

COPY OF COMMUNICATION NO. 4

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

Legal ownership of your deposit 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 servicing of your deposit account to BOI completed on 20 February 2023 (the service transfer date). The terms and conditions for this account came into effect on this date. Please read this letter carefully as it contains important information about your BOI deposit account.

What are my BOI deposit account details?

Your BOI deposit account has a new account name and International Bank Account Number (IBAN). Take note of these details and quote them on all future correspondence about your deposit account:

Regular Saver Issue K account
IBAN: [BOI_IBAN]

We also recently sent you a confirmation of deposit. If you didn't receive this communication, please contact us on the details below.

What's the interest rate on my deposit account?

Bank of Ireland has increased interest rates on regular saver deposit accounts by 0.50%, effective from 27 January 2023. From the service transfer date, we are applying this increase to your regular saver account as detailed in the table below.

Regular Saver Issue K account	Variable Return (per annum)	Annual Equivalent Rate (variable)
€1 - €50,000	0.55%	0.55%
€50,000+	0.00%	0.00%

How can I lodge money into my deposit account?

If you haven't already, you'll need to set up a direct debit so we can collect a monthly amount to be paid to your BOI Regular Saver account. You can find our online direct debit form by searching 'regular saver DD form' on the BOI website.

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

If your contact details have changed recently, please contact us on 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.

How do I manage my deposit account?

Please refer to the brochure we sent you for details of how to manage your deposit account. You can find PDF copies of all the communications we've sent you so far on boi.com/KBCsupport.

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 note: If you have more than one deposit account that has transferred to BOI, you'll receive a version of this communication for each deposit account you hold. If you've recently closed the deposit account 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 deposit account and you'd like them to continue to do so now that your deposit account has transferred to BOI, please:</p> <ol style="list-style-type: none">i. show them this letter <p style="text-align: center;">AND</p> <ol style="list-style-type: none">ii. call the Bank of Ireland KBC Transition Support team and give us their contact details <p>Please note: We may also ask for your written permission to contact them about your deposit account.</p>
<p>Why am I getting this letter? I'm not the customer of the account.</p> <p>We understand that you have a role or function that concerns this account. For example, you may act under a power of attorney or you may act on behalf of the customer in some other way.</p> <p>If you act on behalf of multiple KBC customers, you may receive multiple copies of this communication.</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 '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 'Security and Fraud' section on our website.</u></p>

What communications can I expect to receive 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 important changes we're making to how we manage and service your deposit account that differ from KBC.</p>
3	 <p>This explained the actions you needed to take to ensure your deposit account is ready to use from the service transfer date. If there was no action for you to take, you would not have received this communication.</p>
4 this communication	 <p>This communication welcomes you as a BOI customer. It also confirms the legal transfer date and the service transfer date.</p>