



Deposit Based Investment



Product providers for financial advisors

Global Active Bond 8

6 Year Investment Term

Capital Protection provided by Bank of Ireland

Closing Date: 16th October 2015 or earlier if fully subscribed

THE GLOBAL ACTIVE BOND 8

The Global Active Bond 8 (the "Investment") is linked to the performance of the Ethna Aktiv Fund (the "Underlying Fund"). Securing capital and achieving long-term value is the goal of Ethna-AKTIV Fund. The fund is designed to provide stability, value maintenance and liquidity, but also aims to achieve a reasonable increase in value. This is achieved by an active management policy which takes not only the current market situation into account, but also future developments. Consequently, Ethna-AKTIV is based on an investment strategy that combines flexibility with balance. Following the principle of risk diversification, the fund manager invests in liquid funds, bonds and up to maximum 49 percent in shares.

The Investment term is 6 years and it offers a minimum of 90% Capital Security at maturity (there is 100% capital security if the Underlying Fund is positive at maturity) which is provided by Bank of Ireland.

If the performance of the Underlying Fund is positive at maturity, 100% of your capital will be repaid plus 100% participation in the positive performance of the Underlying Fund (subject to averaging). However, if the performance of the Underlying Fund is negative at maturity (subject to averaging), there will be a reduction of your capital repaid on a 1 for 1 basis up to a maximum of a 10% loss. Please see page 6 for example of how this might work in practice.

This brochure has been drafted by Wealth Options Ltd, who are solely responsible for its contents. Bank of Ireland (the "Bank") accepts no responsibility for the accuracy or otherwise of the information set out in this brochure and have not verified the accuracy of any information contained in this brochure other than the information directly relating to the Bank.





KEY BENEFITS

- Minimum 90% Capital Security at maturity provided by Bank of Ireland
- 100% capital security if the Underlying Fund is positive at maturity
- 6 year term
- 100% Participation on 100% of the capital invested in the positive performance of the Ethna-Aktiv Fund
- No cap on maximum potential Returns
- Minimum Investment €10,000
- No annual management fee charged directly to you

WHY THE GLOBAL ACTIVE BOND 8?

Given recent market shocks, it is essential that investment strategies have the capacity to adapt to dramatic changes in market conditions and consider the erratic performances of many asset classes. The Global Active Bond 8 provides exposure to the Ethna-AKTIV Fund managed by world leading investment managers. The Underlying Fund is a flexible fund that can adapt its management style to market conditions and has the following criteria:

- **A Diversified Universe:** a large selection of investment opportunities (equities, bonds, credit, foreign exchange)
- **Flexibility:** the ability to invest in asset classes and underlyings that they consider offer the greatest potential return
- **Risk Management:** use of hedging strategies that aim to limit the performance decline in case of exceptional market falls

UNDERLYING FUND - ETHNA-AKTIV FUND

Objective

Achieve an optimal overall long-term return on investments through active management

Fund Strategy

- Active risk management and hedging (emphasis on capital preservation)
- Fund management with absolute return approach
- Active and flexible allocation between equities, bonds and cash according to capital market situations and future developments
- The fund management invests in liquid assets, bonds and equities based on the principle of risk diversification
- Depending on the market situation, 100 per cent of the assets of the fund may also be moved into term deposits and money market instruments
- Foreign currency positions other than the euro are also acquired after careful analysis, but in general may not exceed 30 per cent of the portfolio value
- The investment focus is on bonds with very good to good credit ratings (investment grade)
- Corporate bonds from various sectors and countries, with or without investment grade ratings, from debtors with good reputations and/or cash flows may also be added, depending on their risk-return ratios. The fund management can also invest a small amount in high yield bonds with low credit ratings
- The equity allocation remains below 49 per cent at all times and consists primarily of large cap blue chip stocks. Small and mid cap companies may also be acquired after careful examination on a case-by-case basis
- The regional investment focus is primarily on the OECD countries
- The fund management can use futures and options at its discretion for hedging existing portfolio investments, and as a tactical investment vehicle in special market situations

