

KBC

Performance 10 Account Series 3



Performance
10 Account
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Banking for Business and People

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Summary Features

Blue Chip Stock Portfolio

The Stock Portfolio return is dependent on the performance of 10 high quality European companies - calculated at each Anniversary Date, locked in and paid at the end of the investment term.

Investment Condition

If a Stock Performance is equal to or greater than (1) zero or (2) the Index Performance, a fixed return of 9% is assigned to that Stock for the year. Each Stock that fails to satisfy this Investment Condition is assigned a return equal to its actual Stock Performance.

Potential High Return

The maximum return that may be earned is 36% before tax (CAR 7.99%), 25.9% after tax (CAR 5.93%) if the Investment Condition is satisfied at each Anniversary Date for all of the Stocks.

100% Capital Security at Maturity

Regardless of the performance of the Stock Portfolio, investors will receive 100% of their invested capital at maturity. No withdrawal may be made before the end of the investment term.

4 Year Investment Term

Closing Date

The closing date for fully completed applications is 11 June 2010.

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Investment Rationale

Against a background of massive fiscal and monetary stimulus and unprecedented support for the financial sector, the global economy has been propelled into recovery mode. Central banks are endeavouring to reflate their economies by cutting short-term interest rates to such a low level that investors are enticed out of short-term cash into higher risk assets. This has encouraged investors to move out along the risk spectrum in search of higher returns providing strong support for investment across most asset classes.

Although the worst of the financial crisis would appear to be behind us, it is however far from over. With only about half of the potential write-down of toxic assets having been realised, further impairments will only serve to postpone the point at which banks will be in a position to start lending again.

On the other side of the coin, the process of reducing high levels of consumer debt is only starting. This will limit the pace at which a sustainable recovery can be achieved leading to the prospect of sub-par economic growth over the next 3 to 5 years. Tax revenues will consequently recover slowly and, with unemployment remaining at historically high levels, government deficits will remain a feature for years to come.

In the meantime, policy makers will be slow to withdraw the extraordinary fiscal and monetary stimulus that has been put in place until there are clear signs of renewed private sector demand. This will continue to support equity markets that have recovered strongly since March 2009. However, in contrast to 2009 when corporate earnings were shored up by radical cost cutting, earnings expectations for 2010 are heavily dependent on a recovery in demand of which there is little evidence at present.

The Performance 10 Account is designed to provide a potentially high annual return that is not dependent on continued recovery in stock markets but which can be achieved if the 10 Stocks in the Stock Portfolio have a positive performance or outperform the EURO STOXX 50 Index of which all 10 Stocks are constituents.

The Stock Portfolio



Anheuser-Busch InBev

Belgian based InBev acquired Anheuser-Busch in November 2008 for \$52 billion to become the world's largest brewer with global best-sellers Budweiser, Stella Artois and Beck's as well as Hoegaarden, Michelob and Skol. The company owns 50% of Mexico's largest brewer, Grupo Modelo, maker of Corona and 25% of Guangzhou Zhujiang Brewery Group but has recently divested its 27% interest in China's biggest brewer, Tsingtao, and its Korean subsidiary, Oriental Breweries.



Bayer

Headquartered in Germany, the creator of aspirin became a leading pharmaceutical and biotech company following a \$19.5bn white-knight acquisition of Schering in 2006. The company makes human and animal health care products, high-performance materials such as polycarbonates and polyurethanes, and, through Bayer CropScience, is a global leader in seed production and pesticides. Well known brands include Alka-Seltzer and One-a-Day vitamins, birth control pill Yasmin and multiple sclerosis treatment Betaseron.



BNP Paribas

Created through the merger of Banque Nationale de Paris and Paribas in 2000, it is now the largest bank in the Eurozone by total assets and second largest by market capitalisation following the acquisition in 2009 of a 75% stake in Fortis Banque of Belgium and Luxembourg. It also owns BNL Banca Commerciale in Italy and BancWest in the US. The bank specialises in retail banking, corporate and investment banking, and asset management.



