

Notification to Bank of Ireland Customers

Changes to Personal Credit Card Terms and Conditions

We would like to advise Personal Customers of changes to their Terms and Conditions which will come into effect on the 13th February 2015.

Personal Credit Card Terms and Conditions have been amended as follows:

Clause 11 – Amended

Payments to your Account

- (e) You are not permitted to have a credit balance in excess of €20,000 on the Account and no payments should be made that would place the Account in credit above €20,000. At its complete discretion the Bank may process such payments but, if requested to do so by the Bank, you hereby agree to reduce any such credit balance in accordance with the Bank's request.

Clause 15 – Amended

Retailers

- 15 You may use the Credit Card in conjunction with the PIN at a Payment Machine. To authorise a transaction the Cardholder must enter the PIN on the PIN pad attached to the Payment Machine. The amount of the transaction must be confirmed with the retailer at the time of authorisation. The PIN shall not be required to authorise a telephone, mail order or internet transaction, generally known as a cardholder not present transaction. The 3D Secure Password will be required to authorise online credit card transactions with participating merchants.
- 15.1 If we authorise a payment for you to a Retailer this will immediately reduce the available credit on your Account by the payment amount.
- 15.2 Some Retailers will apply for a pre authorisation for a payment when you give them your Card number (for example, if you hire a car or book a hotel room). The pre authorisation amount will reduce the available credit on your Account.

We would like to remind customers that, where we notify you of any changes to the Terms and Conditions of your Account that you do not wish to accept, you may end your contract with us. However, before you can do this you must first pay us any money, interest, fees, charges and Government Duty that you owe in connection with your Account. If you do not ask us to end your contract, you will be deemed to have accepted the changes on their effective date. In this instance the effective date of the changes is 13th February 2015.

Bank of Ireland 

For small steps, for big steps, for life