

## Changes to the Compensation Arrangements for your Account

On 20th September 2008 the Irish Government increased the level of protection available under the Irish Deposit Protection Scheme to €100,000 (approx £90,000#) per depositor per institution. As a result of this increase we are no longer part of the UK Financial Services Compensation Scheme (FSCS) as the level of depositor protection provided by the Irish scheme now exceeds that provided by the FSCS.

You may be aware that in addition to the increase in protection available to you from the Irish Deposit Protection Scheme, on the 30th September 2008 the Irish Government announced deposit guarantee arrangements for certain Irish credit institutions including Bank of Ireland. The effect of the government guarantee is that all deposits covered by the guarantee, are fully protected without upper limit for a two-year period to 29th September 2010. After the two-year period has ended it is expected that deposit protection will revert to the existing limits of the Irish Deposit Protection Scheme.

Further information on the Deposit Protection Scheme and the Government Guarantee are available from [www.itsyourmoney.ie](http://www.itsyourmoney.ie) or [www.finance.gov.ie](http://www.finance.gov.ie).

**# Exchange rates correct as at 07 January 2009.**

### Legal Information

Bank of Ireland – incorporated in Ireland with limited liability.  
Authorised by the Irish Financial Regulator and authorised and subject to limited regulation by the Financial Services Authority.  
Details about the extent of our authorisation and regulation by the Financial Services Authority are available from us on request.

### Registered Information

Registered No. C-1.  
Head Office, Lower Baggot Street, Dublin 2.