

# Bank of Ireland Mortgage Bank

## Terms of Business

Provided in accordance with the Consumer Protection Code 2012 issued by the Central Bank of Ireland and can be found on the Central Bank's website [www.centralbank.ie](http://www.centralbank.ie)

### About Us

Our legal name is Bank of Ireland Mortgage Bank. Our registered office is at New Century House, Mayor Street Lower, International Financial Services Centre, Dublin 1. We are a member of the Bank of Ireland Group. "Bank of Ireland Mortgages" and "The Mortgage Store" are registered business names of Bank of Ireland Mortgage Bank.

Bank of Ireland Mortgage Bank is regulated by the Central Bank of Ireland and is a licensed Bank pursuant to the Central Bank Act 1971 (as amended). Bank of Ireland Mortgage Bank is a tied agent of New Ireland Assurance Company plc trading as Bank of Ireland Life.

If you wish to contact us please write to the Mortgage Accounts Administration Unit, Bank of Ireland Mortgages, New Century House, Mayor Street Lower, International Financial Services Centre, Dublin 1, or call 00 353 1 611 3333.

### Regulated Activities

Our principal business is mortgage lending and this activity is regulated by the Central Bank of Ireland.

### Central Bank Codes

The Bank is subject to the Consumer Protection Code; the Code of Conduct on Mortgage Arrears and the Code of Conduct for Business Lending to Small and Medium Enterprises. These codes offer protection to consumers and can be found on the Central Bank of Ireland's website: [www.centralbank.ie](http://www.centralbank.ie)

### Fees and Charges

Fees and charges are set out in the general and specific conditions of each mortgage and are also available from any Bank of Ireland Branch, our website [www.bankofireland.com](http://www.bankofireland.com) and the Mortgage Accounts Administration Unit at the above address. Fees and charges may change periodically.

Bank of Ireland is regulated by the Central Bank of Ireland. Bank of Ireland Mortgage Bank trading as Bank of Ireland Mortgages and The Mortgage Store is regulated by The Central Bank of Ireland.

### Your Personal Data

We gather and process your personal data in compliance with (a) Data Protection Law (including the Data Protection Acts 1988 and 2003) and (b) our Data Protection and Privacy Policy. We ask you to sign a consent to use personal data to enable us to provide you with financial products and services.

### Conflicts of Interest

It is the policy of Bank of Ireland Mortgage Bank to avoid any conflict of interest in connection with any product or service it supplies to its customers. When we become aware of an unavoidable conflict we will advise you in writing of this before providing the relevant service. If you have not been advised of any such conflict you are entitled to assume that none arises.

### Where you Default

Where you default in your obligations to us, we may notify you of such default and may ask you to take action to remedy it to our satisfaction. At any time after such default (subject to the terms and conditions relevant to the product or service and to the relevant legislation) we may seek to enforce your obligations through legal proceedings or through the enforcement of any guarantee or security given in respect of your obligations to us.

### Complaints

If you have any complaint in relation to the product or service being provided please write to the Mortgage Accounts Administration Unit, Bank of Ireland Mortgages, New Century House, Mayor Street Lower, International Financial Services Centre, Dublin 1, or alternatively you can contact the branch of Bank of Ireland where you applied for your mortgage. The complaint will be fully investigated by us and a full response will be provided to you. While our investigation of any complaint is ongoing we will provide you with a regular written update. In the event you are dissatisfied with the outcome or if the complaint is not resolved within 40 business days of the complaint you are entitled to refer your complaint to The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2, which can also be contacted at lo-call 1890 88 20 90, by telephoning +353 1 662 0899, faxing +353 1 662 0890, or emailing [enquiries@financialombudsman.ie](mailto:enquiries@financialombudsman.ie).

### Compensation Schemes

The Bank of Ireland Group is a member of the Deposit Protection Scheme, which is administered by the Central Bank of Ireland. The scheme applies to eligible deposits held by the Bank. The maximum amount payable to any depositor is 90% of the aggregate of deposits held by that depositor, subject to a maximum compensation payment of €100,000. Further details are available at any branch of Bank of Ireland.

The Bank of Ireland Group is also a member of the Investor Compensation Scheme which is administered by the Investor Compensation Company Limited. The Scheme will pay compensation (subject to certain limits) to an eligible investor where the Bank is unable, due to its financial circumstances, to return money or investment instruments, owed by the Bank to that investor. The maximum amount an eligible investor can claim is 90% of their financial loss certified by the Administrator, up to a maximum compensation of €20,000 per investor.

### Changes to Terms of Business

Where there are any material changes to these Terms of Business we will notify affected customers as soon as possible and the notice may take the form of an advertisement in one or more newspapers circulated nationally in Ireland. The information contained in these Terms of Business is correct as of 8th September 2015.

**Bank of Ireland** 

**For small steps, for big steps, for life**