

# Notification to Bank of Ireland Customers

We would like to advise customers of changes to the cross border handling fees (Personal and Business Credit and Debit Cards), Credit Card Agreement Terms and Conditions (Personal Credit Cards and Visa Business Credit Cards) and Third Level Student Current Account Terms and Conditions. These changes will come into effect on 2nd July 2014.

## Cross Border Handling Fees have been amended as follows:

Products	Transaction Types	Existing Cross Border Handling Fee	New Cross Border Handling Fee effective from 02/07/14
<b>Personal Credit Cards (all products) Visa Business Cards and Gold Visa Business Cards</b>	All Purchase Transactions		
	Cash Advance Transactions	1.75% of transaction value	2.25% of transaction value
<b>Visa Debit Cards - Personal and Business Current Accounts</b>	All Purchase Transactions	1.75% minimum €0.46 (minimum €0.10 for contactless), maximum €11.43 per transaction	2% of transaction value, maximum €11.43 per transaction

A cross border handling fee does not apply to transactions in euro within the EU and certain non-EU countries to which the relevant EU regulations apply.

## Personal Credit Card, Visa Business Card, Gold Visa Business Card and Student Current Account Terms and Conditions have been amended as follows:

### (1) Personal Credit Card Agreements (excluding Student, Affinity and Gold Affinity credit cards)

#### Interest Free Periods - Cash advances:

There is no interest free period for cash advances, cash advance fees or cross border handling fees and we will charge interest from the date the cash advance transaction is posted to the Account, unless your account is in credit to fully meet the cash advance, cash advance fee and (or) the cross border handling fee.

**Cross Border Handling Fees: Purchases:** You will not be charged interest on cross border handling fees incurred in conjunction with a purchase if you repay us everything you owe us on the Account as shown on a monthly statement. **Cash Advances:** There is no interest free period for cross border handling fees and we will charge interest from the date the transaction is posted to the Account.

### (2) Personal Credit Card Agreements (all products)

#### Disputed or Unauthorised Transactions:

Where any unauthorised transaction arises as a result of any fraud by you, or because you have failed intentionally, or because of gross negligence on your part, to fulfil your obligations under these Conditions of Use, you shall be liable for the full amount of such unauthorised transactions.

### (3) Visa Business Card Agreement and Gold Visa Business Card Agreement

#### Return of Card and Termination

The Bank may at any time reduce or cancel (a) the Overall Credit Limit or (b) the Individual Credit Card Limit or (c) both or (d) any undrawn part of either or both limits without cancelling the Agreement or a Card. If the Bank so reduces or cancels a credit limit, the Customer must ensure the Account concerning the Card is funded (where necessary) to meet any future payment transaction carried out using a Card. The Bank will usually notify the Customer in advance before it so reduces or cancels a credit limit (but the Bank reserves the right to do so without prior notice and to notify the Customer promptly after it reduces or cancels a limit where the Bank considers the circumstances make it reasonable to do so).

#### Fees

A cross border handling fee will not apply to transactions in euro within the EU and certain non-EU countries, for further information log onto [www.bankofireland.com](http://www.bankofireland.com). The Bank charges a Cross-Border Handling Fee of 2.25% of the transaction for all other transactions.

#### Disputed or Unauthorised Transactions

Where any unauthorised transaction arises as a result of any fraud, or an intentional or grossly negligent breach of these conditions of use, by either the Customer or Cardholder or an employee or agent of either of them, they shall be liable for the full amount of such unauthorised transactions.

### (4) Third Level Student Current Account

You can hold only one Third Level Student Current Account in your lifetime (unless we agree otherwise in writing).

If you do not accept the above changes to the Terms and Conditions of your Account, you may end your contract with us. To do this you must first pay us money, interest, fees, charges and Government Duty (if any) that you owe concerning your Account. If you do not ask us to end your contract, you will be deemed to have accepted the changes on this effective date: 2nd July 2014.

New terms and conditions are available at [www.bankofireland.com](http://www.bankofireland.com) from the 2nd May 2014.

**Bank of Ireland** 

For small steps, for big steps, for life