



**Second Level current account customers  
not currently using standing order or  
direct debit services**

**Frequently Asked Questions**



**Bank of  
Ireland**

We have put together this useful frequently asked questions document, to provide clear and helpful information about the recent communication you may have received from us. This document is divided into two sections, one for the account holder, and another for parents or guardians. Each section addresses key concerns, and outlines the steps we are taking to resolve the issue, and answer any other common questions you may have. Our goal is to keep you informed and ensure that you have the support and clarity you need.

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# 1. Frequently Asked Questions – Account Holder

## 1.1 What is the mistake?

Due to a mistake that we made, you may have been able to use your Second Level current account to set up and use direct debits and standing orders. While our records show that you did not use these features, it should not have been possible for this account type, and important information about the rules for using direct debits and standing orders was missing in the original account terms and conditions we sent you.

## 1.2 What are Bank of Ireland doing to fix this mistake?

After a review, we've decided to change the terms and conditions of Second Level current accounts to allow the set up and use of direct debits and standing orders.

You can find a copy of the updated T&Cs on our [Second Level current account Support Hub](#). Please read them carefully. They explain how to set up direct debits and standing orders, how to cancel them, and the rights you have when using these features.

As compensation for any inconvenience this may have caused you, we will also increase the balance of your account.

## 1.3 What do I need to do?

You don't need to do anything. If you need more information about direct debits or standing orders, search "direct debit" or "standing order" on the Bank of Ireland website. We've also created a helpful video about how to use these features on our [Second Level current account Support Hub](#).

## 1.4 Will this mistake affect me when I apply for banking products in the future?

No, this was our mistake and no fault of yours. This will not affect you when applying for banking products in future. If this account was used to fund a credit product that reports to the CCR and you failed to meet all payments, your CCR may be impacted.

## 1.5 What is compensation?

Compensation is money we give you to apologise for the mistake we made which may have caused you inconvenience.

## 1.6 How will the compensation appear in my account?

A credit payment will appear in your account (labelled with a reference like "[2nd Level credit]"), within 10 working days of the date of the letter you received.

## 1.7 Why did someone else get more compensation than me?

The amount of compensation depends on whether or not our records show that you used direct debits or standing orders when it was a restricted feature.

## 1.8 What happens if I don't receive the compensation within 10 days?

If you don't receive your compensation within 10 working days from the date of the letter you received, please call us on 0818 200 399 (9am – 5pm), and we will investigate to ensure you receive this compensation payment.

## 1.9 What if I'm not happy with the updated terms and conditions (T&Cs)?

If you don't want to accept the updated Second Level current account T&Cs, you can close your account. You can close your account online at [boi.com/accountclose](https://boi.com/accountclose), by calling our dedicated support line on 0818 200 399, or by visiting your local branch. If we don't hear from you by **31 January 2025**, we'll assume you accept the updated T&Cs.

### **1.10 Will it cost anything to close my account?**

No, there is no fee to close a Second Level current account. So long as any outstanding fees or charges have been paid and your balance is zero.

### **1.11 Why did both my parent/guardian and I receive this letter?**

If you were under 14 when you originally opened your account, we needed your parent or guardian's permission to open the account. Since the terms and conditions for your account have now changed to allow direct debits and standing orders, we're also informing them, where possible. Please talk to your parent or guardian about these changes.

### **1.12 What if I need some extra help?**

If you've any 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, Easy to Read), 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.

### **1.13 How do I make a complaint about this mistake?**

If you want to make a complaint, you can do so online using [our complaints form](#), write to us at Group customer Complaints, Floor 1, Newlands Cross Business Centre, Clondalkin, Co. Dublin D22 W324, or speak to a member of our team in branch.

### **1.14 I had a direct debit/standing order on this account in the past, but you said I didn't use these features?**

If you had a direct debit or standing order on this account in the past, we apologise for not recognising that fact in your letter. You can contact us and we will review your account again to investigate this for you.

### **1.15 I am no longer in second level education and my account didn't change. What do I do?**

If the account did not move to a Third level current account or other current account when you finished second level education, we may be missing some required information, like updated ID or proof of address. You can contact us by calling our dedicated support line on 0818 200 399, or by visiting your local branch. and we will help you get the right product.

