

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

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

Legal ownership of your personal 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 personal loan to BOI completed on 13 February 2023 (the service transfer date). Please read this letter carefully and ensure you complete all the required actions detailed below.

### **What are my BOI personal loan account details?**

Below is a reminder of your BOI loan account number as given to you in a previous letter:

<b>BOI personal loan account number:</b>
<b>BIC: BOFIE2D</b> <b>IBAN: [IBAN]</b>

You'll be reassured to know that your interest rate, repayment amount, number of repayments, loan term and your monthly repayment date have not changed.

## Do I need to take any action?

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

Actions	Details
<p><b>Have you set up a new standing order for your BOI personal loan account?</b></p>	<p>If you used to make your KBC loan repayments by direct debit or standing order and you haven't already set up a new standing order to replace it, you may have missed a repayment. Failure to make a payment could lead to your account going into arrears and may affect your credit rating.</p> <p><b>Follow the instructions in Communication 3 on how to set up a standing order.</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>Please note:</b> Your personal loan account details were provided in the original Communication 3 letter we sent you. You will need those details to set up a standing order.</p>

## 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.

## What will happen if my personal loan is in arrears?

If your account is in arrears, a member of our team will be in touch shortly to discuss your outstanding arrears. We will work with you to find a solution where possible, which may restructure your loan and formalise your loan repayments.

## 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 personal loan account that has transferred to BOI, you'll receive a copy of this communication for each personal loan account you hold. If you've recently closed the personal loan account referred to above, please ignore this communication.

## Important information to note

<p><b>What if I need some extra help?</b></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><b>What if someone else represents me or helps me concerning arrears?</b></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><b>What if someone else represents me or helps me with my account?</b></p> <p>If you have a financial advisor or someone who assists or represents you on your personal loan and you'd like them to continue to do so now that your personal loan has transferred to BOI, please:</p> <ol style="list-style-type: none"><li>i. show them this letter AND</li><li>ii. call the Bank of Ireland 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) to give us their contact details</li></ol> <p><b>Please note:</b> We may also ask for your written permission to contact them about your personal loan.</p>	<p><b>Why am I getting this letter? I'm not the customer of the account.</b></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><b>Be mindful of fraud.</b></p> <p><b>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.</b></p> <p><b>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:</b></p> <ol style="list-style-type: none"><li>1. Copy the text you wish to verify</li><li>2. Open a new message</li><li>3. Add the word CHECK and paste the text in after it in the same message</li><li>4. Send for free to 50365</li></ol> <p><b><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.</u></b> <b><u>For more information, please visit the 'Security and Fraud' section on our website.</u></b></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 <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>changes we're making to how we manage and service your personal loan</b> that differ from KBC.</p>
3	 <p>This explained the <b>actions you needed to take to ensure your personal loan account is ready to use</b> from the service transfer date.</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>