Source: www.ethenea.com

Fund Characteristics

AUM ¹ :	€12.278 billion ¹
Track Record ¹ :	13 Years
Bloomberg Code:	ETAKTVE LX Equity
Currency:	EUR

Performance since launch²



Fund Performance ² (Feb 2002 - May 2015)	
Cumulative Performance	182.61%
Annualised Return	8.02%
Volatility	4.35%
Sharpe Ratio	1.85
Max drawdown	-10.14%

¹ As of 29/05/2015. AUM and fund track record refer to the flagship fund: ETHAKTE LX Equity.

² Performance is calculated using Bloomberg code ETHAKTE LX Equity from 18/02/2002 to 15/07/2009 and ETAKTVE LX Equity from 16/07/2009 to 29/05/2015.

Sources: Bloomberg.

Please note that Assets Under Management (AUM) and performance since launch numbers relate to the total assets of the flagship fund of the specific Underlying Fund that your Investment will be tracking.

Warning: Past performance is not a reliable guide to future performance.

AVERAGING

In order to protect the performance of the Investment from volatility in the Underlying Fund towards the end of the Term, the Final Price will reflect the average level of the Underlying Fund on a monthly basis over the final 24 months (25 Observations) of the Term. In the event of a rise in the level of the Underlying Fund during the final 24 months of the Term, this monthly averaging can reduce the value of the Investment by reducing the impact of such a rise on the maturity value of the Investment. Conversely, in the event of a fall in the level of the Underlying Fund during the final 24 months of the Term this monthly averaging can increase the value of the Investment by reducing the impact of such a fall on the maturity value of the Investment.

Warning: If you invest in the Global Active Bond 8 you could lose 10% of the money you invest.

Warning: If you invest in the Global Active Bond 8 you will not have access to any of your money for 6 years.

Warning: The value of your investment may go down as well as up. You may get back less than you invest.

Warning: If you cash in your investment before the 23rd October 2021 you may lose some or all of the money you invest.

Warning: If you invest in this product you may lose some or all of the money you invest.



KEY FEATURES

The Global Active Bond 8 (the "Investment") is linked to the performance of the Ethna Aktiv Fund (the "Underlying Fund")

Securing capital and achieving long-term value is the goal of Ethna-AKTIV Fund. The fund is designed to provide stability, value maintenance and liquidity, but also aims to achieve a reasonable increase in value. This is achieved by an active management policy which takes not only the current market situation into account, but also future developments. Consequently, Ethna-AKTIV is based on an investment strategy that combines flexibility with balance. Following the principle of risk diversification, the fund manager invests in liquid funds, bonds and up to maximal 49 percent in shares.

The Investment term is 6 years and it offers 90% capital security at maturity depending on the performance of the Underlying Fund. Capital security is provided by Bank of Ireland (the "Bank").

HOW DOES THE INVESTMENT WORK?

The Investment will commence on 23rd October 2015 (the "Start Date") and the term of the Investment is 6 years (the "Term"). On the 23rd October 2021 (the "Maturity Date") 100% of the net positive performance of the Underlying Fund will be paid to investors. If there is no growth or a negative performance in the Underlying Fund, 90% (0% Compound Annual Rate ("CAR")) of the capital invested by you in the Investment will be repaid. The bond is designed to provide a full return of your capital at maturity unless the performance of the Underlying Fund is negative. The maximum that you could lose is 10% of your initial capital. Below is a table that indicates what you could receive at the maturity of the product.

Underlying Fund Final Performance	Payout at Maturity Gross
+20%	120%
+10%	110%
0%	100%
-1%	99%
-2%	98%
-5%	95%
-8%	92%
-11%	90%
-20%	90%

The return of 90% capital will only apply at the Maturity Date (there is 100% capital security if the Underlying Fund is positive at maturity) The 100% participation on the positive return of the Underlying Fund is based on 100% of the money you invested. The maximum that you could lose is 10% of your initial investment amount.

