

KBC

Lock-In 4 Account



Banking for Business and People

Member of the KBC group

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Potential High Return

Investors will earn interest of 8% each year (referred to as a 'coupon') if the Final Price of all Stocks in the Portfolio at each Year End is at or above 60% of their Start Prices. The maximum potential return is therefore 32% before tax (7.19% CAR) and 23.04% after tax (5.32% CAR) if this Condition is satisfied at all four Year Ends.

Step Down Protection

If one of the Stocks in the Portfolio is below 60% of its Start Price at a Year End, but all of the other 14 Stocks are above 60%, a coupon of 4% will be earned. This will partly protect the return if one of the Stocks falls below the 60% barrier at a Year End.

Blue Chip Stock Portfolio

All of the stocks in the Lock-In 4 Account are large blue chip non-financial companies with market capitalisations ranging from €10 billion to €80 billion.

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.



Investment Rationale

- The financial crisis has precipitated not only a shortage of credit for everyday business activity but a process of deleveraging as consumers and investors reduce their borrowing in response to recessionary economic conditions. While the extent of the slowdown is difficult to predict, the current consensus is that overall economic activity in Europe and the United States will continue to contract throughout 2009.
- A consequence of the shortage of liquidity and the heightened uncertainty in financial markets has been a dramatic increase in 'volatility' i.e. the magnitude (either up or down) in the daily price movement of securities. This has served to reinforce investors' need to manage downside risk by limiting the amount of capital loss to which they might be exposed.
- In Euro terms, European stock markets have on average fallen by 49% and the US market by 43% from their high points reached in October 2007. Notwithstanding a strong rebound of 26% and 17% respectively since 9 March 2009, there is still a high degree of uncertainty about the outlook for economic recovery. The Lock-In 4 Account is structured to allow that stock prices may fall back again but, at the same time, to offer the potential to earn a positive return even if this occurs.
- The Lock-In 4 Account offers not only 100% capital security but the potential to earn a high annual coupon that is not dependent on an increase in stock prices. If the Final price at each Year End of all 15 Stocks is at or above 60% of their respective Start Prices, you will earn 8% for that year. If the Final Price of one Stock is below 60% of its Start Price at a Year End, you will earn 4% for that year. The sum of all earned coupons will be paid at the end of the four year term.

The Stock Portfolio



With 45% of sales in France, Carrefour operates in about 30 countries in Europe, Latin America and Asia and is the second largest retail group in the world (behind Wal-Mart). It has about 15,000 stores worldwide trading under several names including Carrefour (hypermarkets), Champion (supermarkets), Shopi and Marché Plus (convenience stores), Dia and Ed (discount stores) and Promocash (cash-and-carry stores).

DAIMLER

Although best known as a car maker under the Mercedes, Maybach and Smart brands, Daimler is the world's leading producer of commercial vehicles with its Freightliner, Fuso, Mercedes-Benz and Sprinter brands. It bought Chrysler in 1998 for \$37 billion but sold 80% of it in 2007 for \$7.4 billion. The company also has a 15% stake in EADS, the European aerospace and defence consortium.



The world's largest logistics group, it has expanded its operations since privatisation in 1995 through acquisitions including DHL in 2002, Airborne Express in 2003 and Exel in 2005. It retained a controlling 50% stake in Deutsche Postbank until September 2008 when it sold 30% to Deutsche Bank which has first option to acquire the remainder.



The company is the largest provider of data storage systems in the world. Its customers range from banks and manufacturers to Internet service providers and government agencies who use EMC's systems to securely store and retrieve massive amounts of information. Founded in 1979, the company has grown both organically and through the acquisition of over 40 companies in the last 15 years.



US based but operating worldwide, the company operates in six diverse business sectors with products ranging from power plants to household appliances; aircraft engines, generators and turbines to lighting and medical imaging equipment. GE is a major player in commercial and consumer finance, equipment financing and leasing and also owns the NBC television network.



