

# Debit Cards



## Visa Debit Card

A guide to your new card

  
**Bank of  
Ireland**

# Welcome to your new Visa Debit card

## You can get cashback

When you're buying something in a shop, you can ask for cashback. In most shops they will give you cash from their till to save you going to a cash machine.

## You're always in control

Register for Bank of Ireland 365 online if you are over 14, to keep an eye on how much money is in your account.

## You're protected

If you use your card to buy something online and it doesn't get delivered to you or if it arrives damaged, you could get your money back.

## You can travel abroad more freely

You can use your card anywhere in Ireland and when you are abroad on holiday or on a school trip, so you don't have to carry loads of cash with you.

However there may be charges for using your Visa Debit card abroad, so please check our Schedule of Fees & Charges for more information at [boi.com/feesandcharges](http://boi.com/feesandcharges).

# How it works

## Where you can use it

You can get cash out from a cash machine, buy things in shops with it and use your card to buy things online.

## Keep your PIN safe

Never tell anyone your PIN and don't write it down. When you're typing your PIN, always cover the keypad with your other hand and make sure nobody can see your number.

## What you need to do right now

Sign the back of your card. That's important because you may be asked to sign to buy something. And they will check your signature against the one on your card. But most places will just ask you to enter your PIN.

## Keep your account safe

We will never call, text or email asking you to share your six-digit passcode, one-time activation codes or your full 365 PIN. We will never ask for your full card details. **Do not share them.** Remember, we will never ask you to **transfer money out** of your account to protect yourself from fraud. For more information, visit Security Zone on our website.

## Contactless

Contactless is a fast quick, easy and secure way of using your Debit card for purchases of up to €50\*.

It's ideal for quick stops at coffee shops, grocery stores and pharmacies at home and abroad – anything up to the value of €50\*. There is no need to put your card into the terminal or enter your pin. All you have to do is simply hold your Debit card against the card reader.

Make cash and coins a thing of the past and use contactless. So, when you're grabbing things like a

\*This is currently the domestic limit for contactless transactions, higher or lower limits may apply outside of Republic of Ireland.

sandwich or that much needed caffeine boost look out for the contactless symbol and save time and just tap and go. Just like chip and pin payments your contactless payments come directly out of your current account and will appear on your monthly statement.



**You can use contactless payment whenever you see this symbol**

$\leq$  €50

**For purchases of €50\* or under**



**Hold your card over the reader to pay**



**The reader confirms payment**

From time to time we will ask you to enter your PIN for security purposes.

## **Apple Pay and Google Pay with BOI**

Apple Pay and Google Pay are safe and secure ways to make payments on Apple and Android devices respectively. On your device, your debit card will appear in the Cards section of the Bank of Ireland app. From there you can add it to your digital wallet, and use Apple Pay or Google Pay to make quick, easy and contactless payments, for in-app purchases and on the web too.

If you are under 14 you may not have access to the full range of card features in the Mobile app, and you will have to manually add your card to your digital wallet. Search Apple Pay or Google Pay on our website for more info.

## **Control your card through the app or browser**

If you're aged 14 or over, you've got instant control over a wide range of card features, including viewing your card's PIN, freezing the card temporarily and much more. You can manage all these in the Cards section of the Bank of Ireland Mobile app or through 365 online on your browser. If you don't already have a 365 online user profile, you'll need to set one up. If you're not sure

you have a profile already, or if you'd like help with setting one up, contact us at 0818 365 365.

## Before you can use your card

Activate your new physical card by using it with your PIN at any Bank of Ireland cash machine (and most cash machines worldwide), or by making a purchase at a store checkout.

You can also activate your new card for online purchases, and to use Apple Pay or Google Pay, through the Bank of Ireland Mobile app or 365 online. To do this, tap **Activate card** where the card appears in the Cards section.

## 3D Secure

3D Secure is extra security that helps stop someone else using your card info to buy things online. We've added an additional layer of security called Strong Customer Authentication (SCA) to online card purchases. When SCA is required to make online Debit card purchases, you will need to use our 365 online service to approve those purchases. Once you have activated 365 online, you will also need our mobile banking app to continue using your Bank of Ireland Debit cards to make payments on the internet.

If you don't have a smartphone or are unable to use our mobile banking app, we will provide you with a Physical Security Key on request. This is a small, handheld device that generates one-time passcodes to enable you to log in and authenticate payments when you use your card for online purchases.

Find out more at:

[boi.com/sca](http://boi.com/sca)

## Remember your PIN

You can change your PIN at any cash machine that offers this service. Choose a PIN you'll remember but is hard for others to guess. Do not choose all the same numbers like 1111 or an easily guessed sequence like 1234 or your date of birth.

You can check your new card's PIN through the Bank of Ireland app or 365 online. To do this, tap View card PIN where your new card appears in the Cards section. To check the four-digit card PIN, you will need to enter all six digits of the passcode you use to login to your profile.

## **Fees and charges**

To find out more about our fees and charges please read our Schedule of Fees and Charges for Personal Customers. Just ask in any Bank of Ireland branch or go to:

**[boi.com/feesandcharges](http://boi.com/feesandcharges)**

## **Your money**

### **Checking how much is in your account**

You should check how much you have in your account often, so that you can keep track of your spending. But, remember, if you buy something at a shop or online it may take a few days for the money to be taken out of your account. Especially at weekends and over bank holidays.

So sometimes the amount you see in your account at a cash machine, online or on the phone might be more than you expect.

### **If you don't have enough money in your account**

If you don't have enough money in your account, you may not be able to take cash out at a cash machine. And, if you try to buy something with your card, your card may be refused.

## **Cross Border Payments Regulation**

When you the cardholder use your Debit card to complete a transaction involving a currency exchange in a non-euro EEA currency, you the cardholder will receive a message.

This message will contain certain information relating to the currency conversion including a percentage figure referred to as the percentage mark-up. The percentage mark-up will reflect the difference between:

- a) what you will pay through Bank of Ireland (inclusive of the foreign exchange rate and charges that we apply)\* and
- b) what you would pay if the transaction was carried out at the latest available ECB rate (with no charges applied)\*\*

We will send you the message by text if we hold a valid mobile number or if we do not and we hold a valid email address we will send an email. If we hold neither mobile number or email address you will not receive any message.

## **When will I get the message?**

You will get this message once every calendar month in which you make a payment (at a point of sale or online) or cash withdrawal in the non-euro EEA currency. Some exclusions will apply. Please go to [boi.com/CBPR](http://boi.com/CBPR) for more information.

## **Can I opt out of getting messages?**

Yes. You will have the choice to opt out of receiving these messages. You can find more information on how to do this at [boi.com/CBPR](http://boi.com/CBPR).

You can also find more information about these currency conversion messages, excluded transactions, how to opt out of receiving notifications and how to update your contact details at [boi.com/CBPR](http://boi.com/CBPR).

\*In certain cases due to the way some transactions are processed the information in this message may not correspond with the amount actually debited from your account. The amount debited from your account will always be accurately reflected on your final statement.

\*\*The ECB rate is used for reference only and is not the rate used by Bank of Ireland for card transactions. Banks use rates supplied by Visa Debit card transactions.

# Any questions?

If there's anything you want to ask us about your Visa Debit card get in contact with us.

**0818 365 365**

**contactus@boi.com**

 @talktoboi

Terms and conditions apply.

Bank of Ireland is regulated by the Central Bank of Ireland.