

We are updating our

Terms and Conditions

We have included the following
important documents:



A Guide to Upcoming
Changes to our
Banking Services and
Terms and Conditions



Current terms
and conditions



Updated terms and
conditions effective from
14 September 2026

Effective from 14 September 2026



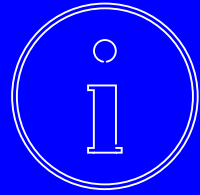
**Bank of
Ireland**

A Guide to Upcoming Changes to our Banking Services and Terms and Conditions

Effective from 14 September 2026



About this guide



At Bank of Ireland, we're taking steps to make your banking easier, faster and more secure. To make that happen, we're introducing some changes to our products and services over the coming months that will improve your banking experience.

This brochure will explain what those changes are, how our terms and conditions will change accordingly, and when the changes will happen.

Please take the time to read this brochure carefully. If you're under 18, please discuss this brochure with a parent or guardian.

Please note: Your new terms and conditions are available to download from boi.com/tandcs-updates. You will also find them on the individual product pages of our website and in our branches on request. For deposit products that are no longer for sale, you can request a copy of the updated terms and conditions in our branches. They will be effective from **14 September 2026**.



Have questions?

Visit our website for more information. If you need more help, please call us on 0818 365 365 or 01 404 4000 (+353 1 404 4000, if you are calling from abroad). We're available 9am to 6pm, Monday to Friday, 9am to 5pm on bank holidays, and 10am to 2pm on Saturdays. We're closed on Sundays. We will be happy to help 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.

Need extra help?

Please get in touch if you need this information in Braille, large print or audio, or in another language. We have lots of experience serving customers with various needs and will be delighted to help you. Text 'extra help' to 50365, call 1800 946 146 (choose option 1) or pop into a branch.

Something not clear?

If you're not sure what some of the bank terms we've used mean, search 'A to Z of bank terms' on boi.com. You can also ask for a copy of the 'A to Z' over the phone or in a branch.



Contents

1. Click to Pay	5
2. Access to Cash	9
3. Cross-border handling fee	12
4. Other changes to our terms and conditions and Data Privacy Notice	14

If you do not wish to accept any of the terms and conditions changes in this guide

We appreciate that some customers may not want to accept these changes. If this is the case for you, you may choose to close your account or end your service. There is no charge for doing this, as long as you have cleared any overdrawn balances and/or fees due. If you do not notify us before **14 September 2026** when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.




1. Click to Pay



What is 'Click to Pay'?

Click to Pay is a secure online service coming soon for Visa debit cardholders, that allows you to check out online without manually entering card details each time.

When making a purchase online, you may see the Click to Pay symbol 

This means you can enter your email address or mobile phone number instead of using your Visa debit card details. Once you have entered your email address or phone number you will see any saved Click to Pay cards which you can select to complete your purchase.

When you go to complete your purchase, you may still need to approve the transaction. For most customers, this will mean receiving a notification to open the Bank of Ireland mobile app and then entering a passcode or using biometrics (if enabled) to approve the transaction. Other customers who use a Physical Security Key (PSK) will get a code from that device instead.



What's changing?

We've updated the terms and conditions for the introduction of Click to Pay, as follows:

- ▶ We have included a **new definition for "Click to Pay"**. It explains that Click to Pay is a secure way to use a card online with participating retailers and businesses.
- ▶ We have either **updated or included the definitions of "Card", "Debit Card", "Digital Card" and "Digital Debit Card"** to clarify that they include cards registered for Click to Pay. The terms and conditions that apply to cards and digital cards also apply to cards registered for Click to Pay.
- ▶ We have **updated our debit card terms and conditions to add a new section for Click to Pay**. It explains that eligible cards will be automatically registered for Click to Pay when it becomes available, that you can opt out before activation or unregister at any time, and that a verified phone number and email address is needed to use Click to Pay. It also explains that once your card is registered by us with Click to Pay that you will not be able to register with Visa-offered Click to Pay.

Which terms and conditions are affected by these changes?

These changes apply to the terms and conditions of:

- ▶ Personal current accounts (including Second Level, Third Level, Graduate, Golden Years accounts and Debit Cards)
- ▶ Basic Bank Accounts
- ▶ Business debit cards
- ▶ Business current accounts

How will Click to Pay use my personal information?

If you are eligible, you will be registered automatically for Click to Pay. To register you, we securely share some personal information with Visa, including:

- ▶ Your first and last name
- ▶ Your email address
- ▶ Your mobile number
- ▶ Your card number




- ▶ The name on your debit card
- ▶ The expiry month and year of your debit card
- ▶ Your billing address
- ▶ Internal consumer identification number

When we share personal data, we follow all the data protection laws that apply.

Changes to our Data Privacy Notice

Our Data Privacy Notice (DPN) is also being updated to reflect the new processing activities necessary to deliver Click to Pay. The updated version of the DPN is available on our website and will be effective from **14 September 2026**.

How do I set up Click to Pay ?

All you need to do when you see the Click to Pay symbol  on a retailer's site, is enter your email address or mobile phone number, and your registered card should be available to select when the service launches.

Further details on the eligibility requirements will be set out on our website, just search "Click to Pay". If you are eligible, we will let you know closer to the time that your card is going to be registered for Click to Pay and to give you the option to opt out and the date by which you must do so. See the 'How do I opt out of Click to Pay?' section below for more details.

What do I need to use Click to Pay?

