Bank of Ireland (S)

edit Cards - Bank of Ireland Credit Card customers

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Do you wish to	o close this BOI Crec	lit Card account?	Yes No						
Existing Credit		Ê							
Current Outstanding Balance: €									
	U								
5. Balance	Transfer Request -	Non Bank of Ireland	a Greatt Gards						
	0	alance from my exist	ing Credit Card to						
my new Bank	of Ireland Credit Car	d Account.							
The Credit Car	rd number on my exi	sting Credit Card is:							
	wish to have transfer								
		card balances transferred from Transfer request please send in							
		ests are subject to credit card a set up on your existing credit c							
the individual compa	nies to advise them of your ne	ew credit card number as soon erest or charges applied by an	as you receive it.						
		erest of charges applied by an	y other credit card provider.						
6. Other Bo	rrowings								
	Issuer/Lender	Monthly	Credit Limit/						
	(e.g. BOI/AIB)	Commitment	Amount Outstanding						
MasterCard		€	€						
Visa		€	€						
Mortgage		€	€						
Other Loans		€	€						
If you are a tenant please give monthly rent paid: ϵ									
Estimated valu	e of house:	€							
7 Choice o	of Payment Date								
	ar aymont Dato								
Tick 🖌 preferre	ed billing week each	month 1st 2nd	3rd 4th						
8. Payment Protection (Optional)									
would like to avail of Payment Protection cover and with my signature I confirm (having read the eligibility criteria in the attached brochure) that I am clicible and want to avail of this actional cover. Lam signing in the place									

vant to avail of this optional cover. I am signing in the place section to indicate this.

ill be debited from my account at the prevailing charge until cancelled by me in writing

TECTION IS OPTIONAL.

SIGN HERE	Signature: Date:	D D M M 2 0 Y Y
9. Card	Protection	(Optional)
		to protect ALL your cards if they are lost or stolen

10 10	indicate the cover you require.		
25	1 year single	€55	3 years single

40
40

85	3 years household*
:85	3 years household

for you and up to four others living at the same address. Terms and conditions apply. icy summary overleaf

be debited to your account now and subsequently at the ntil you tell us that cover is no longer required.

TION IS OPTIONAL.

10. Additional Cardholders - at no extra co	ost
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he benefits of your Bank of Ireland Credit Card?

You can apply for up to three additional cardholders on your Credit Card
account, but you only pay one Government Stamp Duty. If you require more
than one additional card please contact 1890 251 251 for an additional credit
card application form.

Gender:	Male		F	-em	ale								
Name to app	ear o	n yo	ur c	ard	:								
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ee to be bound by the Credit Card Conditions of Use as set as may be amended from time to time.

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11. Authorisations and application

Please read (i) this section; (ii) the Consent to Use Personal Data within this brochure; (iii) the Standard European Consumer Credit Information (SECCI) for the product you are applying for (iv) the Terms and Conditions within this brochure; and (v) the Credit Card 'Rates, Fees and Charges' sheet carefully before signing.

Consumer Credit Act

Additional details:

Under the Consumer Credit Act, 1995, a customer's consent is required if the customer wishes the Bank to be able to telephone him/her at his/her place of employment in connection with a credit agreement. From time to time, the Bank may need to contact you during working hours in connection with your account.

Please sign your name here if you wish to give this consent.



Data Protection Acts

I consent to the details that I am being asked to supply being used to provide me with information about other products and services, either from the Bank of Ireland Group, or which the Bank of Ireland Group has arranged for me with a third party.

If you would not like the information to be utilised for this purpose, please tick this box

I understand the Bank reserves the right to decline this application. When an application
is declined as a result of a database search any and all applicants will be informed in
writing as to why the application has been declined.

FOR BRANCH USE ONLY

Date: D D M M 2	0 Y Y					
Customer Credit Grade:		R	DC:			
M/L: Existing Bank of Ireland Group Customer at 02/05/95? Yes 📃 No						
If "No", details of identification documentation received, and held, on						
opening branch account	:					
Personal identification:	Address id	entification:				
Account number:		WS /	Application:			
If non BOI customer, full copies of M/L attached						
M/L screen created on: D D M M 2 0 Y Y						
Branch comment:						

