

Deposit Account Card

Terms and conditions

1.0 Definitions

- 1.1 “Cardholder” means the person to whom the Card is issued and named.
- 1.2 “Accountholder” means the person(s) whose name(s) the account is opened in.
- 1.3 “the Account” refers to the Deposit Account and means the account in respect of which the Card is issued.
- 1.4 “Bank” means The Governor and Company of the Bank of Ireland, having its Head Office at 40 Mespil Road, Dublin 4, Ireland, and its successors, assigns and transferees.
- 1.5 “Ireland” means the Republic of Ireland.
- 1.6 “PIN” means the personal identification number issued to the Cardholder which is required at an Automated Teller Machine (ATM).
- 1.7 “Banking Day” means the periods of time in any one day during which the Bank is open for business in Ireland, and “non-Banking Day” shall be construed accordingly.

2.0 The Card

- 2.1 The Card is subject to the Terms and Conditions of Use set out herein (“Terms and Conditions”) and the same may be varied from time to time by the introduction of new conditions or varying or amending of existing conditions in accordance with these Terms and Conditions.
- 2.2 The Card shall be for the sole use of the person named thereon (“the Cardholder”).
- 2.3 The Card may be used in conjunction with the PIN at the counter in any Bank of Ireland branch that provides cash services and may be requested for additional identification at Bank of Ireland ATMs to avail of certain services of such ATM machine.
- 2.4 Where a Card has been forwarded to the Cardholder by post, the Bank may require that the Cardholder first validate and activate the Card at an ATM (or such other form of activation as may be prescribed by the Bank from time to time) (“Card Activation”). A requirement of Card Activation shall be clearly indicated by the Bank in the communication accompanying the Card, and these instructions must be followed by the Cardholder. It shall be the sole responsibility of the Cardholder to successfully complete Card Activation and the Cardholder shall not attempt any other transactions with the Card prior to Card Activation.
- 2.5 The use of Card to make a cash withdrawal from an ATM is subject to both transaction and daily limits. Transaction limits can vary from financial institution to financial institution and from time to time. The daily limit will be determined by the Bank and may vary from time to time. Details of the daily limit are available from your local branch. Depending on the transaction limit, it may be necessary in some cases for a Cardholder to carry out more than one transaction to avail of the daily limit.
- 2.6 The Bank may refuse to act on any instruction received in respect of any ATM services without liability to the Cardholder where sufficient cleared funds are not available.

- 2.7 Where any transaction is effected by the Bank in accordance with the Cardholders instructions, and any unique identifier (e.g. Sort code, Account Number, BIC or IBAN) as supplied by the Cardholder, but where instructions or unique identifier supplied is incorrect the Bank shall have no liability to the Cardholder in respect of such transaction. The Bank will however make all reasonable efforts to recover the funds involved in such transaction. The Bank may charge the Cardholder in respect of all reasonable costs incurred in recovering the funds on behalf of the Cardholder.

3.0 The Cardholder

- 3.1 The Cardholder shall sign the Card immediately on receipt.
- 3.2 The Cardholder must keep secret the PIN, must not record the PIN in a form that would be intelligible or otherwise accessible to a third party if access is gained to such a record, and must not record the PIN on any item which the Cardholder usually keeps or carries with the Card.
- 3.3 The Cardholder shall take all reasonable care and precaution in the custody of the Card and ensure that the Card is not lost, mislaid, stolen or used in an unauthorised or irregular manner.

4.0 Payment

- 4.1 Subject to condition 5.1, the Bank may debit the Account with all amounts disbursed by the use of the Card.
- 4.2 The Cardholder is responsible for ensuring the correctness and accuracy of all payment instructions and the Bank does not accept any responsibility or liability in respect of the same.

5.0 Loss, theft or other misuse

- 5.1 The Cardholder shall without undue delay notify the Bank branch issuing the Card or telephone 1850 333 333 (or +353 1 289 37 37 from abroad) if the Card is lost, mislaid or stolen or used in an unauthorised or irregular manner. You may advise us free of charge via the Freephone number listed on our website www.bankofireland.com If such notification is given orally, it must, if requested, be confirmed in writing to the Bank within 7 days (or 21 days from abroad) from the date of oral notification. If notification is received orally, it shall be treated as taking effect from the time of oral notification. Once notification is given in accordance with this condition, the Card must not be used subsequently by the Cardholder.
- 5.2 Where any unauthorised transactions have resulted from the loss, theft or misappropriation of the Card or PIN and where such loss, theft or misappropriation was reported to the issuer of the Card without undue delay the Cardholder will be liable for such unauthorised transactions up to a maximum of €50. Where any such unauthorised transactions arise as a result of any fraud or gross negligence on the part of the Cardholder, the Cardholder shall be liable for the full amount of such unauthorised transactions. If the loss, theft or misappropriation of the Card was not detectable to you then

you will have no liability for any unauthorised transactions except where you have acted fraudulently.

- 5.3 Other than in the case of any fraud or gross negligence on the part of the Cardholder, the Cardholder shall not be liable for any transactions carried out after the Cardholder has notified the Bank of the loss, mislaying or theft of the Card or its unauthorised or irregular use.
- 5.4 In the event we suspect or detect any fraud or unauthorised activity on your Account, we will advise you and/or the relevant Cardholder via phone call, SMS message or email as appropriate. If we deem it necessary we may block your Account and/or any Card issued on the Account and will advise you and/or the relevant Cardholder of the block and how it may be removed.

