

Changes to personal current accounts

Our charges for personal current accounts have changed with effect from 1 April 2009.

If you have to pay interest and charges relating to an overdraft, we will now send you an information pack at the end of the month. This pack will show all payments made to and from your account in the past month, the associated charges and interest you will have to pay for that month, and an explanation of the charges and interest.

Once a year we will send you a summary of all the charges and interest on your account for the previous 12 months. That summary will also give you information you may need if you want to switch your account to another bank or building society.

These changes aim to make banking with us much easier to understand.

To try to limit the amount of paper we use, we will only send you a statement every three months.

You can get information on the most up-to-date charges and interest rates on our website at www.bank-of-ireland.co.uk or by phoning **08457 365 333**.

April 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.