



**Bank of
Ireland**

Distance Contract Information

**Online and Phone
Banking Services**



Distance contract information

Thank you for setting up online and phone banking with Bank of Ireland. As this was completed over the phone, we need to provide you with some important information about your contract.

Who we are

We are the Governor and Company of the Bank of Ireland, also known as Bank of Ireland. The Bank is licensed under the Central Bank Act 1971. The registered number of Bank of Ireland in the Companies' Office is C-1 and the Bank's VAT number is IE8Y42002P.

Registered Office: 2 College Green, Dublin, D02 VR66.

Regulated by: The Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3.

You can find out more about the Central Bank of Ireland at www.centralbank.ie.

You can contact us at:

- ▶ Phone: 0818 365 365 or 01 404 4000. Our opening hours are available at:
www.bankofireland.com/help-centre/contact-us/
- ▶ Email: contactus@boi.com
- ▶ Web: www.bankofireland.com

Our main business

Our main business is providing retail financial services to customers. This includes taking deposits and lending.

Description of financial service

The financial services you have registered for are online and phone banking services. These services are designed to support your everyday banking needs. They allow you to manage your account through online channels and our automated phone banking service.

Some of the features available through online and phone banking include:

- ▶ Secure login using passcode, fingerprint or facial recognition.
- ▶ Check your balance and recent transactions.
- ▶ Ability to transfer money between your accounts or to other accounts.
- ▶ Ability to pay bills and manage direct debits.
- ▶ Access to eStatements.

This is an open-ended agreement with no fixed end date.

Fees and charges

We do not currently charge fees for using online and phone banking services. We reserve the right to introduce new fees and charges but if we do we will let you know beforehand.



Your right to cancel

You have the right to withdraw from your contract within 14 days of activating your online and phone banking without giving a reason. You can do this by writing to the branch where you hold your account or by using our online withdrawal form at boi.com/withdrawal. Simply follow the on screen instructions to complete the form.

If you do not cancel your contract, your contract with us will continue until you (or we) close the account.

Early termination

You can end your contract at any time in the manner set out in the Phone and Digital Banking terms and conditions. The terms and conditions also set out when we can close the account (for example, by notice to you or where you breach the terms and conditions).

Making a complaint

We're committed to providing you with excellent service at all times and hope we do not give you grounds to complain. However, if you want to make a complaint, you can call or write to us, use our online complaints form and advise our branch teams. Search 'complaints' on boi.com to find out more.

If you are not satisfied with our response, you can contact the Financial Services and Pensions Ombudsman by writing to them at:

The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

You can find more about how to make a complaint to the FSPO, by visiting their website at fspo.ie.

Governing law and language

The services will be governed by and construed in accordance with the laws of the Republic of Ireland and the courts of the Republic of Ireland shall have exclusive jurisdiction to resolve any disputes in connection with the services. That jurisdiction is exclusive except where you are a consumer under the Consumer Rights Act 2022, and you are not ordinarily resident in the Republic of Ireland. The English language is and will be used for the purpose of interpreting the terms and conditions and for this and all communication in connection with the services.

The information in this schedule is valid from June 2026 and is subject to change.



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

June 2026

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