

SPECIAL TERMS AND CONDITIONS FOR

ECB Tracker Deposit Account and ECB Tracker Deposit Account - Series II

(Please note that these Special Terms and Conditions apply in addition to the General Terms and Conditions and the Brochures)

1. Definitions

In these Special Terms and Conditions, the following terms shall bear the following meanings:

Account means an ECB Tracker Account or an ECB Tracker Account - Series II (as the case may be) opened by you with us and governed by these Terms and Conditions, and Accounts means any and all of them; and

Special Terms and Conditions means the special terms and conditions for the Accounts herein contained.

2. Maintaining and Closing Accounts

2.1 Applications for new Accounts are no longer accepted. The Account is only available to you as a personal customer.

2.2 ECB Tracker Deposit Account

(a) You are only permitted to hold one ECB Tracker Deposit Account and the Account can only be conducted in your sole name.

(b) The Account is open for subscriptions until 31st August 2006 ("Closing Date") and you may continue to deposit to your Account (up to a maximum deposit of €50,000) until the Closing Date. After the Closing Date, no further deposits may be made to the Account.

(c) The Account will mature on 31 December 2008. Unless the Bank receives instructions from you on or before the maturity date, the Account will revert to a demand deposit account and will be subject to a fixed interest rate of 1% per annum (Compound Annual Rate).

2.3 ECB Tracker Deposit Account - Series II

(s) The Account can be conducted in joint names. You can only be a party to one sole and one joint Account or two joint Accounts but in any event you cannot be party to more than one

sole Account. You can request that we accept the instruction of only one of the joint Accountholders to operate the Account.

(b) The Account is open for subscriptions until 28 February 2007 ("Closing Date") and you may continue to deposit to your Account (up to a maximum deposit of €50,000) until the Closing Date. After the Closing Date, no further deposits may be made to the Account

(c) The Account will mature on 31 December 2008. Unless the Bank receives instructions from you on or before the maturity date, the Account will revert to a demand deposit account and will be subject to a fixed interest rate of 1% per annum (Compound Annual Rate).

2.4 On the death of a sole Accountholder, the balance can be repaid subject to presentation of the Death Certificate and Grant of Probate/Administration. On the death of a joint Accountholder, in some cases we may not be permitted to pay money from the Account to the surviving accountholder(s) until we are furnished a Certificate of Clearance from Inheritance Tax.

3. Payments from your Account

3.1 You may withdraw all or part of the balance on your Account at any time on demand, subject to clearance of any cheque lodged to the Account.

3.2 No standing orders or Direct Debits are permitted on your Account.

3.3 You may not create a debit balance on your Account, if you require an account with an overdraft or other loan facilities, please discuss this requirement with us.

3.4 We may provide you with access to our Direct Banking Services eBanking and our 24/7 Telephone Banking Service. Before you can use

either of these services you will have to agree to the applicable Special Terms and Conditions that apply to each service. Those Special Terms and Conditions describe how a payment can be made by you, what information you must give to us to make a payment and how to keep your Payment Instrument safe and secure. Not all facilities offered through our Direct Banking services are applicable to all Accounts. Our Direct Banking services are subject to periods of routine maintenance.

4. Interest/Variation

4.1 Following the maturity date (31 December 2008), interest is payable on an Account at a fixed interest rate of 1% per annum. Details of the interest rate which applied to your Account prior to maturity are available from the Bank on request.

4.2 Interest on cleared credit balances will be calculated on a daily basis and will be credited to the Account annually on the last working day of December.

4.3 We may, from time to time in accordance with Clause 6 of the General Terms and Conditions, vary the rates of interest payable on Accounts. Information about savings interest rates may be obtained from any Bank branch.

5. Termination

This Agreement is of indefinite duration i.e. it will continue until you or we terminate it in accordance with Clause 4 of the General Terms and Conditions.