To the Bank of Ireland Group

1. I confirm that I am not less than 18 years of age and I certify the accuracy of the information given in this application. 2.1 hereby authorise and request the Bank to issue an additional Credit Card and a Personal Identification Number (PIN) to me and each additional cardholder named above (f any) for use on my Credit Card account in accordance with the Conditions of Use, set out overleaf and as may be amended from time to time. 3. I understand the Bank reserves the right to decline this application. When an application is declined as a result of a database search any and all applicants will be informed in writing as to why the application has been declined. 4. I agree that information supplied on this application form may be shared with other credit card issuers in order to prevent and combat fraudulent card applications. 5. To enable the bank to meet its obligations, I agree to furnish the bank with evidence of identity and permanent residence as required and agree that any documentation required to establish such identity, may at any time be passed to any member of the Bank of Ireland Group for this purpose. 6. I consent to you making such other inquiries in connection with this application as the bank deems appropriate. This may include searches of the ICB and multiple other European databases. 7. I consent to the use of my personal data in accordance with the Consent to Use Personal Data set out overleaf which I have read before signing. 8. I have received and read the SECCI relevant to the product I am applying for. 9. I have received and I have read the Credit Card Rates Fees and Charges table relevant to the product I am applying for. 10. I have read and agree to be bound by the Conditions of Use as set out overleaf and as may be amended from time to time, subject to the provisions of the Consumer Credit Act, 1995 and the Consumer Credit Directive, 2010. 11. I hereby authorise the Bank in the event of this application being accepted to inform UCD Foundation and UCD Alumni Relations of such acceptance and to disclose to such person my name, address, affinity, phone number and date of birth.

	Principal Cardholder's Signature:				
SIGN HERE					
	Date: DDMM20YY				

confirm that the details provided on the application are ac	CCL	ira	te.
Authorised signature and number:			

Branch NSC (NB for FIR Credit):											
Branch Contact:											
Branch Recommendation:	UNE			G			UNT	•		>	
For CLB use only ICB:											
Application no.:											
Card no.:								Γ			

DIRECT DEBIT MANDATE

If you wish to pay your Credit Card bill by Direct Debit, all you need to do is complete the Direct Debit Mandate Form below and return to: BANK OF IRELAND CREDIT CARD DIRECT DEBIT SECTION, PO BOX 1102, DUBLIN 2.

Originator Code 30 02 87				
Name of Principal Cardholder's Account:				
Current Account number:				
Bank Sorting Code:				
Bank name and address:				
Instructions to Bank I instruct you to pay direct debits from my account at the request of 				

- Bank of Ireland Card Services.
- The amounts are variable and are to be debited on various dates.
- I will inform the Bank in writing if I wish to cancel this instruction.
- I understand that if any direct debit is paid which breaks the terms of this instruction, the Bank will make a refund.

Please tick the box below, indicating which direct debit option you require.

You can choose to pay 2.5% (minimum monthly repayment)



If the mandate is completed and no box is filled, the 2.5% option will apply.

SIGN HERE	Principal Cardholder's Signature:

Credit Card Number:

Some banks may refuse to accept instructions to pay direct debits from certain accounts.

Please note that the Direct Debit may take one whole statement cycle to take effect. You may be required to make a manual payment in the interim.

Consent to use personal data

By signing this form I consent to the Bank of Ireland Group and its contracted agents storing, using and processing my personal details

- to manage and administer my accounts, policies or other financial products; to process my applications for credit or financial services; to carry out business and market research and compile statistics; to back distributed the product of the product of the second seco
- (d)
- to help detect fraud and dishonesty; (e)
- to help detect fraud and dishonesty; to form a single view of my entire relationship with the Bank of Ireland Group (whether as a consumer or in connection with my trade, business or profession) to enable it manage and develop the relationship; to enable business units in the Bank of Ireland Group share or access my personal details for the purposes set out in this consent (but not for the purposes of direct marketing where I have indicated to the Bank of Ireland Group I do not want it); to contact me by post, telephone, text message, electronic mail, facsimile or other means but not in a way contrary to my instructions to the Bank of Ireland Group or contrary to I law or regulation; (where I apply for or avail of a credit facility) to carry out credit reviews including automated credit decision processes and to obtain details of my credit history from the Irish Credit Bureau ("ICB") or other credit rating agency: (f)
- (q)
- (h)
- agency; (where I have not indicated otherwise to the Bank of Ireland Group) to directly market the products and services of the Bank of Ireland Group or of suppliers selected by the Bank of Ireland Group using a form of (i) communication permitted by me under paragraph (g) above; and to establish my identity, residence and tax status in order to comply with law and regulation concerning taxation
- () and the prevention of money laundering or terrorist financing.

