



Distance Contract Information

Personal Credit Cards



Distance contract information

Thank you for your interest in opening a credit card account with Bank of Ireland. Before you go ahead, we need to give you some important information. It will help you make an informed decision.

Who we are

We are the Governor and Company of the Bank of Ireland, also known as Bank of Ireland. We are licensed under the Central Bank Act 1971. The registered number of Bank of Ireland in the Companies' Office is C-1 and the Bank's VAT number is IE8Y42002P.

Registered Office: 2 College Green, Dublin, D02 VR66.

Regulated by: The Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3.

Find out more about the Central Bank of Ireland at www.centralbank.ie.

You can contact us at:

Phone: 0818 251 251 from 9am to 5pm, Monday to Friday

Email: creditcard@boi.com

Web: boi.com

Our main business

Our main business is providing retail financial services to customers. These services include personal credit cards.

Description of the financial service you have applied for

The financial service you have applied for is a credit card. You can use a credit card to buy goods or services or to get cash advances as long as you stay within your credit limit. We will provide a monthly statement to you showing all the transactions that have taken place on the account.

Minimum duration

The agreement is open-ended. There is no fixed end date. However, it is subject to our and your termination rights. These are set out in the credit card agreement.



Fees and charges

Interest rates and charges are as set out in the “Schedule of interest rates, fees and charges” for your credit card. Government stamp duty applies each year to the credit card account. The present amount of Government stamp duty is included in the Schedule of Interest Rates, Fees and Charges (the Government has the power to change the amount of stamp duty at any time).

You can pay by direct debit, on the mobile app, online, at a lodgement ATM, by post or in a Bank of Ireland branch. We reserve the right to change the interest rate, fees and charges under the account terms and conditions.

We will tell you in advance before we make any change to increase the interest rate. However, we may lower an interest rate without telling you in advance.

Your right to cancel

You have the right to withdraw from the Credit Card Agreement within 14 days of receiving it without giving a reason. Simply write to Bank of Ireland Credit Cards, PO Box 1102, Dublin 2. You can also withdraw within 14 days by using our online withdrawal form at boi.com/withdrawal. You will need to give us the following details before submitting it:

- ▶ Name
- ▶ Email address
- ▶ Phone number
- ▶ Your application reference number or the last 4 digits of your credit card number.

Your credit card number is the 16-digit number on your credit card.

You are liable for all transactions and charges on your account, including during the 14 day period. If you cancel, you will need to repay everything you owe (including any interest due). You must do this without undue delay and no later than 30 days from the date of cancellation.

If you do not cancel the agreement before the 14-day period ends, it will continue until you (or we) cancel it.



Payment and performance

You will have to pay repayment instalments monthly. The minimum sum due for payment by you is shown on each statement. The minimum sum is the outstanding balance shown on the statement if it is less than €5, or the greater of €5 or 2.5% of the outstanding balance.

You must pay the minimum payment or more to us by the due date on your statement. We will only consider a payment made when we have received it and it is credited to your account.

Consequences of late or missed payments

You will be charged fees for missing payments in addition to normal interest. Full details are available in our Personal Credit Cards Schedule of interest rates, fees and charges.

If you do not maintain monthly minimum payments, your card and the card(s) of additional cardholders may be declined for further authorisations and no longer accepted for purchases or for use in any ATM.

Missing payments could make getting credit in the future more difficult.

Early termination

Subject to provisions of Consumer Credit Law, we may cancel or refuse to renew or replace the credit card at any time. The circumstances in which we can terminate the Credit Card Agreement are set out in the terms and conditions for the credit card.

If you want to end this agreement after the 14-day period, you can do that by using the mobile app or online, by calling Credit Card Services or by writing to your branch. Search 'close credit card' on [boi.com](https://www.boi.com) to find out more.



Making a complaint

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 want to make a complaint, you may do so in a number of ways. You can call or write to us, use our online complaints form and advise our branch teams. Search 'complaints' on [boi.com](https://www.boi.com) to find out more.

If you are not satisfied with our response, you can contact 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](https://www.fspo.ie).

Governing law and language

The Credit Card Agreement will be governed by and construed in accordance with the laws of the Republic of Ireland and the courts of the Republic of Ireland will have jurisdiction to resolve any disputes in connection with the credit card agreement. That jurisdiction is exclusive except where you are a consumer under the Consumer Rights Act 2022 and you are not ordinarily resident in the Republic of Ireland. The English language is and will be used for the purpose of interpreting the Terms and Conditions of the Account and for this and all communication in connection with the account.

This information is valid from June 2026 and is subject to change.



**Bank of
Ireland**

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

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