Please make sure both your mobile number and email address details are up to date. If we have your up-to-date details, you do not need to do anything. Your card will be registered automatically if you do not choose to opt out in advance.

To check if your mobile number and email address are up to date:

- ▶ Log in to 365 online or to your mobile app.
- ▶ Navigate to the "Profile" section.
- ▶ Select "Personal details" to see your mobile number registered with us and your email address on file.
- ▶ If they are not up to date, please update them.
- ▶ Alternatively, you can contact us to check this.



How do I opt out of Click to Pay?

If you do not want your data shared with Visa, you can opt out of Click to Pay before it launches. We will contact you with information about how to opt out closer to the launch date including the date by which you must do so. Search 'Click to Pay' on our website for more details.

Please note: If you do not tell us you want to opt out before the notified date, you will be registered automatically. After launch, you will still be able to unregister from Click to Pay on the Bank of Ireland app or by calling us. If you change your mind, you can just opt back in. Simple.



2. Access to Cash



What is the Access to Cash Act?

The Finance (Provision of Access to Cash Infrastructure) Act 2025, known as the Access to Cash Act, came into effect on 30 June 2025. Its aim is to ensure that people and businesses across Ireland can easily access cash through ATMs and cash service points.

A cash service point is a place where customers can deposit and withdraw notes and coins with in-person assistance.

Bank of Ireland is a designated entity under the Access to Cash Act. This means we, along with other designated entities, are required to make sure that there are set levels of ATMs and cash service points in every region of Ireland. To meet these requirements, new non-branch cash service points may be opened in some locations. These will be based in retail premises and will offer only cash lodgements and withdrawals in euro, using your debit card.

Transactions will be subject to daily limits and these non-branch cash service points will be opened where they are needed to meet the requirements of the Access to Cash Act. Where we do open a cash service point, details will be available on our website.



What's changing?

We've updated the terms and conditions as follows:

- ▶ We have included a **new definition for "Cash Service Point"**. It explains that this is a non-branch and non-An Post location where you can make cash lodgements and withdrawals using a debit card.
- ▶ We have **updated the "Getting some of our payment services at services outlets" or "Paying in money at services outlets" section** to clarify that a Cash Service Point is different to a 'Services Outlet'. The section does not apply to Cash Service Points.
- ▶ We have **updated the "Transactions on your Account" or "Account Transactions" section** to clarify that cash lodgements made at a Cash Service Point are processed and credited to your account immediately. This change applies only to our Personal Current accounts, Basic Bank accounts and Business current accounts terms and conditions.
- ▶ We have **updated our debit card terms and conditions** to clarify that you can use your debit card and PIN to withdraw cash at a Cash Service Point, and that the withdrawn amount will be deducted from your account immediately.

Which terms and conditions are affected by these changes?

These changes apply to the following terms and conditions:

- ▶ Personal current accounts (including Smart Start Account, Second Level, Third Level, Graduate, Golden Years accounts, and Debit Cards)
- ▶ Basic Bank Accounts
- ▶ Business current account
- ▶ Business debit cards
- ▶ Instant Access Demand account
- ▶ Business Instant Access Demand account
- ▶ Personal Demand deposit account (opened before 18 October 2022)
- ▶ Business Demand deposit account (opened before 18 October 2022)



How do I use a cash service point?

You will need your debit card to make a cash lodgement or a cash withdrawal at a cash service point. You can only make a cash deposit to the account linked to your debit card.

If you withdraw cash from your account, the amount will be debited immediately.

If you pay cash into your account, the balance will generally be updated immediately.

Please note: If you do not have a debit card, you cannot make a cash withdrawal or lodgement at a cash service point. You cannot use an ATM card or a Bank of Ireland lodgement card to deposit or withdraw cash at a cash service point (you can still use them as set out in the terms and conditions).

Is there a charge for using a non-branch cash service point?

Personal customers will not be charged for using a non-branch cash service point.

Business customers will be charged in line with a transaction carried out over the counter in a branch. More details are available in the Schedule of Fees and Charges for Business Customers on the business section of the Bank of Ireland website.



3. Cross-border handling fees



What are cross-border handling fees?

A cross-border handling fee usually applies when you use your Visa debit card to buy something in a foreign currency or to withdraw foreign currency from an ATM. The fee varies depending on how the card is used.

What's changing?

Bank of Ireland will no longer charge cross border handling fees on Visa debit card transactions on Smart Start Accounts and Second Level current accounts.

The fee will be removed to help you get more value from your Bank of Ireland account. No extra fees means you can make the most of your money, manage your spending more confidently, and enjoy greater freedom when using your card internationally.



Please note: Foreign currency transactions at Bank of Ireland ATMs will be converted into euro at an exchange rate set by us and applied to your account with no handling fee costs. For all other foreign currency transactions, which includes purchases and cash withdrawals, the exchange rate is set by Visa and, depending on your account type, a handling fee may apply.

Which terms and conditions are affected by these changes?

These changes apply to the relevant sections within the following terms and conditions:

- ▶ Second Level current account
- ▶ Smart Start Account
- ▶ Schedule of Fees and Charges for Personal Customers
- ▶ Schedule of Fees and Charges for Smart Start Account



4. Other changes to our terms and conditions and Data Privacy Notice



What's changing?