France Telecom

Privatised in 1998 by the French Government which retains 27% ownership, the company delivers telecommunication services primarily through its Orange brand which it bought for €43 billion in 2000. It operates four platforms - fixed line telephone (mainly in France and Poland), broadband access, mobile phone telephony and television (Orange TV in France and Spain). It serves more than 190 million customers worldwide, 133 million mobile customers and 14 million broadband internet users.



GDF Suez

French-based energy company producing and distributing liquefied natural gas and generating electricity from natural gas and renewable energy sources. Formed by the merger of State-owned Gaz de France and Suez in 2008, it is the world's largest independent power producer and fifth largest in Europe. It owns 35% of Suez Environnement, a leading European water and waste management service company spun out of Suez at the time of the merger. The French government retains a 35% stake in GDF Suez.

sanofi aventis

Because health matters

Sanofi-aventis

Formed in 2004 when Sanofi-Synthelabo acquired Aventis, this leading French healthcare company manufactures prescription medicines, generic drugs and healthcare products. In pharmaceuticals, its biggest sellers include insulin brand Lantus, blood thinners Plavix and Lovenox and cancer drug Taxotere. Its subsidiary, Sanofi Pasteur, produces vaccines and Merial is a major animal health company. It recently acquired Chatterbox of the US for €1.5 billion to create the world's fifth-largest consumer healthcare company measured by revenues.



SAP

Founded in 1972 by five former IBM employees in Mannheim, Germany, SAP has become the world's leading provider of business software comprising enterprise resource planning and related applications such as supply chain and product life-cycle management, used to integrate back-office functions such as accounting, human resources, manufacturing and distribution. In 2008, it acquired Business Objects for €4.8 billion, expanding into business intelligence and customer relationship management.



Telefonica

A leading provider of fixed-line and mobile phone services worldwide, it operates in Spain (Movistar mobile and Terra Networks Internet services), Europe (O₂ mobile – acquired in 2006 – in the UK, Ireland, Germany, Czech Republic and Slovakia) and has substantial operations in fourteen Latin American countries where it is the lead operator in Brazil, Argentina, Chile and Peru. It also holds stakes in television stations, radio stations and production companies and publishes directories.



Total

Headquartered in Paris, Total became Total Fina in 1999 after the acquisition of Petrofina of Belgium and TotalFinaElf in 2000 after merging with Elf Aquitaine of France. Reverting to 'Total' in 2003, it operates in more than 130 countries – mostly in Europe and Africa – through three divisions: oil and gas exploration and production; shipping, refining and marketing – it has interests in 25 refineries (and directly operates 12) and about 16,500 petrol stations and thirdly, in base and specialty chemicals.



Vinci

One of the world's largest building and maintenance contractors, this French company operates through Vinci Construction in civil engineering, hydraulic engineering and related services; Vinci Concessions which builds and operates toll roads, car parks and airports under public-private partnership contracts; Vinci Energies which is a major player in Europe in energy and information technology services and Eurovia which is one of Europe's leading producers of roadworks material.



Investment Return

Interest earned is based on the Stock Portfolio return calculated at each Anniversary Date. This is then locked in and paid at the end of the investment term. The Stock Portfolio return is dependent on the performance of each Stock in the Portfolio. If the Stock Performance is equal to or greater than (1) zero or (2) the Index Performance, a fixed return of 9% is assigned to that Stock for the year. Each Stock that fails to satisfy this Investment Condition is assigned a return equal to its actual performance.

Interest earned at each Anniversary Date will be the simple average of the individual Stock returns. The table below illustrates how potential Interest is calculated, based on a set of hypothetical circumstances.

Table 1: Illustrated Calculation of Investment Returns

	Scenario 1		Scenario 2		Scenario 3	
	Anniversary Date Index Performance		Anniversary Date Index Performance		Anniversary Date Index Performance	
EURO STOXX 50	15%		-15%		15%	
	Anniversary Date Stock Performance	Assigned Stock Return	Anniversary Date Stock Performance	Assigned Stock Return	Anniversary Date Stock Performance	Assigned Stock Return
Stock 1	1%	9%	-20%	-20%	-20%	-20%
Stock 2	2%	9%	-15%	9%	-15%	-15%
Stock 3	3%	9%	-10%	9%	-10%	-10%
Stock 4	4%	9%	-5%	9%	-5%	-5%
Stock 5	5%	9%	0%	9%	0%	9%
Stock 6	6%	9%	5%	9%	5%	9%
Stock 7	7%	9%	10%	9%	10%	9%
Stock 8	8%	9%	15%	9%	15%	9%
Stock 9	9%	9%	20%	9%	20%	9%
Stock 10	10%	9%	25%	9%	25%	9%
Interest for Year		9.0%		6.1%		0.4%

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

In Scenario 1, all stocks have underperformed the Index but all have a positive performance and are therefore assigned a return of 9%.

