

Treasury Mandate for Individuals/Joint Accounts

To: ANGLO IRISH BANK CORPORATION LIMITED
(THE BANK)

I/We,
of

on the day of year 20

hereby agree to the following Terms and Conditions:

Part 1 Terms and Conditions

- 1 Anglo Irish Bank Corporation Limited (the "Bank") be and is hereby requested and authorised to open and/maintain in my/our name such account(s) (each an "account") denominated in such currencies as the Bank may now or from time to time consider appropriate.
- 2 The Bank may close any account on giving written notice of such closure to me/us.
- 3 The Bank be and is hereby requested and authorised to:
 - give effect to any instruction relating to any lodgement to or withdrawal or transfer from any account;
 - honour and negotiate all cheques and other negotiable instruments drawn, made, endorsed or accepted by me/us or on my/our behalf;
 - enter into with me/us any treasury transaction from time to time requested by me/us or on my/our behalf;
 - enter into with me/us any trade finance and similar transaction from time to time requested by me/us or on my/our behalf;
 - issue any letter of credit, guarantee or indemnity requested by me/us or on my/our behalf; and

- generally to act on all instructions and requests relating to accounts, affairs and transactions from time to time,
- provided such instruction, request or other action is believed by the Bank in good faith to have been made given or effected by me/us in accordance with the signing instructions in Parts 1 and 2 of this mandate and notwithstanding that such action may lead to borrowing or cause any of the accounts to be overdrawn or any overdraft to be increased.
- 4 I/We hereby agree that the Bank's Treasury Terms and Conditions as in force from time to time (the "treasury conditions") apply to all treasury transactions. I/We acknowledge that the treasury conditions may be viewed on the Bank's website (www.angloirishbank.com) or copies may be obtained from any of the Bank's branches during normal working hours.
 - 5 The Bank be and is hereby requested and authorised at its sole discretion to provide any or all services, and to enter into and/or effect any and all transactions, via such methods of communication, including electronic means as the Bank shall select at the Bank's sole discretion on such terms and subject to such conditions as the Bank shall specify from time to time.
 - 6 I/We acknowledge and agree that all services provided and transactions entered into and/or effected by electronic means (whether through the internet and/or such other communication network and/or medium as may be used by the Bank from time to time at its sole discretion) are subject to the terms and conditions for electronic banking contained in the treasury conditions.
 - 7 I/We acknowledge that nothing in the arrangements between the Bank and me/us shall be treated as constituting an implied agreement restricting or negating any lien, charge, pledge, right of set-off or other right the Bank may have existing or implied by law or otherwise.
 - 8 I/We agree that the Bank shall be assisted in the discharge of its anti-money laundering responsibilities by me/us providing such information and evidence as the Bank may request from time to time in this regard.

- 9 I/We agree that the Bank shall have no responsibility for and shall be indemnified by me/us in full on demand against any loss, damage or other liability suffered or incurred by the Bank or me/us, as the case may be, in connection with any instruction or request believed by the Bank in good faith to have been given in accordance with this mandate.
- 10 This mandate, having been notified to the Bank, shall supersede any prior mandate and remain in force unless and until revoked, varied or supplemented by new instructions given by me/us.
- 11 This mandate shall be governed by Irish law.
- 12 If there is more than one of us each of us shall be jointly and severally liable for any obligation that may be incurred to the Bank on my/our behalf or in my/our name.
- 13 In this mandate the expression "treasury transaction" means and includes:
 - any deposit transaction;
 - any foreign exchange contract between the Bank and me/us including any currency swap, currency option, forward foreign exchange contract and any other contract as is similar to or derived from any of the foregoing;
 - any interest rate contract between me/us and the Bank including any interest rate swap, interest rate option, forward rate agreement, cap, collar, floor and any other contract as is similar to or derived from any of the foregoing;
 - any purchase and sale of or other dealing in commercial or government paper, bonds, certificates of deposit and other securities on behalf of me/us; and
 - such other transactions effected on my/our behalf, or entered into with me/us, as may from time to time be covered by the treasury conditions.