Affinity Credit Card conditions of use

Definitions used in this Agreement a)

- "Bank" "us" "we" and "out" 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. (i)
- (ii)
- at do mespin modul, publim 4. Interior and its successors, assigns and transferees. "you", "your(s)" means any person to whom we issue a Credit Card and includes each Principal Cardholder and Additional Cardholder. "Account" means as set out in Condition No. 7 "How your Account Works" below. "Additional Cardholder" means a person to whom we issue a Credit Card on the Credit Card Account at the request of a Principal Cardholder. (iii) (i∨)
- "Balance Transfer Rate" means as set out in Condition No. 8 (d). (v)
- 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" (i.e. Saturdays, Sundays and Bank Holidays) shall be construed accordingly. "Cut-Off Times" means the relevant point in time during any Banking Day after which any payment, or payment order, received will be deemed to have been received on the next Banking Day. "Card Carrier" means the letter from us to you with which we enclose the Credit Card. "Cane use Cartier James when you use the card to receive cash or cash substitute (e.g. travellers cheques). "Concurrer Cardit Law" means the requisition and the call bioding cordes which any to this agreement
- (vii)
- (viii)
- (ivii) "Card Carrer" means the letter from us to you with which we enclose the Credit Card.
 (iv) "Cash Advance" means when you use the card to receive cash or cash substitute (e.g. travellers cheques).
 (x) "Consumer Credit Law" means law, regulation and legally binding codes which apply to this agreement including the Consumer Credit Regulations (i.e., the regulations implementing the Consumer Credit Directive (2008/48/EC) in reland.
 (xi) "Credit Card" means the credit card(s) issued by us to you or to an Additional Cardholder.
 (xii) "Croup" means all of the separate legal entities that comprise the Bank of Ireland Group.
 (xii) "Group" means all of the separate legal entities that comprise the Bank of Ireland Group.
 (xii) "Payment Machine" means a machine that accepts a Credit Card as payment for a transaction.
 (wi) "Principal Cardholder" means the Credit Card Accountholder.
 (wii) "PSR" means the European Communities (Payment Services) Regulations 2009 and PSR regulated payments means any payments where the payment services or cash advances other than us.
 (wii) "Retailer" means a supplier of goods or services or cash advances other than us.
 (wii) "Retailer" means a protocol used as an addel layer of security for online credit card transactions.
 (wii) "3D Secure" means any payments where the take an addel layer of security for online credit card transactions.
 (wii) "3D Secure" means a protocol used as an added layer of security for online credit card transactions.
 (wii) "3D Secure" means a protocol used as an added layer of security for online credit card transactions.
 (wii) "3D Secure " means a protocol used as an added layer of security for online credit card transactions.

b) The Credit Card

- 1. (a) This document is important. It governs your use of the Credit Card. You must not use the Credit Card in a
- (a) This documents in portion is govern by the govern begins and the second an 2.
- or (c)
- If you are a Principal Cardholder you must be at least 18 years of age and accept that you will be fully liable for all transactions on the Account, including those made by a secondary/additional cardholder on the Account. The Bank may at any time cancel or refuse to renew the Credit Card. 4.
- You must

 - Sign the Credit Card as soon as you receive it from us You must keep your PIN and 3D Secure Password a secret, memorise it, and take all reasonable precautions to prevent anyone else knowing it or using it. You should never write down the PIN or the 3D (ii)
 - always protect the Credit Card. Take all reasonable precaution to ensure the Credit Card is not lost, mislaid or stolen (iii)
 - not go over the credit limit assigned to you
 - (v)
 - not go use it is creating in assigned to you not assume that you can continue to use the Credit Card if you have broken any of the terms and conditions of this Agreement (you should return the Credit Card to us if you have) not use the Credit Card before the "valid from" date or after the "until end" date shown on it not use the Credit Card if we cancel or withdraw it never use your Credit Card as payment for anything illegal.
- (viii)

How your Account works

This Part (c) of the Agreement applies to you if you are a Principal Cardholder only. 7. We open a Credit Card Account (the "Account") for you where you are a Principal Cardholder. We record all of the transactions including purchases and cash advances carried out with the Credit Card and any Additional Cards on the Account. We deduct interest, fees, charges, Government Stamp Duty and any other amounts concerning the Credit Card from the Account.

- 8. Interest Rates. The rates of interest which we will charge you are set out in the Rates, Fees and Charges (a) Table. If you owe us interest, we will show you the interest rates and the amount you owe us in you monthly statement.
 - monitry statement. Interest Free Periods. If you repay us everything you owe us on the Account as shown on a monthly statement by the payment date we specify in the monthly statement, we will not charge you interest on any purchases or cash advances shown in that monthly statement. Otherwise, you forfeit the interest free period and we will charge interest, including interest on each purchase, cash advance, unpaid cash advance fee and cross border handling fee from the date of the transaction. We charge such interest at the (b) rate we show you on your latest monthly statements. This rate may differ from the rate in force on the date
 - of the cash advance or purchase. Accrual/Payment. Any interest you owe us accrues daily and we will debit accrued interest from Account monthly. (c)
 - Balance Transfers. We charge a reduced rate of interest (the Balance Transfer Rate) on balances you owe (d) Balance transiers, we charge a reducted rate of interest (the Balance transier hate) of national to sydd ways to another credit card provider and which you transfer to the Account with our agreement. The Balance Transfer Rate applies in the period which we show in the Rates, Fees and Charges Table. Once this period ends, the standard interest rate for purchases will apply to any part of the transferred balance which you still owe us. The period in which the Balance Transfer Rate applies starts on the date we open the Account. If you transfer a balance after that date, the Balance Transfer Rate will apply for the part of the period (if any) which remains. We may vary the rate of interest for a Balance Transfer but it will always be below the etaded interest rate us charge for purchases. below the standard interest rate we charge for purchases