We've reviewed and updated our terms and conditions to make them more accessible as follows:

Change	
1	<p>We have removed the "Distance Marketing Information" section from our terms and conditions. It has been replaced by a standalone "Distance Contract Information" brochure which will be given to customers when they enter into contracts on the phone or online. It is also available on our website or in any of our branches.</p> <p>This change applies to:</p> <ul style="list-style-type: none">▶ Smart Start Account,▶ Second Level current account,▶ Third Level current account,▶ Graduate current account,▶ Personal current account,



	<ul style="list-style-type: none">▶ Golder Years current account,▶ Instant Access Demand account
2	We have inserted a new “Key Product Information and Features” table in the Personal Current account, Second Level current account and Basic Bank account terms and conditions.
3	We have added a new section into our Personal current account terms and conditions . It highlights key information for customers moving from a Graduate current account to a Personal current account.
4	We have removed the condition in our Third Level current account offering which states that it is available on a “once off” basis.
5	We have amended the “Limits on the money you can deposit” clause to remove the minimum required balance of €1 from the terms and conditions for our Instant Access Demand account, Business Instant Access Demand account, Personal Demand deposit account (opened before 18 October 2022), and our Business Demand deposit account (opened before 18 October 2022) .
6	We have amended the “Limits on the money you can deposit” clause in our Personal Demand deposit account (opened before 18 October 2022), and our Business Demand deposit account (opened before 18 October 2022) terms and conditions , to clarify that approved overdrafts are not available on these accounts, but that sometimes a payment can go through where there are insufficient funds. If this happens, we will contact you to arrange repayment.
7	We’ve made a change to ATM cards Demand Deposit and ATM Card terms and conditions to clarify that any non-euro cash withdrawals will be at an exchange rate set by the bank, and we’ve removed the references dealing with cross-border charges as these don’t apply.
8	We have removed reference to the age of 16 from the Zippay section of our 365 phone and digital banking terms and conditions . The current age requirement for Zippay will now be published on our website. Search “Zippay” on the Bank of Ireland website for more details.
9	We have clarified in our Personal current account, Basic Bank account and Second Level current account terms and conditions that the only change that can be made to a standing order is to postpone it, cancel it or change the amount.
10	We have updated our Schedule of Fees and Charges for personal customers to make it clear that the fees relevant to your account type will apply whenever your account type changes, not just when you make the application to change account type.



The following changes apply to the terms and conditions for the below accounts only:

- ▶ Smart Start Account,
- ▶ Personal current account,
- ▶ Basic Bank Account,
- ▶ Second Level current account.

11	We have inserted new clauses to advise how important it is to keep your contact details up to date so that we can send you information to keep your account safe and about changes to your account.
12	We have updated our terms and conditions to explain that we may need you to share certain information with us from time to time. We explain that this is necessary for us to meet certain legal and regulatory requirements and that if you do not provide this information we may close or block your account.
13	We have rewritten some clauses to make them easier to read and understand.
14	We have made small formatting changes like inserting or removing commas, hyphenating words, and realigning page numbers.
15	We have removed roman numerals . This will help customers using screen readers to clearly understand our documents.



Other changes to our Data Privacy Notice (DPN)?

- ▶ We have **removed reference to the age of 16 from the Zippay parts of our Youth Data Privacy Summary**. The current age requirement for Zippay will now be published on our website. Search “Zippay” on the Bank of Ireland website for more details.
- ▶ In addition to updating our DPN to reflect the new processing activities necessary to deliver the Click to Pay service, we have updated our DPN:
 - ▶ To state that personal data may be processed in the context of your interactions with our chatbots and
 - ▶ To reflect that the Bank uses Artificial Intelligence (which may be provided by our third-party service providers) to support the delivery of our products and services, for example in fraud detection and prevention and to support business decision making.

Dates at a glance

14 September 2026	Terms and conditions come into effect
14 September 2026	Data Privacy Notices come into effect

If you do not wish to accept any of the terms and conditions changes in this guide

We appreciate that some customers may not want to accept these changes. If this is the case for you, you may choose to close your account or end your service. There is no charge for doing this, as long as you have cleared any overdrawn balances and/or fees due. If you do not notify us before **14 September 2026** when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.



**Bank of
Ireland**



bankofireland.com

Bank of Ireland is regulated by the Central Bank of Ireland

37-1705R (05/26)

ATM Cards



ATM Cards

Terms and Conditions

Effective from 08 February 2024



**Bank of
Ireland**

What's in this brochure

1.0	Definitions	Page 2
2.0	Using your Card	Page 3
3.0	Protecting your Card and PIN	Page 3
4.0	Using your Card for cash withdrawals	Page 5
5.0	Loss, theft or other misuse of your Card	Page 5
6.0	Fees, charges and foreign currency transactions	Page 6
7.0	Joint and several liability	Page 7
8.0	Ending this Agreement and interruption to services	Page 7
9.0	Changes to these terms and conditions, account transaction fees and service charges	Page 9
10.0	Identification	Page 9
11.0	Waiver	Page 9
12.0	Reading this document	Page 10
13.0	Disputes or unauthorised transactions	Page 10
14.0	Making a complaint	Page 11
15.0	How Irish law applies to this document	Page 11

1.0 Definitions

Some explanations of common terms used throughout these terms and conditions:

- 1.1 **"Account"** means the Personal Current Account in your name that you hold with us.
- 1.2 **"ATM"** means an automated teller or cash machine.
- 1.3 **"Banking Day"** means any day on which we are open for business in the Republic of Ireland, other than a Saturday, Sunday or bank holiday; and **"non-Banking Day"** means any other day.
- 1.4 **"Bank of Ireland Mobile Banking"** means our online system that allows you to access and use some of our services using a Bank of Ireland App.
- 1.5 **"Card"** means the Card, personal to you, that we give you to allow you to make payment transactions on your Account.
- 1.6 **"Consumer"** means any individual that holds a Bank of Ireland Card for personal use not connected with his/her trade, business or profession.
- 1.7 **"eStatement"** means any document or statement provided or made available in electronic form.
- 1.8 **"Digital Banking"** (a) means our present and future online banking services which can be accessed through 365 Online, Bank of Ireland Mobile Banking, and services available on bankofireland.com; and (b) includes a reference to 365 Online and/or Bank of Ireland Mobile Banking and/or bankofireland.com where that makes sense.
- 1.9 Any reference to **"in writing"** or **"written"** includes an electronic or digital instruction, signature or receipt where the Bank offers those services digitally.
- 1.10 **"Payer"** means a person who makes a payment.
- 1.11 **"PIN"** means a personal identification number that you use with your ATM Card.
- 1.12 **"we", "us" and "our"** means The Governor and Company of Bank of Ireland, having its Head Office at Baggot Plaza, 27-33 Upper Baggot St., Dublin, D04 VX58, Ireland and its successors, and legal or equitable transferees or assignees.

- 1.13 **“you”** and **“your(s)”** means the person or persons whose name appears on the Card.
- 1.14 **“365 Online”** means our internet banking service accessed through a web browser.

2.0 Using your Card

- 2.1 We agree to provide you with a Card in your name. It is for your sole use.
- 2.2 These terms and conditions apply to your Card and tell you how it works.
- 2.3 The following also apply to your Card:
- (i) Banking law and practice
 - (ii) The Schedule of fees and charges for personal customers
 - (iii) The Terms and Conditions of your Account
- 2.4 You can use your Card with the PIN to make a cash withdrawal from your Account in our branches that provide cash services. You can also use it to withdraw cash at any Bank of Ireland ATM.
- 2.5 We set daily transaction limits for Card transactions for example cash withdrawals. These limits may change from time to time and are available on request at any time. Some ATM providers apply their own limits to cash withdrawals from their ATMs particularly abroad. These limits may be lower than the daily limit set by us.
- 2.6 If you have not used your Card in the last 12 months, we may not automatically reissue you with a Card.
- 2.7 It is important that you make sure you have sufficient funds in your Account to cover any payments you make using the Card. If you do not other payments from your Account may be returned unpaid.

3.0 Protecting your Card and PIN

- 3.1 You should sign your Card as soon as you receive it.
- 3.2 You must keep the PIN secret, memorise it and take the greatest possible care to prevent anyone knowing it or using it fraudulently or without your permission. You should never write down the PIN in a place where you also keep the Card or where it can be easily linked to your Card.

- 3.3 You should always protect your Card and take the greatest possible care to ensure it is not lost, stolen or used in an unauthorised way.
- 3.4 If your Card is lost or stolen or you think someone knows your PIN, you must contact us immediately. You may advise us free of charge via the Freephone number listed on our website bankofireland.com.
- 3.5 You are responsible for your Card and you must ensure that you protect it in line with this clause 3.0. If you do not do so, you will be liable for any loss suffered as a result.
- 3.6 We will send Cards and PIN numbers to the address we have for you. You must tell us immediately in writing if you change your address. If you change your address and do not tell us immediately there is a risk that correspondence from us to you may be intercepted which could result in fraud and it may make it more difficult for us to investigate disputed or fraudulent transactions on your Account.
- 3.7 Once your Account is registered for Digital Banking you will have access to eStatements for your Account and you will not receive paper versions of some or all documents or statements for your Account. If you request a paper copy of an eStatement we will treat this as a request for a duplicate statement and it will be managed in line with our duplicate statement process (which may include a fee). You agree that any obligation to provide you with documents or statements in these terms and conditions or any other terms and conditions agreed between you and us, are satisfied when we provide you with the relevant document or eStatement or make it available to you. Any reference to documents or statements in these terms and conditions or any other terms and conditions agreed between us, shall include a reference to documents in electronic form and eStatements as the reference so requires. eStatements can be viewed and downloaded by you and will be stored by us in accordance with your Digital Banking terms and conditions.

We will send a notification by email, SMS, or other channel using the details you have provided through Digital Banking when a new eStatement or document is available. It is your responsibility to update your contact details if they change. You can do this through Digital Banking. You may be able to opt out of receiving some notifications by editing your preferences through Digital Banking. You will be deemed to have received an eStatement once that eStatement is available through Digital Banking.

4.0 Using your card for cash withdrawals

- 4.1 When you carry out a cash withdrawal at an ATM we deduct the amount from your Account. You cannot stop a Card transaction.
- 4.2 You must make sure that a Card transaction including the amount is correct before you enter your PIN.
- 4.3 You should not use your Card to put your account into overdraft unless you have agreed this in writing with us beforehand.

5.0 Loss, theft or other misuse of your Card

- 5.1 You must tell us immediately if your Card is lost or stolen, if you suspect your Card has been used without your permission or if your PIN becomes known to someone else. You must inform us by contacting your branch or by telephoning 0818 706 706 or +353 567 757 007. You may also contact us free of charge via the Freephone number listed on our website bankofireland.com. We may ask you to confirm this notification in writing within seven days (or 21 days if you are abroad). You must not use the Card again.
- 5.2 You can limit your own losses if you tell us immediately when your Card has been lost, stolen or used without your permission. The same applies if you believe someone else knows your PIN.
- 5.3 If you use your Card as a Consumer, you are liable for only €50 in unauthorised transactions carried out on your Account before you reported the issue. 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.