Warning: These figures are estimates only. They are not a reliable guide to the future performance of this investment.

Wealth Options Limited ("Wealth Options") of Elm House Millennium Park Naas Co Kildare is the product producer. The Investment is only available from intermediaries that are authorised by the Central Bank of Ireland and who can advise you of the suitability of this Investment for your needs. Your intermediary (the "Intermediary") is regulated by the Central Bank of Ireland and will advise you as to the suitability of this Investment for your needs.

You will not be able to withdraw any money invested by you in the Global Active Bond 8 before the Maturity Date unless Wealth Options and the Bank in their absolute discretion agree otherwise. Deductions for charges and expenses are not made uniformly throughout the life of the Investment but are loaded disproportionately onto the early period. If

you are permitted by Wealth Options and the Bank at their absolute discretion to withdraw from the Investment prior to the Maturity Date, the front-end loading feature can lead to you receiving less than you invested in the Investment. The proposed return on the Investment is subject to price volatility risk associated with the Underlying Fund and will not be paid in the event that there is no growth in the Underlying Fund, and up to 10% of your capital is at risk if the performance of the Underlying Fund is negative at maturity.

This Investment is not suitable for investors who require a regular income or who require access to their capital before maturity. The return, if any, on the part of your capital invested in the Investment will depend on the net performance of the Underlying Fund. Neither you, the Investment nor the Bank will receive the benefit of any dividends payable on the assets within the Underlying Fund. The Investment is suitable only as a capital growth investment.

In order to protect the performance of the Investment from volatility in the Underlying Fund towards the end of the Term, the Final Price will reflect the average level of the Underlying Fund on a monthly basis over the final 24 months of the Term. In the event of a rise in the level of the Underlying Fund during the final 24 months of the Term this monthly averaging can reduce the value of the Investment by reducing the impact of such a rise on the maturity value of the Investment. Vice versa, in the event of a fall in the level of the Underlying Fund during the final 24 months of the Term this monthly averaging can increase the value of the Investment by reducing the impact of such a fall on the maturity value of the Investment.

DO I HAVE ACCESS TO MY INVESTMENT?

Investors into the Global Active Bond 8 will not have access to any part of their capital before the Maturity Date on 23rd October 2021. 90% Capital Security (there is 100% capital security if the Underlying Fund is positive at maturity) is available on the Global Active Bond 8 if the entire amount of the money you invest in the Investment remains in the Investment for the entire duration of the Term, up to and including the Maturity Date.

IS THIS INVESTMENT RIGHT FOR YOU?

The Investment might be right for you if:

- You are looking for an investment linked to the performance of the Underlying Fund
- You do not need access to your money over the next six years
- You have a minimum of €10,000 to invest
- You are willing to lose up to a maximum of 10% of your initial capital

The investment might not be right for you if:

- You want a regular income and dividends
- You may need immediate access to your money
- You cannot commit to the full six year term
- You want a guaranteed return on your investment
- You want to add to your investment on a regular basis
- You are not willing to lose up to 10% of your investment

WHAT HAPPENS IF I DIE BEFORE THE INVESTMENT MATURES?

WHERE DOES MY INVESTMENT GO?

It is currently estimated that your proposed investment of €50,000 will be used as follows:

€41,435 or 82.87% will be used to secure the promised payment of €45,000 or 90% after 6 years. This is equivalent to a promised return on this part of your investment of 1.45% Compound Annual Rate ("CAR") before tax is deducted.

€6,090 or 12.18% will be used to secure the return on your investment which may be payable after 6 years.

€2,475 or 4.95% will be taken in charges. The Bank will pay Wealth Options a fee equivalent to 4.95% of the initial investment amount for arranging this product. From this fee Wealth Options will pay your intermediary fee of 3% (€1,500).

€50,000 or 100% Total

If the return on the Investment is zero, the promised payment will represent a return of 0% p.a. on your total investment over the period to the date of the promised payment, before any tax is deducted.