and minimum pave

- We will provide you with statements of Account, generally monthly. Additional Cardholders do not receive (a) Account statements.
- Account statements. The minimum sum due for payment by you is specified on each Account statement. The minimum sum is the outstanding balance shown on the statement if less than €5 or the greater of €5 or 2.5% of the outstanding balance. You must pay this or more to the Bank within 25 days from your statement date. Failure to maintain monthly minimum payments may result in your Card and the Credit Card(s) of any additional cardholders being declined for further authorisations and no longer accepted for purchases or for use in any ATM. We will also be entitled to charge you a Late Payment Fee in the amount set out in the Bates Fees and Chargree Table. (b)
- Rates, Fees and Charges Table. Statements will not be issued where (i) no payment is due by you and (ii) the Account has a credit balance of €5 or less. (c)
- We will only consider a payment made when it is received by us and credited to your Account. 10. (a)
 - We will apply payments towards what you we us in the following order:
 Interest on any fees and transactions, which you have not paid when due to us, excluding interest on cash advances
 - Account fees and charges other than annual fees and cash advance fees Insurance premiums
 - (ii) (iii)
 - Annual fees
 - Interest on cash advances

 - (i∨) (∨)

I consent to the Bank of Ireland Group disclosing my personal details:

- (where I apply for or avail of a credit facility) to the ICB or other credit rating agency and I also consent to the 1) ICB or other credit rating agency disclosing details of my credit history (and using those details for credit scoring purposes) to the Bank of Ireland Group or other institutions to which I apply for credit facilities;
- to facilitate a potential or actual transfer of any loan or product provided to me or in connection with a 2)
- to its contracted agents and to recipients abroad but only for purposes indicated in this consent and only where the Bank of Ireland Group complies with Irish data protection law in doing so. 3)
- This consent does not limit any other consent I have given (or may give) to the Bank of Ireland Group to process or disclose my personal details.

In this consent:

"Bank of Ireland Group" means the Bank of Ireland and its present and future subsidiaries.

"contracted agents" means intitle bank of means and its present and future subscianes. "contracted agents" means entities which have contracted with the Bank of Ireland Group to assist it in the conduct of its business or in providing services to me. "I", "me", "my" is a reference to each of us where more than one of us have signed this form. "personal details" means information concerning me which Bank of Ireland Group has including information given by me or others verbally or in writing, information contained in application forms and records of my transactions with the Bank of Ireland Group. the Bank of Ireland Group.

- 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 Account. In the event of an unauthorised transaction out of the Account, the Bank will, subject to 13(d) and 13(e) below, refund the amount of such unauthorised transaction and will restore the Account to the state it would have been in but for the unauthorised transaction Where such unauthorised transactions have resulted from the loss, theft or misappropriation of the Credit Card [Plikor 3D Secure Reservent and where such loss. theft or misappropriation of the credit to the
- (d) Where such unauthorised transactions have resulted from the loss, theft or misappropriation of the Credit Card, PIN or 3D Secure Password and where such loss, theft or misappropriation was reported to the Bank without undue delay you will be liable for such loss, theft or misappropriation get to the Bank without undue delay you will be liable for such unauthorised transactions up to a maximum of €75
 (e) Where any such unauthorised transactions arise as a result of any fraud or gross negligence on your part, you shall be liable for the full amount of such unauthorised transactions.
 (f) In the event of any incorrectly executed transaction resulting from the acts or omissions of the Bank, the Bank will refund the amount of such incorrectly executed transaction and will restore the Account to the state it would have been in had the incorrectly executed transaction not taken place
 (g) If you use the 3D Secure service, such use will constitute acceptance of the terms and conditions of 3D Secure. These terms and conditions can be found at www.bankofireland.com
 (h) If you use the 3D Secure service, you agree that we can conclude that the transaction was made by you. How the Credit Cand worke (d)

How the Credit Card works d)

nes & ATM

The Credit Card may be used in conjunction with the PIN at an ATM displaying the appropriate Credit Card symbol. If you use the Credit Card to withdraw cash from an ATM, daily limits will apply. The daily limit is determined by us and we may vary it at any time. These amounts are available on request at any time. The transaction limit can also vary depending on which financial institution owns the ATM and date of use. We are not obliged to provide ATM facilities and do not have to notify you if we withdraw any ATM or limit its hours of use. The Bank shall not be liable for any loss or damage resulting from failure or malfunction of an ATM or a credit ared. 14. credit card.

