

EUROPEAN CONSUMER CREDIT INFORMATION ("ECCI") FOR OVERDRAFTS

Identity and Contact details of the Creditor	
Creditor	KBC Bank Ireland plc
Address	Sandwith Street, Dublin 2, Ireland
Telephone	01 664 6000
Fax Number	01 664 6100
Web Address	www.kbc.ie

Description of the main features of the credit product	
Type of Credit	Overdraft Facility
Total amount of credit The total sums made available under the agreement.	€1,500 The above figure is representative and may not be your actual credit limit.
The duration of the credit agreement.	Annual facility subject to an annual review as set out in the Letter of Sanction issued to you.
You may be requested to repay the amount of credit in full on demand at any time.	Yes.

Cost of Credit	
The borrowing rate or, if applicable, different borrowing rates which apply to the credit agreement.	13.50% Variable
Costs. The conditions under which these costs may be changed.	Overdraft Set Up/Renewal Fee: €25.00 per annum, the fee is first payable on the date of sanction of the facility. This fee is also charged on renewal of the facility. Fee and charges will be charged in accordance with our standard rates applicable from time to time, details of which are available at www.kbc.ie
Costs in the case of late payment.	You will be charged a surcharge interest rate of 8.00% (variable) on the amount you exceed your authorised overdraft limit or for late payments. Referral item charges are payable where an account exceeds the agreed overdraft permission. €5.00 per item, subject to a maximum daily charge of €20.00.

Other important legal aspects	
Termination of the credit agreement.	<p>This facility is repayable immediately in the event of bankruptcy, death or due to incapacity to continue the contract.</p> <p>The bank may request repayment of the facility at any time on demand. Where such demand is made, it includes debit balance outstanding plus any accrued debit interest charge and related charges in full.</p> <p>The overdraft facility can be cancelled at any time by the customer, subject to any accrued debit interest and/or related charges repaid to the bank.</p>
Consultation of a database. The creditor must inform you immediately and without charge of the result of a consultation of a database if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community Law or is contrary to objectives of public policy or public security.	The bank will inform you without delay if your credit application is rejected.
The period of time during which the creditor is bound by the pre-contractual information.	This information is valid from the date of the Letter of Sanction issued to you.

Additional information to be given in the case of distance marketing or financial services	
(a) Concerning the creditor.	
Registration.	KBC Bank Ireland plc's registered number is 40537.
The supervisory authority.	KBC Bank Ireland plc's principle office of business is located on Sandwith Street in Dublin 2. Our VAT number is IE8F86824G. KBC Bank Ireland is regulated by the Central Bank of Ireland.
(b) Concerning the credit agreement.	
Right of Withdrawal (Cooling off Period).	Yes.
You have the right to withdraw from the credit agreement within a period of 14 days.	You may withdraw from the credit agreement within 14 days after you enter the credit agreement by sending a signed written instruction to KBC Bank Ireland plc, Sandwith Street, Dublin 2. Please reference your Current Account details. In order for us to close your overdraft facility, you must clear any outstanding balance owing. If you do not withdraw within this period, the termination provision of the agreement will apply.
The law taken by the creditor as the basis for the establishment of relations with you before the conclusions of the credit contract.	KBC Bank Ireland plc's relationship with you is governed by Irish Law.
Clause stipulating the law applicable to the credit agreement and/or the competent court.	The credit agreement is covered by Irish law and the Courts of Ireland have jurisdiction to resolve any matter that may arise from it.
Language regime	Information and contractual terms will be supplied in English. With your consent, we intend to communicate in English during the duration of the Credit Agreement.
(c) Concerning redress Existence of and access to out-of-court complaint and redress mechanism	<p>If you wish to make a complaint you may do so in writing. Please address your complaint to KBC Bank Ireland, Sandwith Street, Dublin 2 or by contacting our Current Account Team on 1800 93 92 44.</p> <p>In the event that you are not satisfied with our response you may refer the matter to Financial Services Ombudsman.</p> <p>The details for the Financial Services Ombudsman are: Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House Lincoln Place, Dublin 2.</p> <p>Telephone number: 01 - 6620899 Lo-call: 1890 88 20 90 Email Address: enquiries@financialombudsman.ie Website address: www.financialombudsman.ie</p>