Founded in 1978 in Atlanta, Georgia, the company is the largest home improvement retailer in the United States targeting the do-it-yourself and professional markets. With about 2,200 stores in the US, it also operates across Canada and in Mexico and China. In 2007, it sold its wholesale construction supply business, HD Supply, to fund a stock repurchase estimated at \$40 billion.



Following the acquisition of Scottish Power in 2007 and Energy East in the northeast United States in 2008, this Spanish utility company is now one of the four largest energy companies in the world. Through Iberdrola Renovables, it is the world's largest owner of wind farms although it principally operates nuclear, hydroelectric and fossil fuel power stations. It also provides energy engineering, property and telecommunication services.



The world's largest semiconductor manufacturer, its major products include microprocessors, chipsets, embedded processors and microcontrollers, flash memory and graphics products. It is best known as the producer of microprocessors for personal computers (Pentium, Itanium, Core 2 Duo).



Headquartered in France, the company is the number one producer of cement and aggregates in the world and the number three producer of concrete and gypsum. Present in 76 countries, the company has over 2,000 production sites and more recently has been extending its presence in the United States, Egypt and India.



Known as Merck Sharp & Dohme outside the US, the company is one of the largest pharmaceutical companies in the world. Its biggest selling drugs treat high cholesterol, hypertension, heart disease, asthma and osteoporosis. The company also makes vaccines for diseases such as measles, mumps, hepatitis, shingles and cervical cancer. It recently agreed to acquire Schering-Plough for \$41 billion.



The company is the world's largest manufacturer of mobile telephones. It has three operating divisions: handheld device manufacturing, consumer Internet services and supply chain and sales management. Navteq is Nokia's mobile navigation system and Nokia Siemens Networks is its wireless network products business operated in partnership with Siemens.



Headquartered in Paris, the company has worldwide operations in five business sectors: flat glass manufacture for buildings, vehicles and solar energy panels; high performance ceramic and polymer materials that withstand extreme heat or pressure; gypsum, insulation, plumbing and piping construction products; building materials distribution in France and the UK and glass containers for the food and beverage industry.



Formed in 1994 through the merger of several state-owned phone companies, the company operates landline services in Italy, mobile phone services under the name TIM in Italy and Brazil (where it is market leader) and broadband services in Italy, France, Germany, and the Netherlands under the brand Alice. It also owns a stake in Telecom Argentina and controls one of the main Italian TV networks, Telecom Italia Media.



New York based media and entertainment conglomerate formed by the merger of Time and Warner Communications in 1990 and kept its name when bought by America Online in 2001. Its operations span film (Warner Bros.), television (HBO, Turner Broadcasting and CNN), cable TV (Time Warner Cable, second biggest cable operator behind Comcast), publishing (Fortune, People, and Time), and internet services (AOL).



A multinational French company that is the world's largest water company, one of the world's largest waste management companies, a leading manager of heating and cooling systems, and a top European provider of bus, light-rail and rail transport across 25 countries.





Investment Returns

KBC Bank Ireland provides 100% capital security on the Account which offers the potential to earn a coupon of 8% at each Year End if all 15 Stocks are at or above 60% of their Start Prices. A coupon of 4% will be earned at each Year End if the Condition is satisfied for 14 of the Stocks. Otherwise, no coupon will be earned in respect of that year. The total of all earned coupons will be paid at maturity (maximum 32%, CAR 7.19%; minimum 0%, CAR 0.0%).

The table below illustrates how potential returns are calculated, based on a set of hypothetical circumstances.

Table 1: Illustrated Calculation of Investment Returns

	Scenario 1		Scenario 2		Scenario 3		Scenario 4	
	Stocks meeting Condition	Coupon Earned	Stocks meeting Condition	Coupon Earned	Stocks meeting Condition	Coupon Earned	Stocks meeting Condition	Coupon Earned
Year 1	15	8%	14	4%	15	8%	15	8%
Year 2	12	0%	14	4%	13	0%	15	8%
Year 3	13	0%	14	4%	14	4%	14	4%
Year 4	13	0%	11	0%	15	8%	14	4%
Total Return	8%		12%		20%		24%	
CAR Before Tax	1.94%		2.87%		4.66%		5.53%	
Return After Tax	5.76%		8.64%		14.40%		17.28%	
CAR After Tax	1.41%		2.09%		3.42%		4.07%	