- Retailers
 You may use the Credit Card in conjunction with the PIN at a Payment Machine. To authorise a transaction
 the Cardholder must enter the PIN on the PIN pad attached to the Payment Machine. The amount of the
 transaction must be confirmed with the retailer at the time of authorisation. The PIN shal nor be required to
 authorise a telephone, mail order or internet transaction. The 3D Secure Password will be required to authorise
 online credit card transactions with participating merchants.
 In no circumstances will the Bank be liable for the refusal of a Retailer to accept or honour the Credit Card. In
 some cases it may become necessary for a Retailer to obtain specific authorisation from us to honour the Credit
 Card for a particular transaction even though the amount of that transaction is within your credit limit. If we give
 the Retailer such an authorisation, it will reduce the available balance of your credit limit.
 Sometimes, as part of our system to protect you against fraud, we issue a "referral" message to a Retailer
 requiring the Retailer to contact the Bank to ensure it is you who have presented the Credit Card. If the Retailer
 fails to do so and refuses to process the transaction, we are not liable.
 Where a Retailer wishes to refund you for a purchase you made using the Credit Card we will only credit the 15.
- 16.
- fails to do so and refuses to process the transaction, we are not liable. Where a Retailer wishes to refund you for a purchase you made using the Credit Card we will only credit the Account with the refund on receipt of a properly issued refund voucher or other appropriate verification of the refund by the Retailer and until so credited the Account will be payable in full. Refunds are not treated as payments made to the Account and therefore will not be reflected in the current statement amount due for settlement. The full amount due on the statement must be settled in the normal manner to ensure you maintain the interest free period and any refund received will be recognised and taken into account in the following Statement. We are not responsible for any goods and/or services that we do not supply. We will have no dealings with a Retailer on your behalf in connection with goods or services supplied by a Retailer. 18. Limits & Rules Abroad

- You can use the Credit Card outside Ireland. If you use the credit card abroad it means you are subject to the 19.
- The amount of any purchase or cash advance in a currency other than euro will be converted into euro at a rate of exchange determined by the Schemes. A Cross Border handling fee is payable on such transactions as is detailed on the Table of Rates, Fees and Charges which accompanies the application form for Credit Cards and also on the Table of Rates, Fees and Charges shown on the Credit Agreement. 20.

use of you are not allowed to apply for additional Credit Cards or an increase in the credit limit we will cancel a Credit Card issued to you if you ask us to but we may require you to return it to us first (cut in half vertically through the Chip).

If you lose the Credit Card You must tell us immediately if the Credit Card is lost or stolen or if the PIN or 3D Secure Password becomes known to any unauthorised person. Call Card Services 1890 706 706 or call +353 56 7757007 (if outside Ireland), You must also confirm this in writing to us if we request you to, The Credit Card issued to you and any issued to any Additional Cardholder must not be used once you have given us this notification. You must give us, or anyone we appoint to investigate, all available information as to the circumstances of the loss or theft of the Credit Card, or the disclosure of the PIN and/or 3D Secure Password and must take all reasonable steps to assist us, or any investigator to recover the missing Credit Card. We may need to give information concerning the loss or theft of the Credit Card to appropriate persons and entities and by applying for and accepting the Credit Card vou consent to that. If you retrieve a Credit Card which has been reported as being lost, stolen or liable to misuse, it must not be used but must be sent immediately (cur in half vertically through the Chip) to Bank of Ireland Credit Cards. PO

used but must be sent immediately (cut in half vertically through the Chip) to Bank of Ireland Credit Cards, PO

Doe you have reported the loss or theft of the Credit Card to us, you will owe us nothing for any transactions carried out after your report. Also, any transactions proven to be fraudulent to our reasonable satisfaction will be re-credited to the Account. Note: you will owe us amounts which arise from the use by someone other than you of the Credit Card as if it had been used by you yourself if:-

you acted fault induction induction by our you acted fault induction in a second secon

you do not co-operate fully with us or others in any investigation concerning the theft or loss of the Credit Card or any attempt to retrieve it. This condition 26 is subject to Condition 13.

Generally, we will replace any Credit Card that expires or is lost or mislaid. We will not replace a Credit Card where you or we have terminated this Agreement or cancelled the Credit Card or for security reasons

You can return the Credit Card to us at any time. You will continue to owe us money for the use of any

If you are an Additional Cardholder; use of your additional Credit Card is an acceptance of the Credit Card Conditions of Use

(ii) (iii)

23.

