

Terms of Business

What services do we offer?

Northern Rock plc Irish branch provides retail savings products to personal and business customers resident or incorporated in Ireland and who are over 18 years of age.

What do we charge?

We make a charge for the following services:

Special Presentation of a Cheque;

Copy Cheque;

Copy Tax Certificate;

Copy Statement;

EMTS Same Day Withdrawal Charge;

Early Withdrawal Charges (this is subject to the Terms and Conditions of the account you have and may also be subject to a minimum amount).

We may increase the amount of any charge or introduce a new charge or change the way in which you have to pay a charge only with prior approval of the Financial Regulator. We will write to you advising you of any amendments to the account charges at least 30 days in advance of the change taking effect. At any time up to 60 days from the date of the notice you may switch your Account or close it without providing notice, incurring a charge or loss of interest (excluding Fixed Rate and Equity Bonds as applicable).

What if I have a complaint?

We are committed to providing a high standard of service to our customers and our Internal Complaints Procedure is designed to resolve problems and difficulties quickly and easily.

If you have a complaint you should write to: The Customer Services Team, Northern Rock plc, First Floor, Block 8, Harcourt Centre, Dublin 2, or via e-mail to direct.saver@northernrock-ireland.ie. To raise a complaint by telephone please contact (01) 602 0324. Lines are open from 9am to 5pm Monday to Friday (excluding Bank Holidays).

We will acknowledge your complaint within 24 hours of receipt and will confirm who is dealing with your complaint. We will investigate and aim to resolve your complaint within 20 working days, keeping you informed of progress and any potential delays. If you remain dissatisfied after having completed our Internal Complaint Procedure, you have the right to refer your complaint to the Financial Services Ombudsman. For further details please refer to our website or ask for a printed copy of our Internal Complaints Procedure to be sent to you.

Conflicts of Interest policy

It is Northern Rock policy to prohibit actual, apparent or potential conflicts of interest. Northern Rock will endeavour to ensure that employees avoid any situation or interest that might interfere with their judgement concerning their responsibilities to Northern Rock.

Deposit Protection Scheme

Northern Rock is a member of the UK Financial Services Compensation Scheme (the 'Scheme') established under the UK Financial Services and Markets Act 2000. Payments under the Scheme are limited to 100% of the first £2,000 (at the prevailing Euro equivalent) of a depositor's total deposits with the bank and 90% of the next £33,000 (at the prevailing Euro equivalent) resulting in a maximum payment of £31,700 (at the prevailing Euro equivalent). The Scheme limit relates to each depositor for their combined deposits held with Northern Rock and not for each account. Further details of the Scheme are available on request.

Customers with a disability

This information is also available in large print. If you require this information in an alternative format please contact us by telephone on (01) 602 0324 or by email to direct.saver@northernrock-ireland.ie.

Northern Rock plc, First Floor, Block 8, Harcourt Centre, Dublin 2
www.northernrock-ireland.ie
Tel. (01) 602 0324.

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