- 5.4 You are not liable for any transactions carried out after you report an issue with your Card.
- 5.5 You will be liable for the full amount of the unauthorised transactions if they were made:
- (a) because of any fraud or gross negligence by you.
 - (b) the Card was lost or stolen and the PIN became available to the finder or thief or someone else had access to the Card.
 - (c) someone possesses the Card with your consent and uses it or gives it to someone else; or
 - (d) you do not co-operate fully with us or others in any investigation concerning the theft or loss of the Card or any attempt to retrieve it.
- 5.6 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, charges and foreign currency transactions

- 6.1 We charge to your Account any fees, charges and Government Duty that apply to your Card. Full details of fees and charges are set out in our Schedule of Fees & Charges for Personal Customers. You can get a copy of this from our branches or on our website bankofireland.com.
- 6.2 We may change our fees and charges by giving you notice and we will notify you in a way allowed by law or banking regulations.
- 6.3 (i) A cross border handling fee is payable for ATM transactions outside of Ireland. However we do not apply a cross border handling fee at our ATMs for non euro cash withdrawals.

- (ii) The cross border handling fee is distinct from commission we may charge as set out in 6.4.

6.4 At some of our ATMs we allow you to make a cash withdrawal non euro currency. We may charge commission on non euro transactions including cash withdrawals carried out at our ATMs. We do not charge commission for these cash withdrawals:

- (a) when you withdraw Sterling from our own ATMs in Northern Ireland; or
- (b) when you withdraw Sterling from our own ATMs in UK Post Office locations.

Full details are set out in the Schedule of Fees and Charges for Personal Customers.

7.0 Joint and several liability

7.1 If your Account is held in the name of two or more persons at any time, each of you is jointly and severally liable. For example, this means that we can ask all or any one of you alone to:

- (a) pay us any money owing to us in connection with your Account or use of the Card
- (b) meet any obligation concerning your Account or use of the Card

8.0 Ending this Agreement and interruption to services

8.1 You may ask us to end this Agreement at any time. But before the Agreement can be ended, you must:

- (a) pay everything you owe us in relation to the Card (for example, charges and Government Duty)
- (b) destroy any Card you hold by cutting vertically through the Chip or magnetic strip and return it to us at PO Box 4965, Dublin 18

8.2 We may end this agreement immediately or block any payments on your Account if:

- (i) you die
- (ii) you are declared bankrupt or insolvent (under Irish or other law);
- (iii) you seek legal protection from your creditors or enter a composition or settlement

agreement with your creditors whether under a statutory scheme or otherwise;

- (iv) you have failed security checks
- (v) we have reason to suspect there is unauthorised or fraudulent activity on your Account even where we think you are innocent
- (vi) we are required to do so by law, regulation or direction from an authority we have a duty to obey
- (vii) you have breached these terms and conditions or the Account terms and conditions; or
- (viii) your Account is overdrawn with an unauthorised overdraft or is operating in excess of your agreed overdraft permission.
- (ix) we have good reason to believe you do not wish to use your card in future; you agree that we can assume you do not wish to use your card in future if you do not use it for a continuous period of 90 days or more

8.3 We do not have to notify you beforehand if we end this agreement or block your Account for any reason listed in Clause 8.2. We are not liable to you or anyone else if we block your Account for any reason listed in Clause 8.2. We will tell you how the block on your Account can be removed (if it can be).

8.4 We do not have to provide ATM facilities at all times or during particular hours and we may withdraw any of our ATM facilities at any time.

8.5 We are not liable for:

- (a) delay, interruption, error or failure of ATM or Card services, for example for scheduled maintenance
- (b) interruption to services not within our reasonable control, for example an Act of God, a failure of electrical power, industrial action, industrial disputes or the failure of technical equipment or software
- (c) any loss caused by an unavailable or broken ATM.

9.0 Changes to these terms and conditions, account transaction fees and service charges

- 9.1 We may add to or change these terms and conditions at any time. We may add new fees and charges or change existing fees and charges at any time.
- 9.2 We may amend or alter any facility on your Card at any time.
- 9.3 We will tell you in advance if we add to or change these terms and conditions or if we add new fees and charges or change existing ones or amend or alter any facility on your Card. The amount of notice that we will give you will follow the laws and regulations that apply at that time. We will choose the way that we tell you.
- 9.4 If we change or add to these terms and conditions, and you do not wish to accept the change, you may end this contract (there will be no charge for this) and return the Card to us but first you must pay us any charges or Government Duty that you may already owe in connection with your Card.
- 9.5 If you do not return the Card to us you are deemed to accept the changes which we tell you about under Clause 9.3 on their effective date.

10.0 Identification

- 10.1 We have obligations under law and regulations concerning the prevention of money laundering and terrorist financing as well as complying with taxation requirements. This means we may require you to produce evidence as to your identity, current permanent address, source of funds lodged or proposed to be lodged to the Account.

11.0 Waiver

- 11.1 If we do not enforce the rights we have under these terms and conditions or we delay enforcing them, we may still enforce those rights in the future. This applies even if we did not enforce or delayed enforcing those rights on many occasions.

