



Worried about your finances?

We know that anyone can get into financial difficulty, often unexpectedly. If, for example, your earnings have decreased, or you're borrowing to clear your debts, these could be early signs that you are at risk of going into arrears.

If you are worried about your financial circumstances, call us on **0818 93 02 35** to talk about your options and how we can help you.



Ways to contact us

If you have any questions or need support, our teams are here to help.

Phone our **Customer Service Team** on **1800 93 92 44**

Monday to Friday from 8am to 8pm and 9am to 5pm Saturday and Sunday.

Phone our **Arrears Support Unit Team** on **0818 93 02 35** **Monday to Friday from 9am to 5:30pm**



Dedicated Care Team

We have a dedicated Care Team for customers who may need some extra help and support during this time. KBC Care Team have lots of experience supporting customers who have many different needs and would be delighted to help you.

If you need specialist assistance, **please phone KBC Care Team on 1800 804 472**
Monday to Friday from 9am to 5.15pm.

Complaints

KBC continues to be committed to supporting our customers at this time.

If you'd like to make a complaint, here are the ways to get in touch:

Phone us on (01) 664 6000, Email us at complaintsteam@kbc.ie

Write to us at **KBC Bank Ireland, Complaints & Resolutions Manager, Sandwith Street, Dublin 2**



Continue to Bank with KBC after the Hub closures



As you will be aware from previous communications, KBC has commenced the process of its phased exit from the Irish market. As part of this phased exit, KBC has given notice that the KBC Hubs listed overleaf will close permanently from **5pm on 10th March 2023** and the Grand Canal, Dublin Hub will close on the **31st August 2023 at 5pm.**

Please be assured that customer service will continue to be our highest priority. We will be able to answer any of your day to day personal account queries after the closure of the Hubs through our customer contact centre and mobile banking channels.

KBC Hubs Closing

From 5pm on 10th March 2023, the following KBC Hubs will close:

Galway, Limerick, Lapps Quay Cork, Wilton Shopping Centre Cork, Waterford, Maynooth, Main Street Swords, Blanchardstown Shopping Centre, College Green Dublin, Baggot Street Dublin and Stillorgan. Recognising that some of our customers may still wish to attend a KBC Hub in person beyond this date, the Grand Canal Dublin Hub will remain open until the 31st August 2023 and then permanently close from this date.

Details below will give you more information on how to continue to Bank with KBC post Hub closures.

Products moving to Bank of Ireland

- **The majority of Mortgages, Deposits, Personal Loans and Personal Credit Cards are moving to Bank of Ireland.**
- **On 2nd December 2022**, the transfer received final approval from the Irish Minister for Finance. The transfer is expected to happen in the first quarter of 2023.
- **All KBC Hubs will remain open until then to answer any queries you may have.** KBC have contacted you directly to update you on what is happening to each of your KBC accounts. **Bank of Ireland are also writing to customers with more information.**

Products not moving to Bank of Ireland

- **KBC Investment Accounts are not moving to Bank of Ireland.**
- **Your investment fund will be automatically redeemed on the 13th January 2023.** Formal notice has been provided in writing to all investment customers. You can choose to redeem your investment at any time between now and 12th January 2023 at 6pm via the KBC App or one of our Hubs.
- **KBC Life & Pensions will no longer be a Personal Retirement Savings Account (PRSA) provider.** If you hold a KBC Lifestyle or Lifestyle Extra PRSA with KBC we will be writing to you to outline the next steps shortly.
- **Current Accounts and Overdrafts will not be moving to Bank of Ireland.**
- A significant number of current account and overdraft customers will already have their accounts closed by the time hub closures take place on **10th March 2023**.
- **For customers who have not closed their current account or overdraft before this date**, the table overleaf outlines how you can continue to bank with us and avail of our services.

Investments: KBC Bank Ireland plc is a distributor of funds managed by KBC Fund Management Ltd and KBC Asset Management NV. KBC Bank Ireland plc and KBC Fund Management Ltd are regulated by the Central Bank of Ireland. KBC Asset Management NV is authorised in Belgium and regulated by the Belgian Financial Services and Markets Authority (FSMA). **Personal Retirement Savings Account (PRSA):** KBC Insurance NV trading as KBC Life and Pensions is authorised by the National Bank of Belgium in Belgium and is regulated by the Central Bank of Ireland for conduct of business rules. KBC Bank Ireland Plc is tied to KBC Life and Pensions for the distribution of PRSA products to personal customers in the Republic of Ireland. This means that KBC Life and Pensions products are distributed through the nationwide KBC Hub network, by telephone as well as through KBC's mobile banking platform.

Day to day banking tips for personal current account customers

WHAT WOULD YOU LIKE TO DO?	CALL OUR CUSTOMER SERVICE TEAM: 1800 93 92 44	USE THE KBC MOBILE BANKING APP	USE ONLINE BANKING
Lodge a cheque	* Post instruction to: Freepost, KBC Bank, Sandwith St., Dublin 2.	✗	✗
Make a transfer or payment	* Post instruction to: Freepost, KBC Bank, Sandwith St., Dublin 2.	✓	✓
Request a statement	✓	✗	✗
View existing statements	* Adhoc statements can be requested over the phone	✓	✓
Order replacement cards	✓	✓	✗
PIN Reminder	✓	✓	✓
Block or unblock cards	✓	✓	✓
Cancel a direct debit or standing order	* Post instruction to: Freepost, KBC Bank, Sandwith St., Dublin 2.	✓	✓
Amend your personal data	* Post instruction to: Freepost, KBC Bank, Sandwith St., Dublin 2.	✓ * Update Address (ROI only), email and phone number.	✓
Get assistance using the mobile App	✓	✗	✗
Close your account	* Post instruction to: Freepost, KBC Bank, Sandwith St., Dublin 2.	✓	✗

Other points to note

- **When your account is closed or when it transfers to Bank Of Ireland** you will no longer be able to view or manage your account in the KBC App.
- **There are some actions you can take to ensure you have access to the documents you need** after your account is closed or transferred.
 1. **Download any important documents from your eDocs folder.** Simply click on the eDocs folder and open the document you want to keep.
 2. **Tap on the share icon in the top right-hand corner of your screen.** You will see a number of options. You can download your documents directly from your KBC App.
 3. **Download your eStatements.** Tap on your balance, then eStatements, enter your pin, tap on the eStatement you want to view and then tap on the share icon at the corner of your screen.
 4. **If you have a KBC Current Account, you can tap on Transfer, then Direct Debits and Standing Orders to view them in the KBC App.** This will come in handy when you are ready to open a new current account with another provider as you can see the Direct Debits or Standing Orders you will need to move. **(If you need a copy of these documents after your account is closed and you no longer have access to the KBC App, please get in touch with us.)**