Warning: Deductions for charges and expenses are not made uniformly throughout the life of the product, but are loaded disproportionately on to the early period. If you encash early from the product before the maturity date the front end loading of charges will have an impact on the amount of money you receive. You may not get back the full amount that you invested.

If this Bond is held by a non standard PRSA it must be held to maturity, without exception even in the event of death of the PRSA investor. On Maturity 90% of your capital is protected.

"CAR or Compound Annual Rate" is the equivalent annual rate of interest (where interest is paid on previously earned interest as well as on the principal), payable at the end of the year, on a deposit.

"AER or Annual Equivalent Rate" illustrates what interest rate would be paid and compounded each year before the deduction of tax.

In the event of the death of a sole investor prior to the expiry of the Term:

- (a) the Investment may be transferred into the names of the deceased investor's personal representatives or of any other person nominated by such personal representatives, or
- (b) the Investment may be redeemed, subject to normal probate regulations, at its realizable value as determined by the Bank. The redeemable amount will be calculated primarily by reference to the market value and the remaining term to maturity. The amount redeemed may be more or less than your original investment amount.

Where the Investment is held in joint names, it will, upon the death of one of the investors and upon production of such evidence of death as Wealth Options or the Bank may require, be transferred into the name(s) of the surviving investor(s).

Where an investment is made on behalf of a self directed pension plan in the event of death of a policy holder/member prior to the Maturity Date, the Investment may be redeemed at its realizable value as determined by Wealth Options Ltd and the Bank which may be more or less than the capital protected amount. The proceeds from such redemption would be paid to the life company.

For non insured PRSA investors, in the event of death of a non insured PRSA investor before the Maturity Date, the Investment will continue to the Maturity Date in the name of the executor or administrator of their will according to usual probate rules.

Warning: If, in the case of death, and your investment is encashed before the 23rd October 2021, you may lose some or all of the money you have invested in the Investment.

TAXATION

Under current legislation, the gross return earned on the Investment will be subject to Deposit Interest Retention Tax ("D.I.R.T.") of 41%. However, certain non-residents, pension funds, credit unions and companies may apply to receive returns gross without deduction of tax. Investors must satisfy themselves in relation to all Revenue reporting and disclosure requirements and implications of any such non-disclosure. To the extent that D.I.R.T. has been deducted there is no further liability to Irish income tax on the return, but you may be subject to Pay Related Social Insurance ("PRSI") /Health Levy which is currently 4%.

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TERMS AND CONDITIONS - THE GLOBAL ACTIVE BOND 8

1. Definitions

'Bank' means The Governor and Company of the Bank of Ireland and its successors, assigns and transferees.

'Change in Law' means that (A) due to the adoption of or any change in any law or regulation (including, but not limited to, any tax law) applicable to the Investment or the Underlying Fund, or (B) due to the promulgation of or any change in the interpretation by any court, tribunal or regulatory authority with competent jurisdiction of any applicable law or regulation (including any action taken by a taxing authority), Wealth Options and the Bank determines in good faith that it has become illegal to hold, acquire or dispose of hedge positions relating to the Investment or enter into or maintain one or more positions or contracts in securities, options, futures, derivatives or foreign exchange, stock loan transactions or other instruments or arrangements (howsoever described) which was intended to provide hedging in respect of the Investment.

'Disruption Event' means any event which has the effect of a Change in Law, Force Majeure, Hedging Disruption, Market Disruption or any other causes beyond the control of Wealth Options, the Bank or their agent(s).

'Force Majeure' includes but is not limited to breakdowns in technical communications, market collapse, prohibitions imposed by civil or regulatory authorities, Acts of God, fires, floods, acts of government or state, civil commotions, strikes or lockouts (of its own or other employees), war, insurrections or riots, embargoes and similar events.

'Hedging Disruption' means the Bank is unable, after using commercially reasonable efforts, to (A) acquire, establish, re-establish, substitute, maintain, unwind or dispose of any transaction(s) or asset(s) it deems necessary to hedge its obligations with respect to the Investment, or (B) realise, recover or remit the proceeds of any such transaction(s) or asset(s).

