

COPY OF COMMUNICATION NO. 4

We're delighted to welcome you to Bank of Ireland (BOI).

Legal ownership of your commercial loan account transferred from KBC Bank Ireland plc (KBC) to BOI on 03 February 2023 (the legal transfer date). The transfer of the day-to-day management and servicing of your commercial loan to BOI completed on 13 February 2023 (the service transfer date). Please read this letter carefully as it contains important information about your BOI commercial loan account.

What is your new BOI commercial loan ID?

Your commercial loan now has a new ID number. Take note of this new ID number and quote it on all future correspondence about your commercial loan:

BOI commercial loan facility ID:
[BOI_ID]

You'll be reassured to know that the terms and conditions (T&Cs) of your commercial loan, interest rate, repayment amount, number of repayments, loan term, and your monthly repayment date have not changed.

Please note: Your commercial loan repayment amount may be amended in the future if the interest rate on your commercial loan changes in line with the T&Cs of your offer letter. We will write to you in advance to notify you about any future interest rate changes.

Do BOI have your most up-to-date contact details?

If your contact details have recently changed, please contact us using the details below.

From time to time, we may need to write to you asking for up-to-date information and documentation related to your finances and to verify your identity. We will only ask for this information to meet our legal obligations. It's important that you respond to any request as soon as possible.

Who to contact about your commercial loan?

Your relationship manager, [relationship_manager_name], has been assigned to you and will be your ongoing point of contact for your commercial loan account. [relationship_manager_name] will contact you within the next 2 weeks to introduce you to our services or you can contact [relationship_manager_name] directly on [relationship_manager_phone].

Again, we'd like to welcome you to Bank of Ireland. We look forward to supporting your financial wellbeing into the future. Please remember to **visit [boi.com/KBCsupport](https://www.boi.com/KBCsupport)** for more information.

Please note: If you have more than one commercial loan account that has transferred to BOI, you'll receive a version of this communication for each commercial loan account you hold. If you've recently closed the commercial loan account referred to above, please ignore this communication.

WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT FACILITY AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS, THIS MAY AFFECT YOUR CREDIT RATING WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.

NOTICE: UNDER THE CREDIT REPORTING ACT 2013 LENDERS ARE REQUIRED TO PROVIDE PERSONAL AND CREDIT INFORMATION FOR CREDIT APPLICATIONS AND CREDIT AGREEMENTS OF €500 AND ABOVE TO THE CENTRAL CREDIT REGISTER. THIS INFORMATION WILL BE HELD ON THE CENTRAL CREDIT REGISTER AND MAY BE USED BY OTHER LENDERS WHEN MAKING DECISIONS ON YOUR CREDIT APPLICATIONS AND CREDIT AGREEMENTS

The Central Credit Register is owned and operated by the Central Bank of Ireland. For more information, including on how your data is processed, see www.centralcreditregister.ie

**CREDIT REFERENCE AGENCIES
AS PART OF THE APPLICATION PROCESS AND ONGOING LOAN MANAGEMENT WE WILL CARRY OUT CREDIT CHECKS AND SHARE INFORMATION WITH THE CENTRAL CREDIT REGISTER (CCR) AND/OR OTHER CREDIT REFERENCE AGENCIES. THOSE AGENCIES MAY KEEP A RECORD OF THIS INFORMATION AND MAY GIVE IT TO OTHER FINANCIAL INSTITUTIONS THAT YOU APPLY TO FOR CREDIT FACILITIES.**

WARNING: IF YOU DON'T SET UP A DIRECT DEBIT, TO PAY YOUR LOAN ONCE IT TRANSFERS TO BOI, YOU MAY MISS A REPAYMENT. MISSED PAYMENTS WILL BE RECORDED ON THE CENTRAL CREDIT REGISTER. THIS COULD AFFECT YOUR CREDIT RATING.

If a commercial loan interest rate is variable:

WARNING: THE COST OF YOUR REPAYMENTS MAY INCREASE.

If a commercial loan interest rate is fixed:

WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU REPAY EARLY, IN FULL OR IN PART, A FIXED-RATE CREDIT FACILITY.