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25.

(b) (d)

(e)

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Additional Cardholders
21. If you are the Principal Cardholder :
you can nominate a person as an Additional Cardholder by sending us a request in writing and we may issue an additional Credit Card and a separate PIN to the person you nominate;
you must pay all amounts due to us in connection with the use of any Credit Card issued to an Additional Cardholder as if you used it yourself;
you authorise us to act on notification of change of personal details and requests for information and services in respect of the Account from any Additional Cardholder reivices in cardet of the to us fix (out in half vertically through the Chip).
you to return it to us first (out in half vertically through the Chip).

If you lose the Credit Carc

Box 1102, Dublin 2

- Balance transfers
- (∨ii) (viii) Purchases shown on previous statements or the latest statement
- (ix) Cash advances shown on previous statements or the latest statement (x) Transactions and amounts you owe us that have not yet appeared on your statement in the same
- (i) Initiation is a contracting you only do that have not yet appeared on your statement in the same order as above.
 The proceeds of any cheque lodged to the Account in any currency other than euro will be converted to euro at the exchange rate determined by the Bank on the date such transaction is credited. (b) to the Account. The charges which apply are shown in the Rates Fees and Charges Table. If the cheque is later returned unpaid, it will be converted to euro at the exchange rate determined by the Bank on the date
- I such transaction is debited to the Account. The Bank will not be responsible for any losses incurred. If an amount is debited or credited to the Account in error by the Bank, the Bank may make any nec correcting entry to the Account without the need for approval from you. (c)

- Provided you have completed a valid direct debit instruction, the Bank will pay direct debits presented on 11. (a) The Account. The Bank has no obligation to you in relation to the goods or services being provided by a direct debit originator under the terms of a direct debit instruction. It is the obligation of the direct debit originator to inform you in advance of the amount and date of the
 - (b) collection of the direct debit. The advance notice can take the form of an invoice or a one-off notice
 - collection of the direct debit. The advance notice can take the form of an invoice or a one-off notice detailing a series of payments over a period of time. You may cancel a direct debit instruction set up on the Account by notifying the Account holding Bank branch in writing. The Bank shall have no liability to you in respect of any payment made by the Bank on foot of a validly held direct debit instruction where the notification to cancel was not received by the Bank by close of business on the Banking Day prior to the next scheduled date of payment.
 - The cancellation of a direct debit instruction does not in any way alter any agreement in place between you The cancellation of a direct debit instruction does not in any way after any agreement in place between y and the direct debit originator. The Bank has no obligation to you or the originator in respect of alternative arrangements for the payment of goods or services. Provided it is established that an unauthorised direct debit was debited to the Account, the Bank will refund the Account with the amount so charged. For a period of eight weeks from the date upon which any direct debit payment was debited to the
 - (e)
 - (f)

 - For a period of eight weeks from the date upon which any direct debit payment was dedide to the
 Account, you may request a refund of the payment where:
 The direct debit authorisation did not specify the exact amount of the payment; and
 The amount of the direct debit payment exceeded an amount you could reasonably have expected.
 Notwithstanding the provisions of 11(i) above, you will not be entitled to any such refund where;
 You provided direct consent to the Bank to execute the direct debit payment in question; and, where
 restricted direct debit to the Bank to execute the direct debit payment in question; and, where
 restricted direct debit approximation of the direct debit payment in question; and, where
 restricted direct debit payment to the Bank to execute the direct debit payment in question; and, where
 restricted direct debit payment to the Bank to execute the direct debit payment in question; and, where
 restricted direct debit payment payment approximation of the payment to the paymentpayment payment payment payment payment payment payment paym (g) applicable
 - (ii) information regarding the direct debit payment in question was provided to you by the Bank or the
 - direct debit originator at least four weeks prior to the due date for payment of the direct debit. Where you request a refund in accordance with 11(f) above the Bank shall within ten days either refund the payment in full or refuse the refund request and advise you of the reasons for such refusal. (h)