'Investment' means the Global Active Bond 8 provided by Wealth Options Limited in accordance with these terms and conditions.

'Market Disruption' means (i) a disruption or suspension of, or limitation on, the operations of the Underlying Fund for any reason whatsoever or (ii) any modification of the Underlying Fund which is deemed by Wealth Options and the Bank to be material, or (iii) the management of the Underlying Fund is taken over by another person, or (iv) the Underlying Fund is replaced by a successor or substitute fund, or (v) there is a change in the investment objective of the Underlying Fund or (vi) there has been a change in the Underlying Fund documentation (including but not limited to the memorandum and articles of association of the Underlying Fund) that is deemed by Wealth Options and the Bank in their absolute discretion to be material.

'Repayment Date' means any of the next 3 Business Days following the Maturity Date.

'Return' means the gross return, if any, calculated in accordance with Section 7 below.

'Term' means the 6 year duration of the investment commencing on 23rd October 2015 (the "Start Date") and maturing on 23rd October 2021 (the "Maturity Date").

"Underlying Fund" means the Ethna-Aktiv Fund (Bloomberg Code: ETAKTVE LX Equity)

'Wealth Options' means Wealth Options Limited and its successors, assigns and transferees.

'You/your' means the customer(s) who is/are investing funds in the Global Active Bond 8.

2. Confirmation of Identity – New and Existing Customers

Further to the money laundering provisions of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010 and/or the requirements of the Return of Payments (Banks, Building Societies, Credit Unions and Savings Banks) Regulations 2008 (as amended or supplemented from time to time), you must provide with your application (1) a copy of your valid passport or full driver's licence (Certified copy of one for each applicant) (2) Certified copy of one utility bill dated within the last 6 months (One needed for each applicant), and (3) Certified evidence of Personal Public Service Number ('PPSN') or Tax Identification Number ('TIN'). Other

documentation may be required by applicable law and regulation, and will be required for corporate, pension and charitable organisation applicants. All documentation supplied must be certified by one of the following: Garda Síochána/an Accountant/a Solicitor/Notary Public/Embassy-Consular staff member.

3. Your Investment

3.1 Wealth Options will place your investment in the Investment in a client asset deposit account with the Bank in the name of Wealth Options Client Asset Account. You will receive a confirmation from the Bank. Please note that this is a pooled account which means that: (i) the account to which the money is lodged will contain money belonging to more than one client;

(ii) the account will be an account in the name of Wealth Options over which Wealth Options may issue instructions; and

(iii) Wealth Options is required to comply with the Central Bank of Ireland's rules regarding client money and assets which include requirements to reconcile client accounts on a regular basis and to ensure that the amount of client assets which Wealth Options holds is at least equal to the amount which it should be holding in accounts for clients. We are obliged to have your consent to the holding of your monies in such a manner.

By signing the application form you are consenting to the holding of your investment in this manner.

3.2. There is no interest or Return payable on any money received before the Start Date.

3.3. At the end of the 6 year Term, on advice from Wealth Options, the Bank will pay 90% of the original capital invested in the Investment to the investors together with any Return earned in accordance with clause 7.

3.4 The Investment is not sponsored, endorsed, sold or promoted by the Underlying Fund. The Underlying Fund has no obligation or liability in connection with the administration, marketing or trading of this product.

3.5 Your money is not invested in the Underlying Fund and, therefore, your Investment does not benefit from any dividends paid by the Underlying Fund, if any.

4. Availability

4.1 The closing date for applications is on or before 16th October 2015 (the "Closing Date").

4.2 The minimum investment is €10,000.

4.3 The Investment is available to business customers, personal customers, who must be over the age of 18, investing on their own behalf, or on behalf of credit unions, charitable bodies, companies and pension funds.

5. Cooling Off Period

You have the right to cancel this contract prior to the Closing Date. If you wish to cancel, written notice must be received by Wealth Options at Elm House, Millennium Park, Naas, Co. Kildare by 16th October 2015.

