you and others provide to us when you become a BOI customer after the transfer. Please take the time to read our full DPN, which is enclosed and which will apply to you when you become a BOI customer. This explains in more detail how and why we use the personal information of BOI customers.

If you have a financial advisor, someone who assists or represents you in your dealings with your bank concerning your account(s), or someone who has another role concerning your account(s) (e.g. a guarantor), please show them this letter or inform them that they can find our full DPN online at boi.com/DataPrivacy. It's possible they may not have received a copy of this communication directly from us.

What if I need some extra help?

If you've any 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.

Who can I contact if I have questions?

If you've a question about this communication, please don't hesitate to contact Bank of Ireland's KBC Transition Support team on 0818 210 290, 8am - 8pm Monday – Friday (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. If you've any questions about your account(s), please continue to contact KBC. We will let you know when your account transfers to us, and when you should start contacting us about it.

I'm not a KBC customer. Why am I getting this letter?

We're sending you this letter because KBC has sent us records that show you have a role or function that concerns a KBC customer's account(s). For example, you may act under a power of attorney, you may be a personal representative of a deceased customer or you may act on behalf of the customer in some other way. If the account(s) is a loan account, you may have given KBC a guarantee or indemnity for it (which KBC will be transferring to us). If you act on behalf of multiple KBC customers (e.g. you're a solicitor), you may receive multiple copies of this communication.

Be mindful of fraud.

Please be extra vigilant about any emails, texts or calls you receive over the coming weeks and months. Fraudsters may try to exploit the transfer 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.

Bank of Ireland will never send you texts or emails with a link to a login page or website which asks you to share banking, one-time passcode or personal details. You can find more information about fraud prevention at boi.com/SecurityAndFraud.

We look forward to welcoming you as a BOI customer and supporting your financial wellbeing into the future. Remember to visit boi.com/KBCsupport for more information.