In Scenario 2, four stocks have a negative performance but only one has underperformed the Index. This stock is assigned its actual performance and the remainder are each assigned a return of 9%.

In Scenario 3, seven stocks have underperformed the Index of which four have a negative return. The actual performance is assigned to these four stocks and the remainder are each assigned a return of 9%.

The maximum return that may be earned over the four year investment term is 36% before tax (CAR 7.99%), 25.9% after tax (CAR 5.93%). The minimum return that may be earned is 0% (CAR 0.0%).



Investor Information

Performance 10 Account

How to proceed

1. Please read this brochure carefully.
2. Decide how much you wish to invest.
3. Complete the attached application form and submit by the closing date, 11 June 2010, at the latest.
4. Forward the application form, together with appropriate funds and documentation to one of our offices at:

DUBLIN Sandwith Street, Dublin 2. Tel: 1850 232 232

CORK 52 South Mall, Cork. Tel: 021 422 2609

GALWAY 4 Dockgate, Dock Road, Galway. Tel: 091 567 744

Minimum investment

The minimum investment in the Account is €15,000.

About KBC Bank Ireland

KBC Bank Ireland plc ("the Bank") is a wholly owned subsidiary of KBC Group, an integrated bancassurance organisation based in Brussels. The Bank is registered with the Companies Registration Office under registration number 40537. Its Value Added Tax number is 8F86824G. The Bank is a licensed credit institution regulated by the Financial Regulator.

KBC Bank Ireland plc. Sandwith Street, Dublin 2, Ireland. Tel: +353 1 664 6000 Fax: +353 1 664 6099

Following the progress of your investment

The Bank will write to you on an annual basis, informing you of the performance of your investment.

DATA PROTECTION

Details, information and personal data collected from you or from Third Parties in respect of your application, will be retained by the Bank and will be stored on computer and used for the purpose of processing your application for investment and administering any resulting service. You consent to the disclosure by the Bank of any information and personal data from you to its agents. You have the right to receive a copy of all personal data held by the Bank following a written request, and to have any inaccuracies in that personal data corrected in accordance with the provisions of Data Protection legislation. The Bank may monitor and record telephone conversations with you to assist in improving customer services.

DEPOSIT GUARANTEE SCHEME

Deposits with the Bank are covered under the terms of the Deposit Protection Scheme, which is administered by the Financial Regulator and is funded by authorised credit institutions. This scheme provides mainly for the protection of deposits by individuals and small companies and is irrespective of currency. Protection under the scheme guarantees 100% of all deposits held by one depositor at the Bank subject to a maximum total compensation payment of €100,000.

COMPLAINTS PROCEDURE

We aim to provide a friendly and efficient service to our customers and it is our policy to ensure that all your concerns are dealt with promptly. If you have any complaint, please contact either the intermediary who arranged this investment for you or your financial advisor at KBC Bank Ireland, Sandwith Street, Dublin 2. If you are dissatisfied with the outcome of our efforts to resolve your complaint you may refer your complaint to:

The Financial Services Ombudsman's Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo Call: 1890 88 20 90; Telephone (01) 6620899; Fax (01) 6620890. E-mail: enquiries@financialombudsman.ie.



Key Features

How does the Performance 10 Account work?

1. The Product Producer is:

KBC Bank Ireland plc, Sandwith Street, Dublin 2.

