Getting the most from your Visa Debit card

Bank of Ireland

The easy way to pay for the little things in life

Your Visa Debit card allows you to access money from your current account, making it the easy way to pay for the little things in life today.

What do I need to do now?

Sign the back of the card	Your signature may be used as a form of authorisation.
Activate your card	Simply activate your card by using it in a Bank of Ireland cash machine or at a Point of Sale transaction. You can also activate your card at most cash machines worldwide.
Memorise your PIN	Or change it at your nearest Bank of Ireland cash machine to a PIN you find easy to remember. Do not use your date of birth, ascending or descending numbers (1234/4321) or the same numbers (3333).
Ensure you keep your PIN safe	Never tell anyone your PIN and never write it down. When using your PIN, always cover the PIN pad with your free hand and be aware of those around you.

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.
Register your new card	If you have registered a previous Visa Debit card with a service provider, for example phone networks, utility services and or health insurance, you will need to contact them to update your card details.

Paying for things has never been quicker or easier

Using your Visa Debit card is a convenient way to pay for purchases in euro and a foreign currency online, in shops or over the phone. Getting access to your money at home or abroad has never been easier as your card can be used worldwide.

Contactless – a fast, easy and secure way to pay
Pay in seconds for items up to €50* by touching your card to a reader where you see this contactless sign.

Cashback
Many retailers in Ireland offer Cashback when you use your Visa Debit card to pay for purchases, so you can make a cash withdrawal from your current account without queuing at the cash machine.

Everyday convenience
Fewer visits to the cash machine for cash withdrawals.

Always in control
365 online can help you to keep an eye on all of your Visa Debit card transactions and you can change your card PIN at any of our Bank of Ireland cash machines.

Well protected
You are protected when you use your Visa Debit card to make purchases if you fail to receive your goods or services, and in the event of fraud. For example you could get your money back if your goods are damaged when they arrive or don't arrive at all.

Travelling abroad made easy
Visa Debit cards come in very handy when you are abroad as they are all you need to pay for purchases in euro or foreign currency in restaurants, hotels, taxis and shops.

What's more, cards allow you to travel without the worry of carrying cash in the local currency or traveller cheques.

Contactless

Contactless is a fast quick, easy and secure way of using your Visa 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 Visa 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 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.

How does it work?

1. Look out for the Contactless symbol
2. Hold your card against the reader to pay
3. When you hear the beep or see the green light, your transaction is complete. A receipt is available on request.

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

You can use contactless payment whenever you see this symbol

≤ €50   **For purchases of €50* or under**

Hold your card over the reader to pay

The reader confirms payment

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

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.

Control your card through the app or browser

You've got instant control over a wide range of card features, including viewing your card PIN, freezing the card temporarily and more. You can manage all these in the Cards section of the Bank of Ireland 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.

3D Secure – greater security online

3D Secure is a fraud prevention service that helps guard against unauthorised use of your Visa Debit card on the Internet. We've added an additional layer of security called Strong Customer Authentication (SCA) to online card purchases. When SCA is required to make online Visa 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 Visa Debit cards 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.

For more information, please log on to:

boi.com/sca

Cross Border Payments Regulation

When you or any additional cardholder use your Visa Debit card to complete a transaction involving a currency exchange in a non-euro EEA currency, you or any additional 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 or any additional cardholder 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 or any additional cardholder 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** for more information.

*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.

Can I opt out of getting messages?

Yes. You, or any additional cardholder on your account, 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.**

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.**

Activate your card

Physical card activation

Activate the 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.

Online activation

When your card arrives in the post, you can activate it for online purchase through the Cards section of the Bank of Ireland app or 365 online, and add it to Apple Pay or Google Pay on your mobile device through the app.

Ensure you keep your PIN safe

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 log in to your profile.

What to do if you lose your card or if it is stolen

If your card is lost or stolen please let us know immediately, otherwise, you may be liable for any losses incurred up to the time you do actually report the loss to us.

You can do this either by tapping **Report lost or stolen** under the card in the Cards section of the Bank of Ireland app or 365 online, or by contacting our 24-hour Customer Service on the appropriate number below.

24hr Emergency Lost / Stolen Helpline

Freephone (from Republic of Ireland only):

1800 946 764

Abroad:

+353 567 757 007

Fees and charges

For information on fees and charges please refer to our Schedule of Fees and Charges for Personal Customers. These are available in any Bank of Ireland branch or on **boi.com/personalfeesandcharges.**

Government duty

We apply the charge for government stamp duty, in January or February each year. If you do not have enough money in your account, we will apply the charge whenever there is enough money to pay it. For more information, please log on to **boi.com/visagsd.**

Important information

- Please remember to take note of all your transactions and to ensure there are enough funds in your account when using your Visa Debit card. We may refuse to authorise a Visa Debit card transaction that would put you into an unauthorised overdraft. You may also be at risk of incurring referral item charges.

- It is important to check your balance regularly, but remember, the balance displayed via cash machine, online or phone at the time of viewing may not include all transactions to be fully processed. It is your regular account statement balance that is used to apply referral item charges and interest surcharges as this includes all items fully processed by that day.

- If your card is lost or stolen let us know immediately. Do this either by tapping **Report lost or stolen** under the card in the Cards section of the Bank of Ireland app or 365 online, or by contacting our 24-hour Customer Service on the appropriate number below:

  Freephone (from Republic of Ireland only):
  1800 946 764

  Abroad:
  +353 567 757 007

- For any general queries on our Visa Debit card:

  Drop into your local Bank of Ireland branch,

  Call our Customer Service Team:
  0818 365 365

  Or log on to:
  bankofireland.com

0818 365 365

bankofireland.com

Terms and conditions apply.
Bank of Ireland is regulated by the Central Bank of Ireland.