12.0 Reading this document

- 12.1 Each of these terms and conditions is separate from the others. If any term or condition is illegal or cannot be enforced now or in future, the rest of the terms and conditions will remain in full force and effect.
- 12.2 In these terms and conditions we sometimes give an example of something covered by a clause or definition. We do this to assist you. The meaning and scope of these terms and conditions is never limited by these examples.
- 12.3 The index and headings used in these terms and conditions are there to assist you and do not form part of the legal agreement between you and us.
- 12.4 A reference to a “person” includes a human being, corporation, partnership or organisation.
- 12.5 A reference in the singular includes a reference to the plural and vice versa, where this makes sense (for example, “person” can mean “persons”, and “persons” can mean “a person”).
- 12.6 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.

13.0 Disputes or Unauthorised Transactions

- 13.1 If there is a dispute about your Account or Card, you accept that the records kept by us or on our behalf are sufficient evidence of your Card’s use. If a transaction is made using your Card with the PIN, you agree that we can conclude that the transaction was made by you.
- 13.2 You should check your Statement or eStatement we provide to you and contact us without delay if you think there is any unauthorised or incorrectly executed transaction on your Account. If you are registered with Digital Banking we recommend you check your Account transactions regularly and report any disputed transactions, errors or omissions to us without delay. Delay means we may not be able to compensate you for any loss you may have suffered as a result of disputed or unauthorised transactions.

14.0 Making a Complaint

- 14.1 We're committed to providing you with excellent service at all times and hope we do not give you grounds to complain. However, if you wish to make a complaint you may do so in a number of ways. You can call or write to us, avail of our online complaints form, and advise our branch teams. Our website bankofireland.com/help-centre/customer-complaints-process provides further details about these channels and our complaints process.
- 14.2 If we cannot resolve your complaint within five working days, we will respond to your complaint in writing or if we hold an email address or mobile contact details for you, you agree we may respond by email or another durable medium.
- 14.3 If you are not satisfied with our response you can refer the matter to the Financial Services and Pensions Ombudsman by writing to them at The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. You can find more information on how to access their resolution process by visiting their website at fspo.ie

15.0 How Irish law applies to this Document

- 15.1 These terms and conditions and any matter arising from the Card or your Account are governed by the laws of the Republic of Ireland. The courts of the Republic of Ireland have exclusive jurisdiction in connection with them.
- 15.2 Any references to law or taxation in these terms and conditions are accurate on the print date but are to be read to reflect later changes in law or taxation.

Bank of Ireland is regulated by
the Central Bank of Ireland.
37-1108R.11 (02/24)





ATM Cards

Terms and Conditions

Effective from
14 September 2026

What's in this brochure

1.0	Definitions	Page 2
2.0	Using your Card	Page 3
3.0	Protecting your Card and PIN	Page 3
4.0	Using your Card for cash withdrawals	Page 5
5.0	Loss, theft or other misuse of your Card	Page 5
6.0	Fees, charges and foreign currency transactions	Page 6
7.0	Joint and several liability	Page 7
8.0	Ending this Agreement and interruption to services	Page 7
9.0	Changes to these terms and conditions, account transaction fees and service charges	Page 9
10.0	Identification	Page 9
11.0	Waiver	Page 9
12.0	Reading this document	Page 10
13.0	Disputes or unauthorised transactions	Page 10
14.0	Making a complaint	Page 11
15.0	How Irish law applies to this document	Page 11

1.0 Definitions

Some explanations of common terms used throughout these terms and conditions:

- 1.1 **"Account"** means the Personal Current Account in your name that you hold with us.
- 1.2 **"ATM"** means an automated teller or cash machine.
- 1.3 **"Banking Day"** means any day on which we are open for business in the Republic of Ireland, other than a Saturday, Sunday or bank holiday; and **"non-Banking Day"** means any other day.
- 1.4 **"Bank of Ireland Mobile Banking"** means our online system that allows you to access and use some of our services using a Bank of Ireland App.
- 1.5 **"Card"** means the Card, personal to you, that we give you to allow you to make payment transactions on your Account.
- 1.6 **"Consumer"** means any individual that holds a Bank of Ireland Card for personal use not connected with his/her trade, business or profession.
- 1.7 **"eStatement"** means any document or statement provided or made available in electronic form.
- 1.8 **"Digital Banking"** (a) means our present and future online banking services which can be accessed through 365 Online, Bank of Ireland Mobile Banking, and services available on bankofireland.com; and (b) includes a reference to 365 Online and/or Bank of Ireland Mobile Banking and/or bankofireland.com where that makes sense.
- 1.9 Any reference to **"in writing"** or **"written"** includes an electronic or digital instruction, signature or receipt where the Bank offers those services digitally.
- 1.10 **"Payer"** means a person who makes a payment.
- 1.11 **"PIN"** means a personal identification number that you use with your ATM Card.
- 1.12 **"we", "us" and "our"** means The Governor and Company of Bank of Ireland, having its Head Office at Baggot Plaza, 27-33 Upper Baggot St., Dublin, D04 VX58, Ireland and its successors, and legal or equitable transferees or assignees.

- 1.13 **“you” and “your(s)”** means the person or persons whose name appears on the Card.
- 1.14 **“365 Online”** means our internet banking service accessed through a web browser.