2. Brief Description of the Benefits of the Account:

The Performance 10 Account is a 4 year deposit based product offering 100% capital security at the Maturity Date. Interest on the Account is dependent on the future investment performance of each Stock in the Stock Portfolio. If the Stock Performance is equal to or greater than (1) zero or (2) the Index Performance, a fixed return of 9% is assigned to that Stock for the year. Each Stock that fails to satisfy this Investment Condition is assigned a return equal to its actual Stock Performance.

Interest earned at each Anniversary Date will be the average of the individual Stock returns. The maximum Interest that may be earned in any one year is 9%. The minimum Interest that may be earned in any one year is 0%. Interest payable on maturity of the Account will be equal to the sum of four annual Interest rate calculations over the four year investment term.

The minimum compound annual rate (CAR) is 0.0%.

3. Averaging:

The Account is structured to give a degree of protection against a negative movement in a Stock price at any Anniversary Date. The Final Price of each Stock at an Anniversary Date is the average of the official closing price on the Anniversary Date and on each of the four immediately preceding business days. This safeguards against a sharp fall in a Stock price on an Anniversary Date. Conversely, if there is a significant rise in a Stock price on an Anniversary Date, the averaging process will lower the Stock Performance that would otherwise be achieved.

For consistency, the Final Price of the Index at an Anniversary Date is also the average of the official closing Index level on the Anniversary Date and on each of the four immediately preceding business days.

4. Dividends:

Neither you, as an investor in the Account, nor the Bank hold securities which are constituents of the Stock Portfolio nor benefit from any dividends paid on those securities. The Performance 10 Account is suitable only as a capital growth investment.

5. Currency Risk:

The performance of the Account, which is denominated in Euro, is dependent on the performance of each Stock in the underlying Stock Portfolio. Interest is calculated according to each Stock return and there is consequently no exposure to exchange rates in the Account.

Where does my investment go?

Your proposed investment will be used, at the date of the investment, as follows:

- 100% of your investment will be held on deposit with the Bank. In the event that the Account does not generate any Interest during the investment term, you will only be entitled to the return of 100% of your investment.
- If Interest is payable on the Account, you will be entitled to the payment of such Interest after deduction of tax (if applicable).
- The Bank may enter into a swap arrangement with a third party whereby the Bank may agree to exchange the income stream generated by the deposit of your investment for such sums as may be necessary to pay any Interest payable on the Account. Any such swap arrangement made by the Bank will not affect the obligation of the Bank with regard to any Interest payable to you under the terms of issue of the Account.
- Any benefit that the Bank receives from your investment over and above the Interest that is payable to you under the terms of the Performance 10 Account will be for the Bank's own account. In the event that the Performance 10 Account is distributed through an appointed intermediary of the Bank, a distribution fee up to 3.0% of the investment sum will be payable to that intermediary. Any intermediary remuneration will not affect the allocation of your investment in the Performance 10 Account or any Interest payable to you under the terms of issue of the Performance 10 Account.

Do I have access to my investment?

Your investment is for the fixed term of the Account and is intended only for investors who do not require access to their investment prior to its maturity. No withdrawal may be made before the end of the Term. The ongoing cost of funding the underlying structure that will pay any interest to you on the Maturity Date means that the capital secure portion of the Account is payable only at the Maturity Date. During the investment term, it may be difficult to obtain reliable information about its value or the extent of the risks to which it is exposed.

What happens if I die before the Account matures?

In the event of the death of a sole investor or surviving joint account holder prior to the expiry of the Term, the Account will continue to the Maturity Date in the name of the executor or administrator. Alternatively, the Account may be redeemed prior to maturity, subject to normal probate regulations, at its realisable value (as determined by the Bank in its sole discretion) which may, after encashment fee, be lower than the initial investment amount.

What about tax?

Any Interest payable on maturity of the Account is subject to Deposit Interest Retention Tax ("DIRT") where applicable. DIRT is currently payable at 28% on any such interest. Tax relief provisions currently applying mean that, for certain investors, any Interest payable on maturity of the Account may be exempt from DIRT. It is your responsibility to obtain any tax relief that may apply. You should satisfy yourself in relation to Revenue reporting requirements and any implications of non-disclosure. Both the rate of tax and tax rules are subject to change without notice.



