

In accordance with our obligations under Central Bank (Supervision and Enforcement) Act 2013 (Section 48) (Lending to Small and Medium-sized Enterprises) Regulations 2015 ("SME Regulations"), the Bank operates an internal Business Credit Appeals process and borrowers have the right to appeal a decision of the Bank as set out in the guidelines below.

To appeal a Bank of Ireland business credit decision, please complete and submit this form to:

Bank of Ireland

Credit Appeals Unit

PO Box 12688

Business Banking Client Services

Operations Centre,

Cabinteely, Dublin 18

Business Credit Appeal Guidelines

Our Business Credit Appeals process enables you to appeal a Bank decision in the circumstances outlined below. Appeals must be submitted within 21 working days from the date of notification of the decision:

Please tick the box most suitable to your appeal

- You have submitted a formal business credit application which was declined
- Your business credit application was approved but for a lower amount or a shorter term than requested, or with special terms or conditions that you feel are unacceptable
- You have submitted a formal request for an Alternative Arrangement which was declined
- Your appeal relates to an Alternative Arrangement which was approved with special terms or conditions that you feel are unacceptable
- Your appeal relates to the withdrawal or reduction of a credit facility
- Your appeal relates to financial difficulties and you have been classified as 'not co-operating' by the Bank as set out in the SME Regulations

Please outline the basis of your appeal in the box below

Business Details

Business Name:

Business Address:

Are you an existing Bank of Ireland customer?

Yes No

If yes, please enter your business account details below

Bank of Ireland Branch

Sort code

Account Number

Your Contact Details

Title:

First Name:

Last Name:

Main contact telephone number:

Alternative contact telephone number (optional):

About Your Borrowing Request

What was the amount of your borrowing request?

Which lending product did your new request primarily relate to?

When, approximately, did you submit your borrowing request?

Name of the person who dealt with your borrowing request

Next Steps

- ▶ On receipt of your appeal, the Bank will issue an acknowledgment to you within a maximum of 5 working days
- ▶ Your appeal will be assessed by two independent reviewers
- ▶ The Bank will issue you with a written decision on the outcome of the appeal within a maximum of 15 working days of receipt of the appeal (unless otherwise advised)

Your Information

- ▶ The information provided by you will be used to process your credit appeal
- ▶ Processing this appeal may involve sharing information across the Bank of Ireland Group
- ▶ By signing this form you consent to the use of your information as described above

Your Signature

Signature

Date