6.0 Fees and charges

- 6.1 The Bank will charge to the Account the amount of any fees and charges, together with the amounts of any Government Duty, payable in respect of the Card and associated transactions. Full details of fees and charges (if any) applicable are available at any branch of the Bank. Government duty will be debited to the Account on such date or dates as the Bank may decide.
- 6.2 The Bank reserves the right at all times to vary any and all applicable fees and charges, by giving notice thereof to the Cardholder by whatever means allowed by law or regulation the Bank, in its discretion deems appropriate.
- 6.3 Any amount charged to the Account arising from the use of the Card in an ATM to make a cash withdrawal other than euro, will be converted into euro, at the exchange rate determined by the Bank on the date such transaction is debited to the Account. The amount charged to the Cardholder in respect of non-euro ATM transactions, other than 365 Cash in Northern Ireland or any Cirrus transaction may include a commission. Cirrus ATM transactions undertaken in euro in the EU and certain non- EU countries to which the relevant EU regulations apply will be charged at the same rates as applied to ATM transactions undertaken in Ireland. All other Cirrus ATM transactions will attract a cross border handling fee.
- 6.4 Full details of all fees and charges can be found in our Schedule of Fees and Charges for Personal Customers (available online at www.bankofireland.com or from any Bank of Ireland branch)

7.0 Joint account(s)

- 7.1 Where a Card is issued in respect of an Account maintained by two or more persons then each such person shall be jointly and severally liable for any indebtedness created or extended by the use of the Card and shall so remain liable notwithstanding any cancellation of the Card or determination of the mandate for the operation of such Account.

8.0 Termination, cancellation, blocking or failure of the Card

- 8.1 The Cardholder may terminate this Agreement at any time on notice to the Bank.
- 8.2 The Bank may terminate this Agreement at any time on two months notice to the Cardholder.
- 8.3 In addition to the general right to terminate as set out above, and without any liability to the Cardholder, the Bank may terminate this Agreement or, at the discretion of the Bank, may immediately block the use or operation of the Card in circumstances where;
- (a) the Bank is made aware of the death, bankruptcy or other act of insolvency of the Cardholder;
 - (b) the Cardholder has failed security checks in a manner that the Bank deems unacceptable;
 - (c) there is a reasonable suspicion of unauthorised or fraudulent activity on the Card; or
 - (d) there has been a breach of these terms and conditions by the Cardholder.
- Where the Card is so closed or blocked, the Cardholder will be notified and, where the Card is blocked, the Cardholder will be advised as to how the block may be removed.
- 8.4 The Bank will not be liable for any delay or failure in performing any of its obligations in respect of the use of the Card where such delay or failure arises directly or indirectly from an Act of God, civil disturbance, industrial dispute or any circumstances beyond the Bank's control.
- 8.5 The Bank shall not be obliged to provide ATM facilities at all times or during any particular hours and may withdraw or terminate such facilities. The Bank shall not be liable for any delays, interruptions, errors or failures in the provision of the ATM services or any of them not within the reasonable control of the Bank, including force majeure, those caused by failure or fluctuation of electrical power, industrial action, industrial disputes, breakdown or other malfunctions of technical equipment including software; additionally the Bank shall not be liable in any respect for any loss or damage arising from the non availability, non-functioning, failure or malfunctioning of an ATM, the ATM services or any of them or otherwise in connection therewith.

9.0 Amendment of terms & conditions

- 9.1 The Bank reserves the right at all times to introduce new Terms and Conditions and to vary or amend the existing Terms and Conditions by giving notice thereof to the Cardholder by whatever means allowed by law or regulation the Bank, in its discretion deems appropriate, in which circumstances the Cardholder shall be free to dissolve this contract with the Bank and if so doing shall forthwith discharge all and any outstanding liabilities to the Bank in respect of the Account. In the absence of any prior notice to the contrary, the Cardholder will be deemed to have accepted such revised Terms and Conditions with effect from their notified effective date.

10.0 Identification

- 10.1 To ensure compliance with its obligations under law and regulations concerning the prevention of money laundering and terrorist financing and to comply with taxation requirements, you may be required to produce to us satisfactory evidence as to your identity, current permanent address, the source of the funds lodged or proposed to be lodged to the Account and your PPSN.

11.0 Waiver

- 11.1 No time or indulgence which the Bank may extend to the Cardholder nor any waiver by the Bank of any breach of any term or condition of these Terms and Conditions of Use shall affect the Bank's rights and powers hereunder.

12.0 Disputes or unauthorised transactions

- 12.1 In the case of a dispute between a Cardholder and the Bank regarding a Card transaction, the books and records kept by or on behalf of the Bank (whether on paper, microfilm, by electronic recording or otherwise) shall, in the absence of manifest error, constitute sufficient evidence of any facts or events relied on by the Bank in connection with any matter or dealing relating to the Card. In respect of any transaction, use of the PIN, in conjunction with the Card, shall be taken as conclusive evidence that the relevant transaction was carried out by the Cardholder.

13.0 Jurisdiction

- 13.1 These 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 herewith.
- 13.2 The English language is and will be used for the purpose of interpreting these Terms and Conditions and for all communication in connection with a Card.

14.0 Making a complaint

- 14.1 We want to provide you with excellent service at all times and hope we do not give you grounds for complaint. However, if you wish to make a complaint you may do so by writing to us at Group Customer Complaints at the address listed on the complaints page of our website (www.bankofireland.com). You can also inform your bank branch or any branch near you about your problem. You also have the choice to make the complaint to our Customer Care Unit by phone on 0818 200 365 (+353 1 404 4000 if calling from abroad.) If we cannot resolve your complaint within five Banking Days, we will respond to your complaint in writing, or, if we hold an email address for you, you agree we may respond by email. In the event that you are not satisfied with our response you

can refer the matter to the Financial Services Ombudsman by writing to Financial Services Ombudsman, Third Floor, Lincoln House, Lincoln Place, Dublin 2. D02 VH29.