Terms and Conditions

The following documentation is required to be provided by personal investors for anti-money laundering and tax purposes:

- **Proof of Identity**

Certified copy of passport or drivers licence certified by any of the following: Garda, Accountant, Solicitor or designated body.

- **Proof of Address**

Two original utility bills, bank statements or revenue documentation as appropriate, less than 6 months old.

- **Verification of Personal Public Service Number**

Any one of: P60, P45, P21 Balancing Statement, payslip, Drug Payment Scheme card, European Health Insurance card, Tax Return Form, PAYE Notice of Tax Credits, Child Benefit Aware Letter/Book or Pension Book Social Services card.

Other documentation will be required for corporate, pension and charitable organisation applicants. Please refer to your financial advisor for more details.

1. Definitions

The following definitions apply to these Terms and Conditions and the contents of this brochure:

'Bank' means KBC Bank Ireland plc and its successors, assigns and transferees.

'You/your' means the person(s) (natural or corporate) depositing money in an account in accordance with these Terms and Conditions and includes their successors.

'Account' and 'Performance 10 Account' means the Performance 10 Series 3 Deposit Account.

'Term' means the duration of the Account which is 4 years commencing on 18 June 2010 ('the Start Date') and maturing on 18 June 2014 ('the Maturity Date').

'Anniversary Date' means 20 June 2011, 18 June 2012, 18 June 2013 and 18 June 2014.

'Stock Portfolio' means the following 10 stocks, each a 'Stock' with the following Bloomberg <Equity> tickers:

Anheuser-Busch InBev (ABI BB)	Sanofi-aventis (SAN FP)
Bayer (BAYN GY)	SAP (SAP GY)
BNP Paribas (BNP FP)	Telefonica (TEF SM)
France Telecom (FTE FP)	Total (FP FP)
GDF Suez (GSZ FP)	Vinci (DG FP)

'Index' means the EURO STOXX 50 Index (Bloomberg: SX5E <Index>).

'Start Price' means (1) the official closing price of each Stock on 18 June 2010 and (2) the official closing Index level on 18 June 2010.

'Final Price' means (1) the average official closing price of each Stock on an Anniversary Date and on each of the four preceding business days (5 observations in total) and (2) the average official closing Index level on an Anniversary Date and on each of the four preceding business days (5 observations in total).

'Stock Performance' means the Final Price of each Stock at each Anniversary Date relative to its Start Price, i.e. (Final Price – Start Price)/Start Price.

'Index Performance' means the Final Price of the Index at each Anniversary Date relative to its Start Price, i.e. (Final Price – Start Price)/Start Price.

'Investment Condition' means the Stock Performance is equal to or greater than (1) zero or (2) the Index Performance.

'Interest' means the gross interest calculated in accordance with Clause 5.

2. Availability

(a) The Account is open to persons (aged 18 or over) opening an account in their own name or joint accounts in joint names. Pension funds, companies, credit unions and other institutions may also open an Account. The minimum deposit is €15,000.

(b) The closing date for applications is 11 June 2010. The Bank accepts no responsibility for applications (i.e. completed application form(s) plus cleared funds and any other appropriate documentation if required) until they are physically received by the Bank. Applications will not be accepted after the closing date.

(c) All payments in relation to the Account will be denominated in Euro.

3. Account Opening Documentation

If you are not investing in the Account on an execution only basis or if you are not being advised by an authorised investment intermediary, you will receive a copy of the Bank's client account documentation which must be completed and returned to us before your application for this Account is processed. This is required in order to enable the Bank to fulfil its obligations in assessing the suitability of this product for your needs. In addition, you will need to satisfy the anti-money laundering requirements outlined above.

4. Your Investment

Your investment is placed in a fixed term deposit account in your name with the Bank who is the ultimate provider of the capital secure portion of this investment. The Bank undertakes to repay 100% of your original investment at the end of the Term and to pay Interest in accordance with Clause 5.

5. Interest

(a) Interest earned on the Account will depend on whether or not the Investment Condition is satisfied at each Anniversary Date.

(b) Each Stock that satisfies the Investment Condition will be assigned a fixed return of 9%. Each Stock that fails to satisfy the Investment Condition will be assigned a return equal to its actual Stock Performance.

