

Note: The following information is relevant to you if you opened or changed your Account product without face to face contact with us

Information about your Distance Contract pursuant to the **European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004**

About us

The Governor and Company of the Bank of Ireland is acting through its Bank of Ireland Global Markets office ("the Bank"). The business address of the bank is Burlington Plaza 2, Burlington Road, Dublin 4 and the registered address is at 40 Mespil Road, Dublin 4. The registered number of the Bank in the Companies Office number is C-1. The Value Added Tax number is IE8Y42002P. The Bank is licenced under the Central Bank Act 1971 and is regulated by the Central Bank of Ireland. If you wish to contact the Bank in connection with this Account, please contact +353 (0)76 624 4100

Our main business

The principal business of the Bank is the provision of financial services to customers. This includes deposits and lending.

Description of the financial service

The Bank provides deposit accounts in a currency other than Euro. The Global Markets Terms and Conditions (which are subject to change) govern these deposit accounts and will apply until the account is closed.

The financial service provided by the Bank may require the Bank to enter into FX transactions where the amount deposited is in a different currency than the currency of the account. You should be aware that currency prices are subject to movements over which the Bank does not have control and you may not receive back the same amount of currency on conversion as foreign exchange markets can go in either direction. The historical performance of such currencies, are no indicator of future performance of the Contract.

Fees and Charges

The Bank does not charge a fee for opening the Account or for allowing you to pay money into or from it. The charges relating to transactions on your account are set out in the Global Markets Account Fees and Charges and the Bank reserve the right to introduce or amend fees and charges in the future.

DIRT

The Bank deducts Deposit Interest Retention Tax at source unless you are exempt from this under Taxation Law and fulfil all of the required conditions (see the Global Markets Terms and Conditions). The government sets this rate of tax. The rate of DIRT in force on the date of interest payment, applies to all interest.

Compensation Scheme

The Bank is subject to and contributes to the Irish deposit guarantee scheme. The scheme does not cover all deposits and only deposits deemed to be "eligible deposits" are covered by the scheme (see the Global Markets Terms and Conditions).

The Right to Cancel

You may cancel the Account European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004 (“the Regulations”) within 14 days of the opening of the Account by writing (by registered post or hand delivery) to Bank of Ireland Global Markets, Burlington Plaza 2, Burlington Road, Dublin 4 or to Customer Service Team, Bank of Ireland, Customer Service, 4th Floor Arena Building, Whitestown Way, Tallaght, Dublin 24.

The cancellation period begins from when you receive the Global Markets Terms and Conditions and the Information requirements under the Regulations. Any credit amount in the Account and interest due under the Contract at the date of cancellation will be returned to you within xx days from the date on which you gave notice of cancellation of the Contract. If the account is overdrawn, you will have to pay us the overdraft amount and any interest accrued.

You will not be charged for closing the account and cancelling the contract but the Bank is entitled to be paid for services provided due under the Global Markets Terms and Conditions. If you do not exercise your right of cancellation under the Regulations, the Global Markets Terms and Conditions that apply to the account continue to apply.

Minimum Duration

The agreement can last for a particular period of time (or term) or it can be for an indefinite period (for further details see the Global Markets Terms and Conditions for your chosen product).

Early Termination

The Bank may end the agreement by giving you two month’s notice. The Bank may end the agreement if you break the terms and conditions which apply to the Account or if certain things happen, for example, if you die, become bankrupt, or the Bank is required to close the account by law. The Global Markets Terms and Conditions include further details on this.

Governing Law and Language

The Account will be governed by and construed in accordance with the laws of Ireland, and the courts of Ireland shall have exclusive jurisdiction to resolve any disputes in connection with the Account. The English language will be used for the purpose of interpreting the terms and conditions of the Account and all communication in connection with the Account.

Making a Complaint/the Financial Services Ombudsman

The Bank wants to provide excellent service at all times. However, if you wish to make a complaint, please follow these steps;

1. Inform your Global Markets contact about the problem by phone, email or alternatively write to Group Customer Complaints, Bank of Ireland, 4th Floor, The Arena, Whitestown Way, Tallaght, Dublin 24.
2. If the Bank has not resolved your complaint within 5 banking business days, the Bank will acknowledge it in writing. If the complaint is not resolved within 20 banking days the Bank will give you a written update. If, after a further 20 banking days, the Bank has still not resolved the complaint, the Bank will write to you again to explain the delay and to give you an indication of when the matter is expected to be resolved.
3. When the Bank has completed its investigation, you will be informed of the results.
4. If you are not satisfied with how your complaint has been dealt with, you may raise it with the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

This information is valid on the date of publication, 10/11/2015, and is valid until such time as the Account expires or is terminated or varied in a material respect or until such time as the Bank notifies you in writing of any alteration.

Bank of Ireland is regulated by the Central Bank of Ireland