



Distance Contract Information

Personal Current
Accounts



Distance contract information

Thank you for your interest in opening a current account with Bank of Ireland. Before you go ahead, we need to give you some important information to help you make an informed decision.

Who we are

We are the Governor and Company of the Bank of Ireland, also known as Bank of Ireland. The Bank is licensed under the Central Bank Act 1971. The registered number of Bank of Ireland in the Companies' Office is C-1 and the Bank's VAT number is IE8Y42002P.

Registered Office: 2 College Green, Dublin, D02 VR66.

Regulated by: The Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3.

Further details about the Central Bank of Ireland are available at www.centralbank.ie.

You can contact us at:

- ▶ Phone: 0818 354 454 / +353 1 2500346
- ▶ Email: customerretention@boi.com
- ▶ Web: boi.com

Our main business

Our main business is providing retail financial services to customers. This includes taking deposits and lending.

Description of financial service

The financial service you have applied for is a current account. A current account is designed for your everyday banking needs. It allows you to:

- ▶ Lodge and withdraw money.
- ▶ Make payments and credit transfers.
- ▶ Use a debit card for purchases and ATM withdrawals (age restrictions may apply).
- ▶ Manage your account through online and mobile banking (age restrictions may apply).

This is an open-ended agreement with no fixed end date.



Fees and charges

Fees and charges may apply, depending on what account type you have applied for, and how you use your account. These can include:

- ▶ Monthly maintenance fees.
- ▶ International payment or foreign exchange charges.
- ▶ Overdraft interest and fees (if applicable).

Full details are available in our Schedule of Fees and Charges for Personal Customers, which we recommend you read carefully. We reserve the right to change the fees and charges under account terms and conditions.

We are legally obliged to collect certain duties on behalf of the Government each year, including duty on cheques and cards if these services relate to your account and are used by you. The present amount of Government Stamp Duty is included in the Schedule of Fees and Charges for Personal Customers (the Government has the power to vary the amount of Stamp Duty at any time). If you do not pay the fees, charges and duties when they are due, we may end our contract with you and close your account.

Your right to cancel

You have the right to withdraw from your account agreement within 14 days of opening it without giving a reason, by writing to the branch where you opened your account or by using our online withdrawal form. You will find the online form at boi.com/withdrawal and will need to give the following details, your name, email address, phone number and current account number before submitting it.

Any money in the account at the date of cancellation will be returned to you. But, if your account is overdrawn, you will have to repay us the overdraft amount, and any interest accrued on any overdraft without undue delay and no later than 30 days after the date of cancellation. We do not charge you for closing the account and cancelling the contract, but we are entitled to be paid or to retain fees and charges due for:

- a. services provided by us under the account terms and conditions; and
- b. any Government Stamp Duty you owe.

If you do not cancel your contract, your contract with us will continue until you (or we) close the account.



Early termination

You can close the account at any time in the manner set out in the account terms and conditions. The terms and conditions also set out when we can close the account (for example, by notice to you or where you breach the account terms and conditions).

Making a complaint

We're committed to providing you with excellent service at all times and hope we do not give you grounds to complain. However, if you want to make a complaint, you may do so in a number of ways. You can call or write to us, use our online complaints form and advise our branch teams. Search 'complaints' on [boi.com](https://www.boi.com) to find out more.

If you are not satisfied with our response, you can contact the Financial Services and Pensions Ombudsman by writing to them at:

The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

You can find more information on how to access their resolution process by visiting their website at [fspo.ie](https://www.fspo.ie).

Governing law and language

The account will be governed by and construed in accordance with the laws of the Republic of Ireland and the courts of the Republic of Ireland shall have exclusive jurisdiction to resolve any disputes in connection with the account. That jurisdiction is exclusive except where you are a consumer under the Consumer Rights Act 2022, and you are not ordinarily resident in the Republic of Ireland. The English language is and will be used for the purpose of interpreting the account terms and conditions and for this and all communication in connection with the account.

Compensation scheme

The Deposit Guarantee Scheme administered by the Central Bank of Ireland applies to eligible deposits held in Bank of Ireland. The maximum amount payable is 100% of all deposits held by one depositor subject to a maximum compensation of €100,000. Further details are available at any branch of Bank of Ireland.

The information in this schedule is valid from June 2026 and is subject to change.



**Bank of
Ireland**

Bank of Ireland is regulated by the Central Bank of Ireland.

June 2026

4-1125R (06/26)