- You shall be responsible for ensuring the correctness and accuracy of all payment orders to the Account and the Bank will have no obligation to check whether the name of the Account or other information provided with the payment order is correct. You agree that any incoming payment to the Account made by either you or a third party is determined 12. (a)
 - (b) solely on the basis of the Account Number and Sort Code accompanying the payment. Where the
 - Solely on the basis of the Account Number of sole Code accompanying in payment, where the Account Number or Sort Code is incorrectly stated on any such incoming payment, the Bank shall have no liability for the non-execution or defective execution of the payment order to the Account Without liability, the Bank may refuse to act on any incoming or outgoing payment order if the payment order does not contain the BIC and IBAN, or Sort Code and Account Number, or any other necessary unique identifier of the beneficiary. In the event that the Bank refuses to process any such outgoing execution of the the Deck will acking our execution of the payment order does not such as the sole will be account the the the sole of the payment order does not be account to the sole of the payment order does not be account to the sole of the payment order of the payment order does not be account to the sole of the payment order does not be account to the sole of the payment order does not be account to the payment order to the payment order in the payment order does not be account to the payment order to be account to the payment order does not be account to the payment order does not be account to the payment order does not be account to the payment order does not be account to the payment order does not be account to the payment order does not be account to the payment order does not be account to the payment order does not be account to the payment order does not be account to the payment order of the payment order does not be account to the payment order of the payment order does not be account to the payment order does not be account to the payment order of the payment order does not be account to the payment order of the payment order does not be account to the payment order of the payment order does not be account to the payment order does not be account to the payment order of the payment order does not be account to the payment order does not be account to the payment order does not be account to the payment order does payment order, the Bank will advise you accordingly. In respect of payments out of the Account, (debit payments), the date of receipt of such payment orders
 - (d) (TP) will, subject to applicate both the recoolint, besin payments), the base of receipt or such payment orders (TP) will, subject to applicable Cut- off times, be that Banking Day where the payment order is received by the Bank. The Bank will process all payment orders received such that the beneficiary bank will be credited within three (3) Banking Days of the date of receipt by the Bank of said payment order (D+3). With effect from January 1, 2012 the Bank will process all payment orders received such that the beneficiary bank of said payment order (D+3). bank will be credited within one (1) Banking Day of the date of receipt by the Bank of said payment order (D+1). The above referenced transaction processing times apply only to PSR regulated payments and any
 - In respect of payments may take longer to process. In respect of payments may take longer to process. In respect of payments into the Account, (credit payments), the Account will, subject to applicable Cut-Off Times, be credited with the amount of any such payment on the same Banking Day as the payment is received by the Bank, save where the date of receipt is not a Banking Day in which circumstances the Account may not be credited until the next Banking Day.

d or Unauthorised Transactions

- The Bank recommends that you retain all vouchers/counterfoils to check them against their monthly statements. You must advise the Bank without undue delay, and no later than thirteen (13) months after 13. (a)
 - the transaction date, of any unauthorised or incorrectly executed transactions. In the case of a dispute between you and the Bank regarding a transaction, the books and records kept

Tou can return the dealt Card to us at any time, nou will continue to owe us money for the use of any additional Cards on your Account so you should make sure you return those too. You should destroy all Credit Cards by cutting them in half vertically through the Chip. Send the Credit Card(s) back to Bank of Ireland Credit Cards, New Century House, Mayor Street Lower, IFSC, Dublin 1. Be aware that even though you return the Credit Card(s) you will still be liable for Government Duty relating to the Account. You should also ensure that you cancel any direct debits with third parties by writing to them. If you do not do so you will be liable for around the check of the card to the card the the card to be an ensure that you cancel any time debits with third parties by writing to them. If you do not do so you will be liable for around the check of the card to be account. amounts charged to the account.

we require you to do; or

ed a replacement Credit Card

ant to return the Credit Card

- You may cancel this Agreement at any time by sending a written notice to the Bank and provided you pay us everything you owe us in connection with the Credit Card and return the Credit Card and any additional 29. (a) Credit cards to us as set out in Clause 20 above.

 - The Bank may cancel this Agreement at any time on two months notice to you. In addition to the general right to cancel as set out above, and without any liability to you, the Bank may cancel this Agreement or, at the discretion of the Bank, may immediately block the use or operation of the Oredit Card in circumstances where;
 - the Bank is made aware of your death, bankruptcy or other act of insolvency; or (i) (ii)
 - You have failed security checks in a manner that the Bank deems unacceptable; or

 - (i) There is a reasonable suspicion of unauthorised or fraudulent activity on the Credit Card; or (ii) there is a reasonable suspicion of unauthorised or fraudulent activity on the Credit Card; or (iv) there has been a breach of these terms and conditions by you. Where any Credit Card is o closed or blocked, you will be notified and, where the Credit Card is blocked, you will be advised as to how the block may be removed.

