

# Notification to Bank of Ireland 365 Phone, Online and Mobile Banking Customers

## SEPA Changes to 365 Terms and Conditions

We would like to advise customers that for the purposes of the implementation of the SEPA (Single Euro Payments Area) regulation, the following information has been added to your 365 Terms and Conditions and will come into effect on 25th November 2013:

### Direct Debit Services

- ▶ Where your direct debit operates under the SEPA Direct Debit Scheme, we will provide a series of Direct Debit Services which will allow you to manage your direct debit payments. These new provisions appear under clause 10 in the Terms and Conditions.

### Changes to Money Transfers

References to SEPA and the following payment types have been updated where appropriate across the Terms and Conditions:

- ▶ SEPA Transfers are electronic payments of euro by you from your Account to a designated account within the SEPA Zone. These include payments formerly known as Domestic Transfers and certain International Transfers.
- ▶ International (Non SEPA) Transfers are non-euro electronic payments by you from your account to a designated account outside the Republic of Ireland or a euro payment to a designated account outside the SEPA zone. These include certain payments formerly known as International Transfers.
- ▶ We have also added to the Terms and Conditions to allow any reference to the use of a sort code and account number to now include a reference to the use of a BIC and IBAN as required when making or receiving SEPA transfers.

### Additional Changes to Terms and Conditions

In addition to the SEPA changes set out above, the following change will be made to your Terms and Conditions:

- ▶ We have called out the intentional breach of Terms and Conditions in clause 14.3 (c) to bring customer liability in line with the Payments Services Regulations – “14.3 (c) We have no obligation to compensate you or anyone else for any loss or expense caused because you intentionally or with gross negligence breach these terms and conditions. For example, the accidental or deliberate disclosure of your 365 PIN or other security device.”

We would like to remind customers that, where we notify you of any changes to the Terms and Conditions that you do not wish to accept, you may, without charge, end your use of 365 Phone, Online and Mobile Banking by notifying us on 0818 365 365. If you do not notify us that you wish to end your use of 365 Phone, Online and Mobile Banking, you are deemed to have accepted the changes on their effective date. In this instance, the effective date of the change for 365 Phone, Online and Mobile Banking is 25th November 2013.

A copy of this press notice and the updated Terms and Conditions will be available on [www.bankofireland.com/365-terms-and-conditions](http://www.bankofireland.com/365-terms-and-conditions) from 25th September 2013.

**Bank of Ireland** 

For small steps, for big steps, for life