

## **COPY OF COMMUNICATION NO. 4**

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

Legal ownership of your mortgage loan 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 mortgage loan to BOI completed on 03 February 2023 (the service transfer date). Please read this letter carefully and ensure you've completed all required actions.

**Please note:** As you have at least one mortgage loan that is on a variable rate, we enclose a copy of BOI's Variable Rate Policy Statement. It explains how BOI set variable rates of interest. Please take the time to read it. It does not apply to mortgage loans on a fixed or tracker rate of interest. By "tracker rate" we mean a rate of interest based on the European Central Bank's Repo Rate (more commonly known as ECB Base Rate) plus a margin.

### **What is my new BOI mortgage loan reference number?**

Your mortgage loan now has one or more new mortgage reference numbers (e.g. you may have multiple numbers if your mortgage loan was split across multiple mortgage products or rates). Take note of any new numbers and quote them on all future correspondence about your mortgage loan:

**New BOI mortgage loan reference number(s)**

[BOI\_ID]

## Do I need to take any action?

If you haven't already done so, it's important you complete these actions to ensure your mortgage loan repayments are not missed.

Action	Details
<p><b>If you don't pay by direct debit, have you selected when and how you want to repay your mortgage loan?</b></p>	<p>In Communication 3 you were given 2 options to choose from:</p> <ul style="list-style-type: none"> <li>▶ <b>Option A</b> - Repay your mortgage loan monthly on the 1st of the month</li> <li>▶ <b>Option B</b> - Continue repaying your mortgage loan on the date of your choice</li> </ul> <p><b><u>Follow the instructions in Communication 3 on how to select Option A or B.</u></b> You can find PDF copies of all the communications we've sent you so far on <a href="http://boi.com/KBCsupport">boi.com/KBCsupport</a>.</p>
<p><b>If you pay by direct debit, you have the option to change your direct debit repayment date to a date of your choice. If you decided to change your direct debit repayment date, have you returned the change of mortgage loan repayment date form?</b></p>	<p>In Communication 3 you were given a change of mortgage loan repayment date form to fill out and return in a freepost envelope.</p> <p><b><u>Follow the instructions in Communication 3 on how to complete this form.</u></b> You can find PDF copies of all the communications we've sent you so far on <a href="http://boi.com/KBCsupport">boi.com/KBCsupport</a>.</p>
<p><b>Have you registered for Mortgage Viewer?</b></p>	<p>You can use BOI's Mortgage Viewer to view your current mortgage balance, payment schedule, current interest rate, mortgage end date, interest accrued (year-to-date) and much more. Visit <a href="http://onlinemortgageviewer.bankofireland.com">onlinemortgageviewer.bankofireland.com</a> to register with your BOI mortgage loan account number (quoted above).</p>
<p><b>Do you hold an AXA Accident, Sickness and Unemployment policy?</b></p>	<p>If you currently hold an AXA policy, please complete and return the direct debit form we previously issued to you in Communication 3. You can find PDF copies of all the communications we've sent you so far on <a href="http://boi.com/KBCsupport">boi.com/KBCsupport</a>.</p>
<p><b>Do you have a mortgage loan approved with KBC which you have not yet drawn down?</b></p>	<p>If you are looking to draw down your mortgage loan, please see our FAQs on <a href="http://boi.com/KBCsupport">boi.com/KBCsupport</a> for further information.</p>
<p><b>Have you partially drawn down your KBC mortgage loan?</b></p>	<p>If you are drawing down your mortgage loan in stages, please see our FAQs on <a href="http://boi.com/KBCsupport">boi.com/KBCsupport</a> for further information.</p>

## What if my mortgage loan account is in arrears when it transfers to Bank of Ireland?

If your mortgage loan account transfers to BOI in arrears and you wish to get further information, please search 'arrears assistance' on our website for further information and contact details. Alternatively, you can contact our Arrears Support team to discuss any financial difficulties you may have over the phone. Call 01 611 5300 to speak to a member of the team or write to Bank of Ireland ROI Collections, Baggot Plaza, 27-33 Upper Baggot Street, Dublin 4 D04 VX5.

## 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 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](http://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](http://boi.com/KBCsupport)** for more information.

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

**WARNING: YOUR HOME IS AT RISK IF YOU DO NOT KEEP UP ANY REPAYMENTS ON A MORTGAGE OR ANY OTHER LOAN SECURED AGAINST IT.**

**WARNING: IF YOU DO NOT MEET REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT, A HIRE PURCHASE AGREEMENT, CONSUMER HIRE-AGREEMENT OR BNPL AGREEMENT IN THE FUTURE.**

If your mortgage is at any time on a variable rate, please note:

**WARNING: THE PAYMENT RATES ON THIS HOUSING LOAN MAY BE ADJUSTED BY YOUR LENDER FROM TIME TO TIME.**

**ENDOWMENT LOANS:** If you choose an endowment loan, and the insurer does not guarantee that the proceeds will be enough to repay the Loan when due, please note:

**WARNING: THERE IS NO GUARANTEE THAT THE PROCEEDS OF THE INSURANCE POLICY WILL BE SUFFICIENT TO REPAY THE LOAN IN FULL WHEN IT BECOMES DUE FOR REPAYMENT.**

**WARNING: YOU MAY HAVE TO PAY CHARGES IF YOU PAY OFF A FIXED-RATE LOAN EARLY.**

**Important information to note**

<p><b>What if I need some extra help?</b> 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><b>What if I have a joint/partnership account?</b> If you have a joint/partnership account, any other party may also receive a copy of this letter.</p>
<p><b>What if someone else represents me or helps me with my account?</b> If you have a financial advisor or someone who assists or represents you on your mortgage loan and you'd like them to continue to do so now that your mortgage loan has transferred to BOI, please:</p> <ul style="list-style-type: none"><li>i. show them this letter AND</li><li>ii. call the Bank of Ireland KBC Transition Support team to give us their contact details</li></ul> <p><b>Please note:</b> We may also ask for your written permission to contact them about your mortgage loan.</p>	<p><b>Why am I getting this letter? I'm not the customer of the account.</b> 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.  If you act on behalf of multiple KBC customers, you may receive multiple copies of this communication.</p>

**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 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.

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:

1. Copy the text you wish to verify
2. Open a new message
3. Add the word CHECK and paste the text in after it in the same message
4. Send for free to 50365

**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.**





**What if someone else represents me or helps me concerning arrears?**

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.

# 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 <b>Data Privacy Notice (DPN) and Terms of Business (TOB)</b>. 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 <b>operational changes we're making to how we manage and service your mortgage loan</b> that differ from KBC.</p>
3	 <p>If you did not need to take any action, you would not have received this letter. Otherwise, this explained the actions you needed to take to ensure your account was ready to use when it transferred to BOI.</p>
4 this communication	 <p><b>This communication welcomes you as a BOI customer. It also confirms the legal transfer date and the service transfer date.</b></p>