2.0 Using your Card

- 2.1 We agree to provide you with a Card in your name. It is for your sole use.
- 2.2 These terms and conditions apply to your Card and tell you how it works.
- 2.3 The following also apply to your Card:
- (a) Banking law and practice
 - (b) The Schedule of fees and charges for personal customers
 - (c) The Terms and Conditions of your Account
- 2.4 You can use your Card with the PIN to make a cash withdrawal from your Account in our branches that provide cash services. You can also use it to withdraw cash at any Bank of Ireland ATM.
- 2.5 We set daily transaction limits for Card transactions for example cash withdrawals. These limits may change from time to time and are available on request at any time. Some ATM providers apply their own limits to cash withdrawals from their ATMs particularly abroad. These limits may be lower than the daily limit set by us.
- 2.6 If you have not used your Card in the last 12 months, we may not automatically reissue you with a Card.
- 2.7 It is important that you make sure you have sufficient funds in your Account to cover any payments you make using the Card. If you do not other payments from your Account may be returned unpaid.

3.0 Protecting your Card and PIN

- 3.1 You should sign your Card as soon as you receive it.
- 3.2 You must keep the PIN secret, memorise it and take the greatest possible care to prevent anyone knowing it or using it fraudulently or without your permission. You should never write down the PIN in a place where you also keep the Card or where it can be easily linked to your Card.

- 3.3 You should always protect your Card and take the greatest possible care to ensure it is not lost, stolen or used in an unauthorised way.
- 3.4 If your Card is lost or stolen or you think someone knows your PIN, you must contact us immediately. You may advise us free of charge via the Freephone number listed on our website bankofireland.com.
- 3.5 You are responsible for your Card and you must ensure that you protect it in line with this clause 3.0. If you do not do so, you will be liable for any loss suffered as a result.
- 3.6 We will send Cards and PIN numbers to the address we have for you. You must tell us immediately in writing if you change your address. If you change your address and do not tell us immediately there is a risk that correspondence from us to you may be intercepted which could result in fraud and it may make it more difficult for us to investigate disputed or fraudulent transactions on your Account.
- 3.7 Once your Account is registered for Digital Banking you will have access to eStatements for your Account and you will not receive paper versions of some or all documents or statements for your Account. If you request a paper copy of an eStatement we will treat this as a request for a duplicate statement and it will be managed in line with our duplicate statement process (which may include a fee). You agree that any obligation to provide you with documents or statements in these terms and conditions or any other terms and conditions agreed between you and us, are satisfied when we provide you with the relevant document or eStatement or make it available to you. Any reference to documents or statements in these terms and conditions or any other terms and conditions agreed between us, shall include a reference to documents in electronic form and eStatements as the reference so requires. eStatements can be viewed and downloaded by you and will be stored by us in accordance with your Digital Banking terms and conditions.

We will send a notification by email, SMS, or other channel using the details you have provided through Digital Banking when a new eStatement or document is available. It is your responsibility to update your contact details if they change. You can do this through Digital Banking. You may be able to opt out of receiving some notifications by editing your preferences through Digital Banking. You will be deemed to have received an eStatement once that eStatement is available through Digital Banking.

4.0 Using your card for cash withdrawals

- 4.1 When you carry out a cash withdrawal at an ATM we deduct the amount from your Account. You cannot stop a Card transaction.
- 4.2 You must make sure that a Card transaction including the amount is correct before you enter your PIN.
- 4.3 You should not use your Card to put your account into overdraft unless you have agreed this in writing with us beforehand.

5.0 Loss, theft or other misuse of your Card

- 5.1 You must tell us immediately if your Card is lost or stolen, if you suspect your Card has been used without your permission or if your PIN becomes known to someone else. You must inform us by contacting your branch or by telephoning 0818 706 706 or +353 567 757 007. You may also contact us free of charge via the Freephone number listed on our website bankofireland.com. We may ask you to confirm this notification in writing within seven days (or 21 days if you are abroad). You must not use the Card again.
- 5.2 You can limit your own losses if you tell us immediately when your Card has been lost, stolen or used without your permission. The same applies if you believe someone else knows your PIN.
- 5.3 If you use your Card as a Consumer, you are liable for only €50 in unauthorised transactions carried out on your Account before you reported the issue. 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.

- 5.4 You are not liable for any transactions carried out after you report an issue with your Card.
- 5.5 You will be liable for the full amount of the unauthorised transactions if they were made:
- (a) because of any fraud or gross negligence by you.
 - (b) the Card was lost or stolen and the PIN became available to the finder or thief or someone else had access to the Card.
 - (c) someone possesses the Card with your consent and uses it or gives it to someone else; or
 - (d) you do not co-operate fully with us or others in any investigation concerning the theft or loss of the Card or any attempt to retrieve it.
- 5.6 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, charges and foreign currency transactions

- 6.1 We charge to your Account any fees, charges and Government Duty that apply to your Card. Full details of fees and charges are set out in our Schedule of Fees & Charges for Personal Customers. You can get a copy of this from our branches or on our website bankofireland.com.
- 6.2 We may change our fees and charges by giving you notice and we will notify you in a way allowed by law or banking regulations.
- 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.