(c) Interest earned at each Anniversary Date will be the simple average of the individual Stock returns.

(d) The maximum Interest that may be earned in any one year is 9%. The minimum Interest that may be earned in any one year is 0%.

(e) Interest payable on maturity of the Account will be equal to the sum of four interest rate calculations as determined in Clause 5(c) and applied to the capital sum invested in the Account.

(f) Interest earned on the Account will be dependent on fluctuations in financial markets that are outside the Bank's control. Historical performance is no indication of future return.

(g) In the event of a corporate or other action fundamentally affecting the availability or valuation of any Stock or of the Index, the Bank will be entitled to substitute the Stock or the Index or to make any adjustment that it deems appropriate in the calculation of Interest applicable to the Account.

(h) Any interest payable at maturity is subject to Deposit Interest Retention Tax where applicable.

6. Maturity

The proceeds (capital and any Interest earned) of your investment in the Account will be paid on 25 June 2014. The Bank will contact you before the Account matures, advising you of the forthcoming maturity date. If, for any reason, the Bank receives no specific instructions by the time the Account matures, the proceeds will be transferred to the Bank's demand deposit account in your name and the prevailing terms and conditions for the Bank's demand deposit account will apply.

7. Withdrawals

(a) Your investment is a fixed investment for the term of the Account and is intended only for investors who do not require access to their investment prior to its maturity. No withdrawal may be made before the end of the Term.

(b) In the event of the death of a sole investor or surviving joint account holder prior to the expiry of the Term, the Account will continue to the Maturity Date in the name of the executor or administrator. Alternatively, the funds may be withdrawn, subject to normal probate regulations, at the realisable value of the Account (as determined by the Bank in its sole discretion) which may be lower than the original amount invested.

8. Right to Terminate Contract

You have the right to cancel this contract prior to the Start Date of the Account. If you wish to cancel, written notice must be received in writing by KBC Bank Ireland plc, Sandwith St, Dublin 2 before 11 June 2010.

9. Variation

The Bank reserves the right to amend these Terms and Conditions during the Term of the Account where the Bank, in its absolute discretion, deems it necessary and appropriate or where there is a material legal, tax or regulatory change affecting these Terms and Conditions. Any such changes will be consistent with our obligation to act honestly, fairly and professionally in your best interests. We will notify you of any changes at least 30 days in advance of such changes taking effect.

10. Bank Remuneration

(a) Any benefit the Bank receives from your investment will be for the Bank's own account and will not affect any Interest payable to you under these Terms and Conditions.

(b) Other than in the event of early withdrawal, no fees, charges or expenses are levied by the Bank when processing your investment.

11. Confidentiality

The Bank observes a duty of confidentiality about your financial affairs. We will not disclose details of your account or your name and address to anyone else, other than to any confidentially appointed agents acting on our behalf or where:

- We are permitted or compelled by law to do so.
- Disclosure is made at your request and with your consent.

12. Unforeseen Events

(a) The Bank reserves the right not to proceed, for whatever reason, with this Account and to refund your investment.

(b) Neither the Bank nor its agent(s) will be liable for any loss you may suffer if the Bank or its agent(s) is prevented from providing services to you as a result of industrial action or other cause beyond the reasonable control of the Bank or its agent(s).

13. Representation

The Account is not sponsored, endorsed, sold or promoted by any of the companies included in the Stock Portfolio or by the Index sponsor, STOXX Limited. Neither any of these companies nor STOXX Limited has any obligation or liability in connection with the promotion or administration of the Account.

14. Information

(a) The Terms and Conditions represent the terms of the contract between you and the Bank. You acknowledge that your application is made on the basis of and is subject to these Terms and Conditions and that you have not relied on any representations or other information (whether oral or written) other than as set forth herein.

(b) All information that we supply to you and all communications with you will be in English. Information contained in this brochure is correct as of 22 April 2010.

15. Jurisdiction

The Terms and Conditions shall be governed by and construed in accordance with the laws of Ireland and the Courts of Ireland shall have exclusive jurisdiction to resolve any disputes in connection with these Terms and Conditions.