6. Withdrawals

6.1 No withdrawals may be made from the Investment before the Maturity Date.

6.2 In the event of death of a sole investor prior to the expiry to the Maturity Date:

(a) the Investment may be transferred into the names of the deceased investor's personal representatives or of any other person nominated by such personal representatives, or

(b) the Investment may be redeemed, subject to normal probate regulations, at its realisable value as determined by the Bank which may be more or less than the original capital invested.

Warning: If, in the case of death, and your investment is encashed before 23rd October 2021, you may lose some or all of the money you invest in this Investment.

6.3 Where the Investment is held in joint names, it will, upon the death of one of the investors and upon production of such evidence of death as Wealth Options or the Bank require, be transferred into the name(s) of the surviving investor(s).

6.4 Charitable bodies, pension funds and companies may not withdraw before the end of the Term.

6.5 If this Bond is held by a non standard PRSA it must be held to maturity, without exception even in the event of death of the PRSA investor. On Maturity 90% of your capital is protected.

7. Return

7.1 On the Global Active Bond 8 the Return credited on 100% of your capital investment after the 6 year term will be 100% of the positive performance of the Underlying Fund based upon the closing value of the published Net Asset Value ("NAV") of the Underlying Fund on the Start Date compared to the averaged closing values of the NAV of the Underlying Fund on the Maturity Date.

7.2 If the performance of the Underlying Fund based upon the closing value of the published Net Asset Value ("NAV") of the Underlying Fund on the Start Date compared to the averaged closing values of the NAV of the Underlying Fund on the Maturity Date is negative, there will be a reduction of your capital repaid on a 1 for 1 basis up to a maximum of a 10% loss. If the performance of the Underlying Fund is negative by more than 10% you will receive 90% of the amount invested depending on the negative performance of the Underlying Fund.

7.3 Performance of the Underlying Fund is calculated as the sum of (Final Price – Initial Price)/Initial Price the Underlying Fund where (1) the Initial Price will be the closing level of the Underlying Fund on 23rd October 2015 or the next business day; (2) the Final Price is the simple average of the closing level of the Underlying Fund taken at monthly intervals from and including 23rd October 2019 to and including 23rd October 2021 or the next business day.

7.4 The Return will be paid after deduction of Deposit Interest Retention Tax ('DIRT') where applicable. DIRT to be deducted will be calculated in accordance with the appropriate tax legislation and at the rate prevailing on the Maturity Date (41% on any Return from the 6 year Investment).

8. Disruption Events

8.1 If, at any time during the Term a Disruption Event occurs, Wealth Options (in consultation with the Bank) may adjust the basis for, and the values used in, the calculation of the Return as it deems in its absolute discretion appropriate, having regard to the Disruption Event in question. Any Return payable may be significantly lower as a result of any such adjustment.

8.2 Neither the Bank, Wealth Options nor their agent(s) will be liable for any breach of their obligations under these Terms & Conditions or for any loss howsoever suffered by you if there is any total or partial failure of performance resulting from a Disruption Event.

8.3 On the occurrence of Disruption Event Wealth Options will notify you of the relevant Disruption Event in such manner as deemed appropriate, and the Bank and Wealth Options shall be entitled to immediately suspend operation of the Investment during any period in which a Disruption Event continues and thereafter until the end of the Term, and/or unwind any hedging relating to the Investment at the then current market value. The Bank will for such period arrange for the investment accrued to be placed on deposit for the aforesaid period, on terms to be agreed between the Bank and Wealth Options at their absolute discretion. In the event of any Disruption Event, 90% capital protection may not be provided by the Bank.

8.4 Wealth Options reserves the right to change the Fund in the event of a Change in Law as determined by the Bank and Wealth Options. If a substitution is not possible in these circumstances or if the Change in Law affects the Investment itself, the Bank and Wealth Options shall be entitled to suspend operation of the Investment in accordance with Clause 8.3.

account at the Bank into the Wealth Options client asset account.

