

COPY OF COMMUNICATION NO. 4

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

Legal ownership of your credit card account transferred from KBC Bank Ireland plc (KBC) to BOI on Friday 03 February 2023 (the legal transfer date). The transfer of the day-to-day management and servicing of your credit card account and balance to BOI completed on 09 February 2023 (the service transfer date). BOI now manage and service your credit card account. Please read this letter carefully and ensure you've completed all the required actions below.

Reminder: If you pay your credit card by direct debit you may need to make a manual payment to meet your repayment date in February/March. Please refer to the communication we sent you with your updated direct debit details in December or search 'KBC' on our website for more information.

Do I need to take any other actions?

If you haven't completed any of the below actions, please refer to the previous communications we've sent to you or visit boi.com/KBCsupport for more information.

Action
Have you updated your method of repaying your credit card with your new BOI credit card details?
<p>Have you activated your 365 online profile and downloaded the BOI Mobile App? If you're new to 365 online here's a reminder of what you'll need to activate your profile:</p> <ul style="list-style-type: none"> ▶ Download the BOI Mobile App from the Google Play Store or the Apple Store. To log in you'll need a user ID and 365 PIN. ▶ Get your user ID: Text USER to 50365 from your registered mobile number. This is the mobile number that you had linked to your KBC credit card. ▶ Set your 365 PIN: Once you receive your User ID, please call us on 0818 214 365 (Republic of Ireland) from Monday – Friday 9am – 5pm, or +353 1 458 4019 (from anywhere else) and follow the instructions to set your 365 PIN.
Have you activated your card by using it with your PIN at an ATM or in a shop?
Have you updated your card details with payment providers e.g. Netflix, Amazon?

Discover all that your BOI credit card can offer you at boi.com/CreditCardFeatures

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.

Can I add my card to my digital wallet?

Yes, you can use your card with Apple Pay/Google Pay by adding it to your digital wallet on your smart phone/some smart devices.

Has my statement or payment date changed?

No, your statement and payment date are the same as before. Keep your repayments up to date, otherwise you are at risk of going into arrears.

How will I receive my statements?

We'll post a monthly credit card statement to your address. If you would prefer to receive digital statements only, you can update your preferences on 365 online or the BOI Mobile App. Visit boi.com/KBC for more information on updating your statement preferences.

How do I see my credit card balance?

You can check your balance on 365 online, on the BOI Mobile App, at a BOI ATM, or by using our phone banking service by calling 0818 365 365 or +353 1 404 4000 outside the Republic of Ireland.

What happens to my existing instalment plans?

Any existing instalment plans have automatically moved to your new BOI account. We have sent you a letter confirming your new plan details including your monthly repayment amount. You will be able to view details of your instalment plans on your BOI credit card statements.

How is Government Stamp Duty charged?

A €30 Government Stamp Duty fee will be applied to your credit card at the start of April. This fee is charged annually in respect of the previous year.

Who can I contact if I have questions?

If you've questions 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), 10am – 2pm Saturday 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.

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** for more information.









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

Important information to note

<p>What if I need some extra help?</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>What if someone else represents me or helps me with my account?</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 now that your credit card account has transferred to BOI, please:</p> <ol style="list-style-type: none">i. show them this letter <p>AND</p> <ol style="list-style-type: none">ii. call Bank of Ireland's KBC Transition Support team to give us their contact details <p>Please note: We may also ask for your written permission to contact them about your credit card account.</p>
<p>What if someone else represents me or helps me concerning arrears?</p> <p>If we find from your file that you have provided KBC with written permission to deal with a financial adviser or someone who assists you concerning arrears, we'll continue to deal with them on your behalf. We may (in some cases) ask for your permission first. If you do not want us to continue to deal with a financial adviser or someone who assists you concerning arrears, please visit a branch or write to Bank of Ireland ROI Collections, Baggot Plaza, 27-33 Upper Baggot Street, Dublin 4 D04 VX5 and we'll remove them as a contact on your account.</p>	<p>Be mindful of fraud.</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 free '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">1. Copy the text you wish to verify2. Open a new message3. Add the word CHECK and paste the text in after it in the same message4. Send for free to 50365 <p><u>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. For more information, please visit the boi.com/SecurityAndFraud section on our website.</u></p>

What communications should I have received from BOI?

Here's a list of communications you should have already received from us:

Communication No.	Details
1	 <p>The first communication was accompanied by our Data Privacy Notice (DPN) and Terms of Business (TOB). 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&Cs. Please note: Your additional cardholder(s) did not receive this communication.</p>
3	 <p>You received a series of communications from us to explain the actions you needed to take to ensure your credit card account(s) is ready to use now that it has transferred to BOI.</p> <ul style="list-style-type: none"> (i) Direct debit confirmation (ii) New card (iii) New PIN (iv) Actions to take
	 <p>Direct debit confirmation If you have a direct debit, we wrote to you to give you your new direct debit details and explain any actions you needed to take to make sure that your credit card payments were up to date when your credit card account(s) transferred to BOI.</p>
	 <p>New card You (and any additional cardholders) received a new card. Please note: If KBC has suspended or cancelled your credit card (as per the T&Cs of your credit card) prior to the service transfer date you <u>may not</u> have been sent a new BOI card or PIN, or the card you were sent may not work. On the service transfer date, any outstanding arrears balance transferred to BOI and all repayments should now be made to the BOI credit card.</p>
	 <p>New PIN For security, the PIN for your new card was sent separate to your card.</p>
	 <p>Actions to take This communication explained actions you needed to take to ensure your credit card is ready to use when it transferred to BOI.</p>
4 this communication	 <p>This communication welcomes you as a BOI customer and confirms the legal transfer date and service transfer date as well as reminding you of any actions you may need to take.</p>