### **1.16 How do I update my contact details?**

To ensure we can stay in touch with you by email or post, its important that we have your most up-to-date contact details, if we haven't been able to reach you by email or post, it could be due to outdated information.

- The quickest way to change your address is by using online banking. Log into the Bank of Ireland App or 365 online, open your 'Profile' screen and select 'Change address' and/or 'Email'.
- By visiting us in branch – you will need to bring a valid form of photo ID and proof of address. Here's a [list of acceptable documents](#).
- You can also change your address by calling us on **0818 365 365**, (lines are open 9am to 8pm Monday to Friday and Saturday 9am-6pm).

## 2. Frequently Asked Questions – Parent/Guardian

### 2.1 What is the mistake?

Due to an error we made, your child was able to set up and use direct debits and standing orders using their Second Level current account. This should not have been possible for this account type, and important information about the rules that apply to direct debits and standing orders was missing in the original account terms and conditions we sent your child.

### 2.2 What are Bank of Ireland doing to fix this mistake?

After a review, we've decided to change the terms and conditions of Second Level current accounts to allow the set up and use of direct debits and standing orders.

You can find a copy of the updated T&Cs on our [Second Level current account Support Hub](#). Please read them carefully. They explain how to set up direct debits and standing orders, how to cancel them, and the rights you have when using these features.

As compensation for any inconvenience this may have caused, we will also increase the balance of your child's account.

### 2.3 Can you tell me the account number of the account affected?

We can only share the account number with the account holder. Your child also received a letter, which includes the account number. You can review it with them, or call us together to discuss it further.

### 2.4 What do I need to do?

You don't need to do anything. The updated Second Level current account terms and conditions (effective from **31 January 2025**) were enclosed with the letter you received. They are also available to download on our [Second Level current account Support Hub](#), or pick up a copy in any Bank of Ireland branch.

### 2.5 Will this mistake affect my child when they apply for banking products in the future?

No, this was our mistake and no fault of yours or your child's. This will not affect them when applying for banking products in future. If this account was used to fund a credit product that reports to the CCR and your child failed to meet all payments, your child's CCR may be impacted.

### 2.6 What is compensation?

Compensation is money we give the account holder to apologise for the mistake we made which may have caused them inconvenience.

### 2.7 How will the compensation appear in the account?

A credit payment will appear in your child's account (labelled with a reference like "[2nd Level credit]"), within 10 working days of the date of the letter you both received.

### 2.8 Why did someone else get more compensation than my child?

The amount of compensation depends on whether or not our records show that your child used direct debits or standing orders when it was a restricted feature.

### 2.9 What happens if my child doesn't receive the compensation within 10 days?

If your child didn't receive their compensation within 10 working days from the date of the letter they received, please call us on 0818 200 399 (9am – 5pm), and we will investigate to ensure they receive this compensation payment.

## **2.10 What if I'm not happy with the updated terms and conditions (T&Cs)?**

If you or your child don't want to accept the updated Second Level current account T&Cs, they can close their account. Your child can close their account online at [boi.com/accountclose](https://boi.com/accountclose), by calling our dedicated support line on 0818 200 399, or by visiting your local branch. If we don't hear from you by **31 January 2025**, we'll assume you accept the updated T&Cs. If a current account is not suitable for your child, they can switch to more limited type of account such as a savings account.

## **2.11 Will it cost my child anything to close the account?**

No, there is no fee to close a Second Level current account. So long as any outstanding fees or charges have been paid and the balance is zero.

## **2.12 Why did both my child and I receive this letter?**

As your child was under 14 when they originally opened their account, we needed your permission to open the account. Since the terms and conditions for the account have now changed to allow direct debits and standing orders, we also need to inform you of the changes. Please talk to your child about these changes.

## **2.13 What if I need some extra help?**

If you've any 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, Easy to Read), 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.

## **2.14 How do I make a complaint about this mistake?**

If you want to make a complaint, you can do so online using [our complaints form](#), write to us at Group customer Complaints, Floor 1, Newlands Cross Business Centre, Clondalkin, Co. Dublin D22 W324, or speak to a member of our team in branch.

## **2.15 My child had a direct debit/standing order on this account in the past, but you said they didn't use these features?**

If your child had a direct debit or standing order on the account in the past, we apologise for not recognising that fact in your letter. We would ask that your child contact us directly and we can investigate this oversight.

[bankofireland.com](https://bankofireland.com)

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