Application Form

Performance
10 Account



Please complete in block capitals and return along with your cheque made payable to KBC Bank Ireland plc. Prior to any transaction being entered into, a completed application form, together with the relevant documentation as specified in 'Terms and Conditions' must be received.

We hereby apply for the Stock Performance Account and for that purpose I/we hereby request you to open an account with KBC Bank Ireland plc in the name(s) of:

Primary Name:	Date of Birth:
Address:	
Contact No:	Email:
PPS No:	
Secondary Name:	Date of Birth:
Address:	
Contact No:	Email:
PPS No.	
I/We wish to invest € in the Performance 10 Account. Minimum investment is €15,000.	

Please tick the appropriate box: Personal Investment Pension Fund Company Account

Other; please specify:

I/We qualify for the following taxation classification: Please tick appropriate box: DIRT Other*

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

EXECUTION ONLY: I/We acknowledge that I/we have requested information on the Performance 10 Account and confirm that I/we do not wish to provide information in respect of my/our financial history and investment objectives to determine the suitability of this investment for my/our purposes but wish to proceed with the purchase of the Account on an execution only basis. I/We acknowledge that investments may fall as well as rise in value and that I/we have not received any advice from a regulated financial entity in respect of the Account.

Primary signature:	Secondary signature:
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Please make cheques payable/arrange funds transfer to KBC Bank Ireland plc

Account Details as follows:

Bank: Bank of Ireland

Account Number: 64496623

Account Name: KBC Private Banking

Address: 2 College Green, Dublin 2

Sort Code: 90-00-17

Account Reference: Client name/Performance 10 Account

NB: All transfers must include your name as a reference

DECLARATION: I/We hereby request and authorise you: (i) to open and administer an account for me/us with KBC Bank Ireland plc and (ii) to give effect until the end of the Term. I/We declare that (i) the details above are correct; (ii) I/we are over 18 and (iii) I/we understand and accept the Terms and Conditions set out in this brochure. I/We understand that (i) the investment will not be deemed to have been made until the application has been accepted and that, if and when accepted, the investment will commence on 18 June 2010; (ii) capital security is provided by the Bank; and (iii) if the investment is encashed before the Maturity Date, it may lose some or all of the money I/we put in.

Primary signature:	Date:
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Secondary signature:	Date:
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To receive Promotional Communications

From time to time, the KBC Bank Ireland Group* may notify you of promotional offers, competitions and information on further identified products and services.

The KBC Bank Ireland Group* offers individuals a wide range of credit /loan and insurance related products. The information given on this form may be used to send you marketing material or to electronically communicate with you or to telephone you about products and services available from the KBC Bank Ireland Group and carefully selected third parties.

In order to receive these communications, please tick this box:

If you later decide that you do not want to receive this information you can write to Marketing Department, KBC Bank Ireland plc, Sandwith Street, Dublin 2 or e-mail: marketing@kbc.ie

The KBC Bank Ireland Group* offers individuals a wide range of investment related products (including both business and personal related products). The information given on this form may be used to send you marketing material or telephone you about these products and services.

If you do not wish to receive this information please tick this box:

If you later decide that you do want to receive this information you can write to Marketing Department, KBC Bank Ireland plc, Sandwith Street, Dublin 2 or e-mail: marketing@kbc.ie

*The KBC Bank Ireland Group includes both KBC Bank Ireland plc and its subsidiaries.

For Office Use Only:	Ref:
Financial Advisor:	A.C. <input type="text"/> T.O.B. <input type="checkbox"/>
Address:	Other:
<input type="text"/>	

About KBC Bank Ireland

KBC Bank Ireland is a wholly owned subsidiary of KBC Group, an integrated bancassurance organisation headquartered in Brussels, catering mainly for retail customers, small and medium-sized enterprises and private banking clientele. It holds leading positions in its key markets of Belgium and Central Europe as well as a selective presence in the rest of the world.

KBC Bank Ireland has a strong presence in Ireland where it has been operating for over 30 years providing lending and investment services. Our principal place of business is in Dublin with offices in Belfast, Cork, Galway and Limerick. Our strategic objective is to be an independent, midsized bank offering specialised products to personal and corporate customers.



www.kbc.ie

Banking for Business and People