

**KBC Bank Ireland plc (“KBCI”) Terms & Conditions for the Start2Invest entrance fee offer.**

1. This offer entitles holders of an Extra current account to a full refund on Start2Invest entrance fees for the first 12 months of their Start2Invest investment. The offer will be administered by way of a refund of the entrance fee (currently 1% of the monthly investment trade value) to the customer’s Extra Current Account within 30 days of the trade date. Other fees and charges will continue to apply as per the Investment Funds terms and conditions.
2. This offer will commence on the 5<sup>th</sup> December 2017.
3. To be eligible for the offer, the customer must:
  - i. have an Extra current account;
  - ii. fund their Start2Invest investment from the Extra current account; and
  - iii. meet the minimum monthly lodgement criteria for the previous month, save where the Extra account was opened in the previous month, in which case the account will be deemed to be in a grace period and the lodgement criteria will not be applied.
4. If the customer does not meet the criteria in 2(iii) above in any of the first 12 months of opening their Start2Invest investment, they will be eligible for the offer again in the following month.
5. The duration of the eligibility period will not be extended beyond the first 12 months of the Start2Invest investment.
6. This offer may only be availed of on one Start2Invest investment per customer. However, if a customer holds Start2Invest investments in both sole and joint names, they can avail of the offer on both.
7. The offer is available as an optional extra offered with Extra Current Account. You are not obliged to avail of this optional extra.
8. The decision of KBCI in relation to the eligibility of an applicant for the offer and compliance with these terms and conditions will be final and binding on all applicants. KBCI will not enter into any correspondence in this regard.
9. KBCI reserves the right to amend, modify, cancel, withdraw or change the offer at any time, for any reason for valid commercial, technical, regulatory or operational reasons. KBCI will give you at least 30 days’ notice of any such change.
10. In addition to the Terms and Conditions of the offer you will also be bound by the KBCI Investment Funds Terms and Conditions.
11. Please keep a copy of these Terms and Conditions for future reference.
12. This offer is available from KBCI Bank Ireland plc. KBCI is a public limited company registered in the Companies Registration Office under Company Number 40537. Our registered office is at Sandwith Street, Dublin 2.
13. Any queries or complaints in connection with the Offer should be addressed to KBC Bank Ireland, Sandwith St, Dublin or call 1800 93 92 44.
14. KBC Bank Ireland plc is regulated by the Central Bank of Ireland.