9. Maturity

Your intermediary will contact you before the Maturity Date to advise of repayment and reinvestment opportunities available at that time. At the Maturity Date, Wealth Options will, following receipt of your instructions, instruct the Bank to issue and send individual customer cheques (payable to the customer) to Wealth Options amounting to the capital sum invested together with the Return. Alternatively, Wealth Options will reinvest the capital sum invested together with the Return earned where instructed to do so by you.

10. Confidentiality

Wealth Options and the Bank observe a strict duty of confidentiality about your financial affairs. Save at your request or with your consent, neither the Bank nor Wealth Options will disclose any details relating to your Investment to anyone else other than to comply with: (i) a Court Order, or (ii) a direction or request from a legal, statutory or regulatory body entitled to such details, or (iii) in accordance with applicable law or regulation.

11. Data Protection

Both Wealth Options and the Bank are registered under the Data Protection Acts 1988 and 2003 (as amended) and your personal data held by both the Bank and Wealth Options will be maintained in accordance with the obligations of the Data Protection Acts and any subsequent or related legislation.

12. Cancellation

If total investment amount received from investors at the Closing Date are deemed to be insufficient, Wealth Options reserve the right not to proceed with the Investment issue and to repay investors.

13. Assignments

You may not transfer (either by assignment or by novation) or create any security over any or all its rights, interests and obligations in the Bond without the prior written consent of Wealth Options.

14. Client Asset Accounts

The Investment is a deposit based product and the Bank is the underlying deposit taker. Investors will receive confirmation from the Bank of their investment. On maturity, funds can only be paid to investors. Client asset accounts contain funds which are pooled with other clients' funds. Investors have a claim against the client assets pool in a specific account. Funds are not afforded protection under the Client Asset Requirements until they are swept from the clearing

15. Variation

These Terms and Conditions may be changed if a decision, recommendation or change is made by a Court, Regulator or Ombudsman (however described), or by legislation. Wealth Options will notify you personally of any changes and will endeavour to give you at least one month's notice.

16. Investment Operation

Neither Wealth Options, the Bank, nor their agent(s) will be liable for any loss you may suffer if Wealth Options, the Bank or their agent(s) is prevented from providing any service as a result of industrial action, power failure or other cause beyond the reasonable control of Wealth Options, the Bank or their agent(s). The Bank acts as deposit taker and is not liable for the responsibilities of Wealth Options to you in relation to the Investment or for any information provided to you by Wealth Options. The Bank is not offering financial or tax advice to Wealth Options or investors. It does not make any representation, express or implied, as to the investment terms or the performance of the Investment. Any such statements herein, as well as all other statements regarding the Investment, are the sole responsibility of Wealth Options.

17. Governing Law and Jurisdiction

These terms and conditions are governed by and shall be construed in accordance with the laws of Ireland. By signing the application form for the Investment, you agree that any dispute may be resolved by the courts of Ireland.

18. Deposit Protection Scheme

This Investment is deposit based and Bank of Ireland is the underlying deposit taker. The provisions of the Irish Deposit Protection Scheme ('DPS') may apply, while funds are on deposit with the Bank, dependent on your circumstances. Details of the DPS are available at www.consumerhelp.ie.

Global Active Bond 8 Application Form

Personal Details

First Applicant

Ms. Mr. Mrs. Other _____

Surname _____

First Name _____

Date of Birth _____

Tel _____

Address _____

*PPSN/TRN _____

Are you a US Citizen? Yes No

Are you a US Tax Resident? Yes No

** In accordance with Irish Revenue Commissioners requirements, we are obliged to ask every person opening an account to provide their current PPS/TRN number and to supply documentation verifying same.*

Second Applicant

Ms. Mr. Mrs. Other _____

Surname _____

First Name _____

Date of Birth _____

Tel _____

Address _____

*PPSN/TRN _____

Are you a US Citizen? Yes No

Are you a US Tax Resident? Yes No

Investment Amount

I / We wish to invest € _____ in the Global Active Bond 8. (Cheques payable to Bank of Ireland Global Markets)

