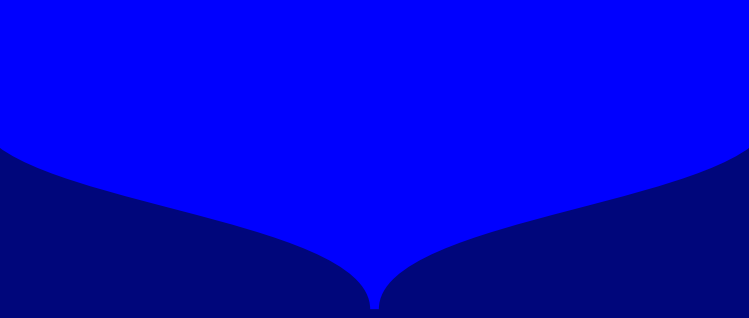


**Need a new bank account?  
Join Bank of Ireland today**



**Bank of  
Ireland**

The top of the image features the Bank of Ireland logo, which consists of a blue shield with a white harp. The shield is set against a background of stylized, dark green hills. Below the logo, the text is written in a white, serif font.

Whether you're switching from another bank or opening your first account, you'll get a big welcome here at Bank of Ireland. Plus, of course, 200 years of experience, a network of over 1,000 locations where you can do your everyday banking, an easy-to-navigate mobile app and the support of our expert advisers, who'll help you take control of your financial wellbeing.

# Switch your Personal Current Account to Bank of Ireland.

**Follow these two easy steps:**

## **1. Open A Personal Current Account**

Once it's open, you can move your everyday banking from your old account to your new account – see instructions below – and simply close your old account if you wish. If you already have a Bank of Ireland current account, you can go straight to Step 2 and start the switch today.

## **2. Start the switch**

Take control by manually transferring the balance from your old account to your Bank of Ireland Current Account by completing an Electronic Funds Transfer (EFT). You'll also have to manually switch any Direct Debits, Standing Orders and Standing Credits. Once you have that done, you can close your old account.

Alternatively, fill out the Account Transfer Form in the Switching Guide and drop into branch. This form instructs us to contact your old bank and they start the switch for you. Your old bank will notify your Direct Debit Originators of your new bank details and we'll set up the standing orders. We recommend you still contact your Direct Debit Originators directly to confirm set up as they may not take instruction from a third party. In this instance your 'old' bank is considered a 3rd party. You'll need to provide your employer with the new Bank of Ireland account details. The switching process takes 10 working days, during which time you will not be able to use your old bank account.

Both options are explained in more detail below.

# How to apply for a Personal Current Account

Applying online can take as little as 6 minutes.

<https://digital.bankofireland.com/pca>

**Scan the QR Code using your mobile phone**

**Scan here**



Alternatively, text 'PCA' to 50365 and we'll send you a link to the application form.

## Your Personal Current Account – Designed for easy everyday banking

- ▶ Make contactless payments using your debit card.
- ▶ Bank whenever, wherever with online, mobile and telephone banking.
- ▶ Easy access to your account balance, transaction history and statements through 365-online<sup>1</sup>.
- ▶ Manage your money with an agreed overdraft amount<sup>2</sup>.
- ▶ Massive network of over 1,000 locations (branches and An Post offices), where you can complete everyday banking transactions.
- ▶ All for an account maintenance fee of just €6 per month, with no individual charges for any account transactions or services.

<sup>1</sup> Terms & Conditions apply.

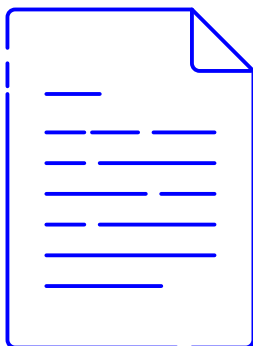
<sup>2</sup> Lending criteria, terms and conditions apply. Over 18's only.

## What You'll Need When Applying

To verify your identity you will need to have the following details ready when opening your account:

- ▶ A picture of either an in-date passport book or card, Irish/ UK driving license card, or an EU National Identity Card on its own.
- ▶ A photo of yourself (a selfie) showing your face.
- ▶ Proof of address, for example, a bank statement, a gas bill or an electricity bill, dated within last 6 months.

For joint applicants, the second party will be sent an email link, inviting them to complete their details.



## Start the Switch

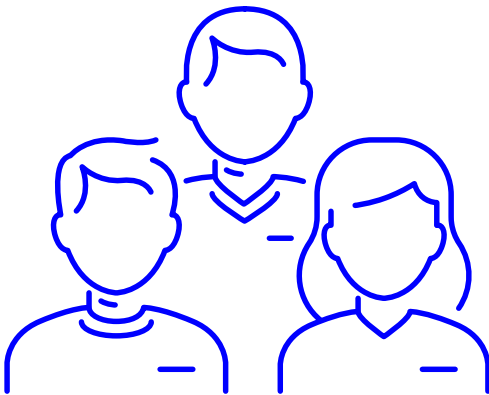
Once you have your Personal Current Account, you can choose how to switch your everyday banking over to us. There are two ways to do so.

- ▶ **Switch by yourself**
- ▶ **Use our Switching Guide**

## How to Switch Yourself

- ▶ **Activate 365 Online** - Once your Account is open, we'll send you a text with instructions on how to activate your 365-online profile.
- ▶ **Transfer some money into your new account** - Remember to leave enough money in your old account to cover any bills or payments that are due.
- ▶ **Give your new bank details to anyone who pays you** - Tell your employer you've changed bank accounts, and instruct anyone else who pays you regularly to make future payments to your new account. These may include child benefit payments or share dividends.
- ▶ **List all of your regular payments** - Download your recent statements from your old bank and make a list of all regular payments from your Account, for example, utility bills, rent or mortgage repayments.
- ▶ **Set up Standing Orders and payees** - Add standing orders and payees to your Account quickly and easily using the Bank of Ireland mobile app.
- ▶ **Change any outgoing payments made by Direct Debit or debit card** - Remember to update your details for regular payments made by debit card or Direct Debit, like gym membership, entertainment subscriptions and music streaming services by contacting the providers directly.
- ▶ **Bring balance to zero and close your old account if you wish.**





## Use Our Switching Service

Many customers switching to Bank of Ireland are happy to let us do the work, using the formal bank-to-bank switching process. Simply fill out the account transfer form, which you'll find in our Switching Guide and drop it in at any branch. This form allows us to contact your old bank to request starting the switch. We will set up your standing orders and your old bank will notify your Direct Debit Originators of your new bank details. However, we do recommend also contacting your Direct Debit Originators to advise them your bank details will be changing. The switching process takes 10 working days, during which time you will not be able to use your old bank account.

For more information, search Bank of Ireland Switching Guide.  
[www.bankofireland.com](http://www.bankofireland.com)

# Stay Safe and Secure

It's important to keep an eye out for fraud and scams when switching accounts.

You can find out more at

**[bankofireland.com/security-zone](https://bankofireland.com/security-zone)**

**0818 354 454**

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

Terms & Conditions apply. (Lending criteria, terms and conditions apply. Over 18's only).

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