



Start 2 Invest **Terms & Conditions**

THE BANK OF YOU

KBC Bank Ireland plc. is registered in the Republic of Ireland. The registration number is 40537 and the registered office is Sandwith Street, Dublin 2.
KBC Bank Ireland plc is regulated by the Central Bank of Ireland.

START 2 INVEST TERMS AND CONDITIONS

Regular Investment

Definitions:

Defined Terms herein shall bear the same meaning as in the Investment Funds Term and Conditions. In addition:

'Lump Sum Investment' means investing in a KBC Investment by way of a one off payment.

'Regular Investment' means investing in a KBC Investment Fund(s) by way of a monthly payment.

1. Instead of a Lump Sum Investment, KBC Current Account customers can avail of a Regular Investment option. This document is specific to the Regular Investment option and is in addition to the Investment Funds Term and Conditions.
2. If you wish to avail of the Regular Investment Option through Start 2 Invest, you must agree to fund your Default Subscription Account for a Gross Subscription Amount of not less than €125 per month. KBC may impose a maximum amount at any time on the Gross Subscription Amount and, if applicable, will advise you accordingly.
 - 2.1 The monthly Gross Subscription Amount must be for an amount of not less than €125 per month.
 - 2.2 KBC will automatically debit your Default Subscription Account with the amount you agreed to invest on a monthly basis on the trade date each month. The trade date will be the seventh day of every month (unless such day is not a Fund Business Day, in which case the trade date will be the next Fund Business Day).
 - 2.2.1 If sufficient funds are available to meet the Gross Subscription Amount, funds will be blocked as a pending transaction. Funds will be debited from the Default Subscription Account on the settlement date and transferred to KBC Bank Ireland's Client Asset Account.
 - 2.2.2 If there are insufficient funds available to meet the Gross Subscription Amount, the transfer will not be processed and the Order will not be placed for that month.
 - 2.3 No interest will be paid on funds in the Client Asset Account.
3. It is permitted to have up to two payment breaks per annum.
 - 3.1 Payment breaks may be taken consecutively (i.e. one payment break of 2 months) or on two separate months during the year.
 - 3.2 If you wish to take a payment break you must notify KBC at least 2 weeks in advance of next payment due. Once the payment break has matured, the Regular Investment plan will recommence.
4.
 - 4.1 By signing an Order Form you will be deemed to have authorised and consented to KBC signing an Order Form on a monthly basis in your name and on your behalf to take effect on the seventh day of every month (unless such day is not a Fund Business Day, in which case the Order will take effect on the next Fund Business Day) for a Subscription by you in the agreed KBC Investment Fund in an amount equal to the amount of the Gross Subscription Amount (less the Entrance Fees applicable to that Investment Fund).
 - 4.2 The authority to KBC to sign an Order Form on a monthly basis in your name and on your behalf shall be irrevocable unless and until you terminate the investment advisory relationship in accordance with our Investment Funds Terms and Conditions by giving at least 10 days notice in writing to KBC.
5.
 - 5.1 The price, at which each monthly Subscription will be executed, is the NAV on the specified date that is applicable for each of your Transactions.
 - 5.2 KBC will confirm the execution of your Subscription by means of a Contract Note which will contain all details of the settlement of your Subscription and will be sent to you by post two business days after the NAV date that is applicable for each of your Transactions.