To comply with the requirements of the Criminal Justice (Money Laundering and Terrorist Financing) Act 2010, you are required to provide information to confirm the source of funds and source of wealth in respect of the amount you are saving /investing. Please complete BOTH sections A and B below and sign the declaration overleaf:

Section A: Source of Funds

This section must be completed if payment is NOT a cheque drawn on the account of the proposer(s):

Please state the payment method:

- A. Bank Draft
B. Cheque / Credit Transfer
C. Other – Please Specify _____

Please provide the following additional information detailing the ultimate source of the payment:

Account Holder Name(s) _____

Branch: _____

Bank Name: _____

Account Number: _____

Section B: Source of Wealth

How have the funds to pay for the investment been accumulated:

- Employment / Self Employment Income
Investment Income (e.g. rent, dividends)
Lump Sum on Retirement
Redundancy Payment
Sale of Property
Inheritance or Gift
Matured Investment
Court Award / Litigation Settlement
Divorce Settlement
Other – please specify below _____

Declarations

Applicant(s) Declaration

I/ we declare that my intermediary has explained the workings of the Global Active Bond 8 and I have read and understood the Terms and Conditions as set out in the brochure and key features and agree to be bound to them.

Access/Withdrawals: No withdrawals may be made from the Global Active Bond 8 before the end of the Term.

By signing this application I am/we are agreeing that Wealth Options Limited and Bank of Ireland may use my/our information in the way described in this form and in the associated Terms and Conditions.

I/We qualify for the following tax classification: DIRT Non DIRT*

**Relevant documentation will be required for tax-free status in the case of charities, pension funds, companies and non-Irish residents.*

1st Applicant's signature

Date

2nd Applicant's signature

Date

Under the Criminal Justice (Money Laundering and Terrorist financing) Act 2010 this application must be accompanied by certified copies of two recent utility bills (dated within the last 6 months) showing your current address and a certified copy of valid photographic evidence of ID.

Intermediary Declaration

I declare that I have met the above named applicants, have explained the product to them and am satisfied that it is for their needs.

Financial Broker Name

Financial Broker Signature

Financial Broker Firm

Date

Warning: If you invest in the Global Active Bond 8 you could lose 10% of the money you invest.

Warning: If you invest in the Global Active Bond 8 you will not have access to any of your money for 6 years.

Warning: The value of your investment may go down as well as up. You may get back less than you invest.

Warning: If you cash in your investment before the 23rd October 2021 you may lose some or all of the money you invest.

Warning: If you invest in this product you may lose some or all of the money you invest.



Address: Unit 1C Elm House
Millennium Park
Naas
Co. Kildare

Tel: 045 88 22 81
Fax: 045 88 22 86
Email: info@wealthoptions.ie
Website: www.wealthoptions.ie

Registered in Ireland No: 378600
Wealth Options Limited is regulated by the Central Bank Of Ireland.

INVESTMENT CHECKLIST

Fully completed Application Form
(signed by both the client(s) & the intermediary)

Certified Proof of Identity
(e.g. valid driving license, passport) - Certified copy of one for each applicant

Certified Proof of Address
(e.g. utility bill (not mobile phone) or bank statement dated within the last 6 months) - Certified copy of one for each applicant

Certified Proof of Client(s)' PPSN
(e.g. notification of tax credits, current balancing statement) - Certified copy of PPSN for each applicant

Cheque made payable to 'Bank of Ireland Global Markets'

BANK DETAILS – TRANSFERS AND CHEQUES*

All Non-Life Company pension investors please make cheques or drafts payable to "Bank of Ireland Global Markets" or please transfer funds to Bank of Ireland Global Markets using the following details:

Account Name Bank of Ireland Global Markets
Branch BOI 2 College Green
Sort Code 90-00-17
 A/c Number: 46508758
Swift: BOFIE2D
IBAN: IE77BOFI90001746508758
Reference: Client Name & Bond Name

*We do not accept any third party cheques



Product providers for financial advisors



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