7.0 Joint and several liability

- 7.1 If your Account is held in the name of two or more persons at any time, each of you is jointly and severally liable. For example, this means that we can ask all or any one of you alone to:
- (a) pay us any money owing to us in connection with your Account or use of the Card
 - (b) meet any obligation concerning your Account or use of the Card

8.0 Ending this Agreement and interruption to services

- 8.1 You may ask us to end this Agreement at any time. But before the Agreement can be ended, you must:
- (a) pay everything you owe us in relation to the Card (for example, charges and Government Duty)
 - (b) destroy any Card you hold by cutting vertically through the Chip or magnetic strip and return it to us at PO Box 4965, Dublin 18
- 8.2 We may end this agreement immediately or block any payments on your Account if:
- (a) you die
 - (b) you are declared bankrupt or insolvent (under Irish or other law);
 - (c) you seek legal protection from your creditors or enter a composition or settlement agreement with your creditors whether under a statutory scheme or otherwise;
 - (d) you have failed security checks
 - (e) we have reason to suspect there is unauthorised or fraudulent activity on your Account even where we think you are innocent
 - (f) we are required to do so by law, regulation or direction from an authority we have a duty to obey

- (g) you have breached these terms and conditions or the Account terms and conditions; or
- (h) your Account is overdrawn with an unauthorised overdraft or is operating in excess of your agreed overdraft permission.
- (i) we have good reason to believe you do not wish to use your card in future; you agree that we can assume you do not wish to use your card in future if you do not use it for a continuous period of 90 days or more

8.3 We do not have to notify you beforehand if we end this agreement or block your Account for any reason listed in Clause 8.2. We are not liable to you or anyone else if we block your Account for any reason listed in Clause 8.2. We will tell you how the block on your Account can be removed (if it can be).

8.4 We do not have to provide ATM facilities at all times or during particular hours and we may withdraw any of our ATM facilities at any time.

8.5 We are not liable for:

- (a) delay, interruption, error or failure of ATM or Card services, for example for scheduled maintenance
- (b) interruption to services not within our reasonable control, for example an Act of God, a failure of electrical power, industrial action, industrial disputes or the failure of technical equipment or software
- (c) any loss caused by an unavailable or broken ATM.

9.0 Changes to these terms and conditions, account transaction fees and service charges

9.1 We may add to or change these terms and conditions at any time. We may add new fees and charges or change existing fees and charges at any time.

9.2 We may amend or alter any facility on your Card at any time.

- 9.3 We will tell you in advance if we add to or change these terms and conditions or if we add new fees and charges or change existing ones or amend or alter any facility on your Card. The amount of notice that we will give you will follow the laws and regulations that apply at that time. We will choose the way that we tell you.
- 9.4 If we change or add to these terms and conditions, and you do not wish to accept the change, you may end this contract (there will be no charge for this) and return the Card to us but first you must pay us any charges or Government Duty that you may already owe in connection with your Card.
- 9.5 If you do not return the Card to us you are deemed to accept the changes which we tell you about under Clause 9.3 on their effective date.

10.0 Identification

- 10.1 We have obligations under law and regulations concerning the prevention of money laundering and terrorist financing as well as complying with taxation requirements. This means we may require you to produce evidence as to your identity, current permanent address, source of funds lodged or proposed to be lodged to the Account.

11.0 Waiver

- 11.1 If we do not enforce the rights we have under these terms and conditions or we delay enforcing them, we may still enforce those rights in the future. This applies even if we did not enforce or delayed enforcing those rights on many occasions.

12.0 Reading this document

- 12.1 Each of these terms and conditions is separate from the others. If any term or condition is illegal or cannot be enforced now or in future, the rest of the terms and conditions will remain in full force and effect.
- 12.2 In these terms and conditions we sometimes give an example of something covered by a

clause or definition. We do this to assist you. The meaning and scope of these terms and conditions is never limited by these examples.

- 12.3 The index and headings used in these terms and conditions are there to assist you and do not form part of the legal agreement between you and us.
- 12.4 A reference to a “person” includes a human being, corporation, partnership or organisation.
- 12.5 A reference in the singular includes a reference to the plural and vice versa, where this makes sense (for example, “person” can mean “persons”, and “persons” can mean “a person”).
- 12.6 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.

13.0 Disputes or Unauthorised Transactions

- 13.1 If there is a dispute about your Account or Card, you accept that the records kept by us or on our behalf are sufficient evidence of your Card’s use. If a transaction is made using your Card with the PIN, you agree that we can conclude that the transaction was made by you.
- 13.2 You should check your Statement or eStatement we provide to you and contact us without delay if you think there is any unauthorised or incorrectly executed transaction on your Account. If you are registered with Digital Banking we recommend you check your Account transactions regularly and report any disputed transactions, errors or omissions to us without delay. Delay means we may not be able to compensate you for any loss you may have suffered as a result of disputed or unauthorised transactions.

14.0 Making a Complaint

- 14.1 We’re committed to providing you with excellent service at all times and hope we do not give you grounds to complain. However, if you wish to make a complaint you may do so in a number of ways. You can call or write to us, avail of our online complaints form, and advise our branch

teams. Our website bankofireland.com/help-centre/customer-complaints-process provides further details about these channels and our complaints process.

- 14.2 If we cannot resolve your complaint within five working days, we will respond to your complaint in writing or if we hold an email address or mobile contact details for you, you agree we may respond by email or another durable medium.
- 14.3 If you are not satisfied with our response you can refer the matter to the Financial Services and Pensions Ombudsman by writing to them at The Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. You can find more information on how to access their resolution process by visiting their website at fspo.ie

15.0 How Irish law applies to this Document

- 15.1 These terms and conditions and any matter arising from the Card or your Account are governed by the laws of the Republic of Ireland. The courts of the Republic of Ireland have exclusive jurisdiction in connection with them.
- 15.2 Any references to law or taxation in these terms and conditions are accurate on the print date but are to be read to reflect later changes in law or taxation.

Bank of Ireland is regulated by
the Central Bank of Ireland.
37-1108R.12 (09/26)



**Bank of
Ireland**