Source: KBC Bank Ireland

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



Investor Information

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, 28th August 2009, 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 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 for the protection of deposits 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 Lock-In 4 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 Lock-In 4 Account is a 4 year deposit based product offering 100% capital security at the Maturity Date. The return on the Account is dependent on the future investment performance of each Stock in the Stock Portfolio. A gross coupon of 8% will be earned at each Year End if the Final Price of each Stock in the Portfolio is equal to or above 60% of its Start Price. A gross coupon of 4% will be earned at each Year End if all but one of the Stocks in the Stock Portfolio are equal to or above 60% of their Start Prices. Otherwise no coupon will be earned in respect of that year.

The minimum compound annual rate is 0.0%.

3. Averaging:

The Account is structured to give a degree of protection against a negative movement in a Stock price on any Year End. The Final Price at any Year End is the average of the official closing price of each Stock on the Year End and on each of the four immediately preceding business days. This safeguards against a sharp fall in a Stock price on a Year End. Conversely, if there is a significant rise in a Stock price on a Year End, the averaging process may reduce the chance of a coupon being earned.

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 Lock-In 4 Account is suitable only as a capital growth investment.

5. Currency Risk:

The performance of each stock is calculated according to the change in its nominal price and there is consequently no exposure to exchange rates within 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 Lock-In 4 Account will be for the Bank's own account. In the event that the Lock-In 4 Account is distributed through an appointed intermediary of the Bank, a distribution fee equal 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 Lock-In 4 Account or any Interest payable to you under the terms of issue of the Lock-In 4 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 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.

'Account' means the Lock-In 4 Deposit Account.

'Year End' means 6 September 2010, 5 September 2011, 4 September 2012 and 4 September 2013.

CARREFOUR	CA FP
DAIMLER	DAI GY
DEUTSCHE POST	DPW GY
EMC	EMC UN
GENERAL ELECTRIC	GE UN
HOME DEPOT	HD UN
IBERDROLA	IBE SM
INTEL	INTC UW
MERCK	MRK UN
LAFARGE	LG FP
NOKIA	NOK1V FH
SAINT GOBAIN	SGO FP
TELECOM ITALIA	TIT IM
TIME WARNER	TWX UN
VEOLIA ENVIRONNEMENT	VIE FP

'Condition' means that the Final Price of a Stock at any Year End is at or above 60% of its Start Price.

'Start Price' means the official closing price of each Stock on the Start Date.

'Final Price' means the average of the official closing price of each Stock on a Year End and on each of the four preceding business days.

'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.

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

'Term' means the duration of the Account, which is 4 years commencing on 4 September 2009 ('the Start Date') and maturing on 4 September 2013 ('the Maturity Date').

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 28 August 2009. 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 pay Interest in accordance with Clause 5.

5. Interest

(a) Interest payable on the Account will be determined at each Year End. Such interest earned is referred to as a 'coupon' in this brochure and these Terms & Conditions.

(b) A coupon of 8% will be earned at each Year End if the Condition is satisfied for all 15 Stocks. A coupon of 4% will be earned at each Year End if the Condition is satisfied for 14 of the Stocks. Otherwise, no coupon will be earned in respect of that year. The total of all earned coupons will be paid at maturity.

(c) 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.

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

6. Maturity

The proceeds of your investment will be paid on 11 September 2013. 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 28 August 2009.

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 encashment, 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. The companies have no 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 9 July 2009.

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



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.

I/We hereby apply for the Lock-In 4 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 Lock-In 4 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 Lock-In 4 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/Lock-In 4 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 4 September 2009; (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: _____
Secondary signature: _____	Date: _____

To receive Promotional Communications

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

The KBC 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 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, Sandwith Street, Dublin 2 or e-mail: marketing@kbc.ie

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, Sandwith Street, Dublin 2 or e-mail: marketing@kbc.ie

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

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

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, mid-sized bank offering specialised products to personal and corporate customers.



www.kbc.ie

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