

BUSINESS AND CONTACT DETAILS:

Bank of Scotland plc in the United Kingdom is authorised and regulated by the Financial Services Authority (registration number 169628, registered office: The Mound, Edinburgh EH1 1YZ), and licensed and supervised under the Consumer Credit Act 1974 by the Office of Fair Trading (licence number 593292), and registered under the UK Data Protection Act 1998 at the Information Commissioner's Office (registration number Z7828948). Bank of Scotland plc is authorised to provide banking services on a cross-border basis into Ireland under the passporting provisions of the re-cast Banking Consolidation Directive as implemented under UK law. Therefore Bank of Scotland plc will be subject to the requirements of the Irish Consumer Protection Code, the Code of Conduct on Mortgage Arrears, the Code of Conduct for Business Lending to Small and Medium Enterprises and various other consumer protection requirements when providing banking services on a cross-border basis into Ireland. A copy of the Irish Consumer Protection Code which offers protection to consumers can be obtained from the Central Bank of Ireland website- <http://www.centralbank.ie>

We are members of the Lloyds Banking Group.

We can be contacted at PO Box 793, Leeds, LS1 9LU, United Kingdom or phone 1890 81 81 81.

Bank of Scotland plc has appointed Certus to provide customer support and administration services to Bank of Scotland plc, to support Bank of Scotland plc in the management of its customers in Ireland and Northern Ireland. Certus has no authority to bind, commit or conclude contractual arrangements on behalf of Bank of Scotland plc but provides customer support and administration services to Bank of Scotland plc and its customers in Ireland and Northern Ireland.

SERVICES

Bank of Scotland plc provides a limited range of services in relation to the following facilities: Rental Mandate Accounts, Loan Accounts (both fixed and variable interest rates); Venture Capital; Invoice Discounting Facilities; Trade Finance Facilities including Letters of Credit, Bonds and Guarantee Facilities).

CHARGES

We levy bank charges relevant to various products and services. A listing of these charges can be obtained from Certus by calling 1890 81 81 81. They can also be viewed on the Bank of Scotland plc website at <http://www.bankofscotland.co.uk/Ireland>

DATA PROTECTION POLICY

Bank of Scotland plc has a legal obligation under the UK Data Protection Act 1998 (the "Act"), to ensure that all information held and processed about you complies with the principles of the Act. The Act requires all your personal information to be treated

in strictest confidence and to be used only for purposes for which you are aware. Bank of Scotland plc is registered as a data controller under the Act. We will treat your personal information as private and confidential (even when you are no longer a customer). Your details will be used in providing the service you applied for and for the ongoing administration of the service. From time to time Bank of Scotland plc will employ its agents, including Certus, and sub-contractors, to process information on your behalf. The same duty of confidentiality and security will apply to our agents and sub-contractors and all processing will be carried out under Bank of Scotland plc's instruction and will be supported by written contract.

Under the terms of the Act you have the right at all times to ask for a copy of your personal information (subject to payment of the appropriate fee) and ask for any inaccuracies to be corrected. You can do this by writing to The Data Protection Officer, Bank of Scotland, PO Box 793, Leeds, LS1 9LU, UK or alternatively you can write to The Data Protection Officer, c/o Certus at 124-127, St Stephen's Green, Dublin 2, Ireland. If you have any questions or concerns on the use of your personal information, you can contact us on 1890 81 81 81.

CONFLICTS OF INTEREST

We have established and implemented a conflicts of interest policy which is appropriate to the services that we provide and takes into account our client base. In summary, the policy is to avoid any conflicts of interest when providing a service or product to you. However, should an unavoidable conflict arise, we will advise you of this in writing before proceeding to provide you with any service or product. If you have not been advised of any conflict, you are entitled to assume that none exists.

DEFAULT BY CUSTOMERS

If you default on a contractual agreement made with us, we will terminate the agreement and take such steps as we consider necessary, (including – legal proceedings for repayment of the monies due to us or for possession of property) to recover all monies owed to us and / or for damages. We may also make reports to credit reference agencies which will affect your Credit Ratings.

COMPLAINTS

We do everything we can to make sure our customers get the best possible service, but occasionally we get things wrong. If you have a problem or complaint, we want to fix it, quickly and simply. Please talk to us – the first colleague you speak to will usually be able to resolve things there and then, or take responsibility for getting it resolved.

If you're not happy with our response to your concerns or the complaint is not resolved within 5 working days of receipt, the

complaint will be acknowledged in writing. A full investigation of the complaint will be made and while investigation is ongoing you will be furnished with written updates at intervals of not greater than 20 business days. On completion of the investigation, we will inform you in writing of the outcome of the investigation and any action we propose to take in respect of the complaint. If you are not satisfied with the outcome of the complaint or if the complaint has not been resolved within 40 business days of receipt, we shall notify you of your rights to refer the matter to either the Irish Financial Services Ombudsman or the UK Financial Ombudsman Service. The contact details of these are;

Irish Financial Services Ombudsman at 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 or telephone 1890 88 20 90 or email enquiries@financialombudsman.ie or information at <http://www.financialombudsman.ie>

UK Financial Ombudsman Service at South Quay Plaza, 183 Marsh Wall, London E14 9SR or telephone 0044 300 123 9 123 or email: complaint.info@financial-ombudsman.org.uk or information at <http://www.financial-ombudsman.org.uk/>

Details of those who are eligible complainants can be obtained from the Financial Ombudsman Service. Please note that the Financial Ombudsman Service jurisdiction extends to activities licensed by the Office of Fair Trading.

COMPENSATION SCHEME

Important information about compensation arrangements

We are covered by the Financial Services Compensation Scheme (FSCS). The FSCS can pay compensation to depositors if a bank is unable to meet its financial obligations. Most depositors - including most individuals and small businesses - are covered by the scheme.

In respect of deposits, an eligible depositor is entitled to claim up to £85,000. For joint accounts each account holder is treated as having a claim in respect of their share so, for a joint account held by two eligible depositors, the maximum amount that could be claimed would be £85,000 each (making a total of £170,000). The £85,000 limit relates to the **combined** amount in all the eligible depositor's accounts with the bank, including their share of any joint account, and not to each separate account.

For further information about the scheme (including the amounts covered and eligibility to claim) please ask at your local branch, refer to the FSCS website www.FSCS.org.uk or call (0044) 020 7892 7300 **or** (0044) 0800 678 1100.