

E-mail Communication

National Irish Bank is committed to customer confidentiality however we can communicate with you via unencrypted e-mail. Unless otherwise advised by you in writing, we shall assume, and it is hereby agreed between us, that (i) you are satisfied for us to communicate with you by way of unencrypted e-mail, and (ii) we are not liable for: (a) any loss or damage of any nature, whether direct or indirect, that may arise as a result of our sending any unencrypted email that contains any information of any nature regarding you; and (b) any damages arising as a result of any virus being passed on or with, or arising from any alteration of, any e-mail message that we may send.

I agree and consent for you to communicate with me via unencrypted e-mail.

Name: (CAPS) _____

Signature: _____

Date: _____

For Bank use:

Comment added to 'comments and contacts' section in customer portal indicating above preferences

(tick box to confirm) Initial

Marketing preferences

National Irish Bank would like to provide you with further information on new products or services available from ourselves or other companies within our group. You have a right not to receive this information.

Please tick the box below if you do **NOT** want to receive this Information

by mail

by phone

Please tick the box below if you **DO WANT** to receive this information:

by e-mail

SMS text or picture messaging

by fax

If at any time in the future you decide that you do not want to receive any marketing information from us at all, or in any particular form, please let us know by writing to us at:

National Irish Bank Data Protection Officer
FREEPOST F1116,
1 Airton Close
Dublin 24
(Freefone no: 1 800 818 300).

Name: (CAPS) _____

Signature: _____

Date: _____

Note: Each person on an account must complete a separate form.

For Bank use:

Sort Code: _____

Customer Name: _____

Customer No.: 8 _____

YOU MAY WANT TO RETAIN A COPY OF YOUR PREFERENCES INDICATED ABOVE, OR A COPY OF THIS DOCUMENT, FOR YOUR RECORDS

Danske Bank A/S t/a National Irish Bank.
Registered branch in Ireland Company No.905623
with office at: 3 Harbourmaster Place, IFSC, Dublin 1.
Registered office in Denmark: 2-12, Holmens Kanal,
DK-1092 Copenhagen K, Denmark.

How we use personal information

Danske Bank A/S (trading as National Irish Bank)
is authorised by The Danish FSA in Denmark.

www.nationalirishbank.ie

This publication is also available in large print, Braille, tape and disk formats. Speak to a member of staff for details.

Using Personal Information

1. Information, including your personal data, provided by you and generated during the course of your relationship with us will be used by us for the purposes of managing our relationship with you including, for example, determining your suitability for, and managing our provision of, a particular financial product or service. We may also use your information for marketing, debt recovery, fraud prevention, and research purposes. We will not collect any more personal data from you than is necessary to fulfil these purposes. We may be required to retain personal data for audit or legal or regulatory reasons for a certain period even if your relationship with us ceases. We will not retain your data for longer than necessary.
2. National Irish Bank, in its absolute discretion, may from time to time temporarily grant its customers unauthorised credit. So, for example, National Irish Bank, may in its absolute discretion elect to facilitate a customer by encashing a cheque/payment that would otherwise be 'bounced', or by allowing credit to be drawn temporarily on an account where this has not been duly authorised. Of course National Irish Bank gives no commitment that it will do so in any one instance or that having done so in one instance it will do so again. Moreover, an interest cost will be incurred by the relevant customer. To enable National Irish Bank to facilitate customers in this matter, please note that credit-related questions are asked of all customers seeking to open a current account with National Irish Bank.
3. We may also need to collect, use, process and disclose certain sensitive personal data relating to you (e.g. details of your health record or condition, lifestyle or criminal convictions), for example in circumstances where we arrange life assurance or payment protection insurance, where you require special services, for insurance purposes if you injure yourself on our premises, to process an insurance claim or allow extra time for loan repayments or to understand the purpose of a loan.
4. We may disclose your data and/or sensitive personal data under strict obligations of confidentiality to our agents and/or service providers for the purposes referred to above. We may disclose your data to other members of the Danske Group. We may be obliged to disclose your information, including your personal data and/or sensitive personal data, to our auditors, bankers, legal and other professional advisers and to third parties (including government agencies) as may reasonably be required in connection with the purposes referred to above or pursuant to any law or court order.
5. In the course of your relationship with us, you may occasionally speak with our employees (or persons acting on our behalf) by telephone. To ensure that we provide a quality service, your telephone calls may be recorded. We will treat the recorded information as confidential and will only use it for staff training/quality control purposes, confirming details of your conversations with us, or any other purposes mentioned in this notice.
6. You have the right to ask for a copy of any personal data and/or sensitive personal data held about you (for which we may charge a small fee) and to have any inaccuracies in such personal data and/or sensitive personal data corrected. If you wish to avail of this right, please contact our Data Protection Officer, FREEPOST F1116 , 1 Airton Close, Dublin 24.
7. You acknowledge that by signing this notice, you hereby consent to the collection, processing use and disclosures of your information, including your personal data and sensitive personal data, as set out in this notice.
8. In certain instances your data may be transferred outside the European Economic Area and by signing this notice you are deemed to expressly consent to this.

9. In this document: "we", "us" and "our" means Danske Bank A/S, a company incorporated in Denmark, trading in Ireland as National Irish Bank and having its registered address at 3 Harbourmaster Place, IFSC, Dublin 1; and "you" and "your" means the signatory hereto or the business for which such signatory is signing.
10. Subject to the marketing preferences indicated below, we, other group companies and/or third parties carefully selected by us may wish to contact you with information relating to products or services that may be of interest to you. In the event that you cease to be a customer, and subject to the marketing preferences indicated below, we will retain your details and continue to keep you up to date with information relating to products or services which may be of interest to you.

Credit Reference Agency Search

National Irish Bank (or parties acting on our behalf) may search the files of credit reference agencies who will record the search. We may do this if you apply to us for a credit facility, if you offer us a guarantee, when we review your facilities with us, or when we open a new account for you or for a company or partnership of which you are an officer, substantial shareholder or partner. Information about how you operate your account may also be shared with such agencies. (This does not apply if you are under 18 or asking for a service or product which is not related to credit).

I consent for you to search my record at credit reference agencies.

Name: (CAPS) _____

Signature: _____

Date: _____

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