Treasury Mandate for Individuals/Joint Accounts (continued)

Part 2 Authorisation

Name	Name
Residential Address	Residential Address
Date of Birth	Date of Birth
PPS Number*	PPS Number*
Contact Tel	Contact Tel
Email Address	Email Address
(Insert only if you DO wish to receive marketing materials from Anglo by email, see **Marketing Consent for details.)	(Insert only if you DO wish to receive marketing materials from Anglo by email, see **Marketing Consent for details.)
Marketing Opt-Out <input type="checkbox"/> (If you do NOT wish to receive marketing calls or post from Anglo please tick box. See **Marketing Consent for details.)	Marketing Opt-Out <input type="checkbox"/> (If you do NOT wish to receive marketing calls or post from Anglo please tick box. See **Marketing Consent for details.)
Signature	Signature

*Under the Return of Payments Regulations 2008, financial institutions are obliged to request your PPS number (unless previously provided under these Regulations), along with a legible photocopy of a Revenue approved document issued by your Employer, the Revenue Commissioners or the Department of Social and Family Affairs in order to verify it. This will include P60, Notice of Tax Credits, Child Benefit Award Letter/Book, P21 Balancing Statement, a Payslip (where employer is identified by name or tax number), Drug payment scheme card, European health insurance card, Tax Assessment, Tax Return Form, PAYE Notice of Tax Credits, Pension Book, Social Services card or P45.

In addition, any printed documentation issued by the Revenue Commissioners or by the Department of Social and Family Affairs which contains the person's name, address and tax reference number will also be acceptable.

If you do not provide your PPS number and/or the supporting documentation, financial institutions are required to indicate this on the Annual Return of Interest Report to the Revenue Commissioners. Your PPS number will only be used for the purpose of making the annual return.

Signing instructions if there is more than one account holder

If there is more than one Account Holder the Bank may accept and act on instructions (however given or originated including by fax, telex, via the internet or any electronic system used by the Bank from time to time) in relation to all treasury transactions given by the following account holders:

Either Both

WARNING: The Bank is permitted to act on the instructions on the account set out above. For example, where some but not all of the account holders are signatories on the account, those signatories have access to and may withdraw all of the funds in the account or enter into any treasury transaction without requiring the consent of the other account holders. If no restrictions are specified, Anglo may, at its sole discretion, accept and act on the instructions or purported instructions of any of the authorised signatories however given.

Anglo Irish Bank Corporation Limited is regulated by the Financial Regulator in Ireland.

Data Protection Notice

Anglo Irish Bank Corporation Limited ("Anglo" or "we") will retain details, information and personal data which are collected from you and/or from third parties in respect of your application/account (your "personal data"). Your personal data will be kept and used for the purposes of providing banking services and the processing of transactions on your account. Such processing may be carried out by us or on our behalf by our agents and service providers. We may also use your personal data for fraud prevention, audit, legal or regulatory purposes or market research.

Anglo is registered under the Data Protection Acts 1988 and 2003 and your personal data will be processed and disclosed in accordance with Anglo's obligations therein.

We may disclose details of your personal information if required to do so by law or if you request or consent to us providing your personal information to another party. Your personal data may also be disclosed to the Society for Worldwide Interbank Financial Telecommunication (SWIFT) in relation to processing fund transfers and to US and other authorities for the prevention of terrorism, compliance with applicable laws and other security reasons. Your personal data may also be transferred outside the European Economic Area where data protection laws may not be equivalent to those in Ireland.

We may from time to time make searches on the files of credit reference agencies who will record the results of the search. We may also provide information concerning the manner in which your account is conducted to credit reference agencies.

We may disclose your personal data in connection with any loan transfer, securitisation or otherwise, into which we, in our sole discretion, may enter.

You have a right to request a copy of the information we hold about you for which we may charge a small fee, and to have any inaccuracies in your information corrected by writing to us at the address below. Proof of identity will be required. Please note that telephone calls may be recorded to confirm instructions given and for training and quality control purposes. Should you provide us with your email address, we will communicate with you via unencrypted email unless otherwise advised by you in writing.

By completing this form, you and any authorised signatories agree and explicitly consent to our use and disclosure of your personal data, and that of any authorised signatories in the manner outlined in this application.

**Marketing Consent

We may use your personal data for the purposes of providing you with information relating to our goods and services, and those of our associated and affiliated companies and/or third parties. We may also share this information with our associated and affiliated companies and/or third parties to enable them to contact you directly in relation to their goods and services. If you do not wish to receive such information, please tick the marketing opt-out box above.

You may at a later date request that we cease using the information for marketing purposes by writing to us at Anglo Irish Bank Corporation Limited, Stephen Court, 18/21 St. Stephen's Green, Dublin 2.