General Conditions

- We recommend you read all statement inserts and statement messages as they often contain information of importance to you including notices of changes to this Agreement. Where we owe you money we may set off the sum we owe you against anything you owe us in respect of the 30.
- Credit Card, without your consent and without the need to notify you. Note: if you have any account in credit with us we owe the balance to you and it is covered in this clause. We may also combine and consolidate your accounts with us.
- If we do not exercise our rights against you following a breach of this Agreement our rights do not change. We will not be liable for any delay or failure in performing any of our obligations in respect of the Credit Card where it arises directly or indirectly from an Act of God, civil disturbance, industrial dispute or any circumstances bevond our control.
- You accept that we may disclose information and details of the Account and related matters to person(s) who 34 enter into a contract to provide services to us which help us provide Credit Cards to customers

Amendment of Terms and Conditions

- 35. (a) We reserve the right to introduce new Terms and Conditions or to vary the existing Terms and Conditions We reserve the right to introduce new terms and conductors of to vary the existing terms and conductors including by varying fees and charges or introducing new ones. If we do so we will inform you of the changes in a way we deem appropriate. You will then be free to cancel the Agreement with us provided you pay us everything you owe us in relation to the Account. If you do not notify us that you do not accept the changes we will regard you as having accepted them when they come into force. We reserve the right to vary any interest rate relating to the Credit Card and/or the Account. If we do so
 - (b) we will inform you of the changes (in a way we deem appropriate, except when the change is to your benefit. If the change is to your benefit we will make the change immediately and inform you of the change

and Jurisdiction and Langu

- 36. (a) This Agreement is subject to Irish Law and the Courts of Ireland have jurisdiction in connection with it (b) We will communicate with you in English in relation to the Credit Card and this Agreement

Making a Complaint

37. If you wish to make a complaint you may do so by writing to us at Bank of Ireland Credit Cards, New Century House, Mayor Street Lower, IFSC, Dublin 1. In the event that you are not satisfied with our response you can refer the matter to the Financial Services Ombudsman by writing to The Financial Services Ombudsman, Third Floor, Lincoln House, Lincoln Place, Dublin 2.

Supervisory Authority

38. We are regulated by the Central Bank of Ireland, PO Box 559, Dame Street, Dublin 2.

Card Protection Plan (CPP)

CPP Cover is provided by Homecare Insurance Limited, an insurance company authorised by the Financial Services Authority of the United Kingdom and operating in Ireland under EU freedom of movement provisions which has chosen Irish law to govern your policy. The premium payable (including Stamp Duty payable on the issue of the policy) is set out on your application for cover. Complaints should be addressed to The Complaints Manager, Homecare Insurance Limited, PO Box 3899, Dublin 1, Ireland. 39. If you remain dissatisfied, you may then refer your complaint to the UK Financial Ombudsman Service. Homecare Insurance Ltd. is a member of the General Insurance Standards Council (GISC) and your cover is sold in accordance with the GISC General Insurance Code for Private Customers – copies can be obtained from GISC (+44 207 648 7800)

Purchase/Payment Protection Where purchase/payment protection insurance is taken the principal Cardholder acknowledges that 40. such insurance is subject to terms and conditions which will be sent out to you when we process your application for payment protection insurance. The Bank will debit the purchase/ payment protection insurance premiums (if any) to the account on each monthly statement date

Information about your Distance Contract pursuant to the European **Communities (Distance Marketing of Consumer Financial Services) Regulations 2004**

About us

The credit card issuer is The Governor and Company of the Bank of Ireland (the "Bank" or "Bank of Ireland"). The Banks principal business is the provision of financial services. The Bank's Registered Number in the Companies' Office is C-1 and has its Registered Office at 40 Mespil Road, Dublin 4. The Bank's VAT number is IE8742002P. If you wish to contact the Bank in connection with the credit card, please write to Bank of Ireland Credit Cards, PO Box 1102, Dublin 2, or contact us on 1890 251 251. Bank of Ireland is regulated by the Central Bank of Ireland.

Description of Financial Service

The financial service being supplied by the Bank is a credit card. A credit card may be used, subject to the credit limit agreed between the Bank and the cardholder, to purchase goods or services or obtain cash advances. The Bank will provide the cardholder with a monthly statement showing all transactions which have taken place on the account.

Fees and Charges

Interest rates and charges are as set out in this brochure, your credit card agreement and in the "Personal Credit Cards - New Accounts, Rates Fees and Charges" table provided with this brochure. Government stamp duty (currently €30) applies annually to the credit card account. Payment may be made by direct debit, Bank of Ireland 365, ATM, post or in a Bank branch. We reserve the right to vary the interest rate, fees and charges relating to the Credit Card and/or the Account including any shown in the Rates, Fees and Charges Table. If we do so we will Inform you of the changes (in a way we deem appropriate, except when the change is to your benefit. If the change is to your benefit we will make the change immediately and inform you of the change atterwards). We will notify you of any interest rate change before it comes into effect. From the day of account opening certain fees will apply which are outlined in the "Personal Credit Cards - New Accounts, Rates Fees and Charges" table provided with this application.

Your Right to Cancel/Termination

You have the right under the Consumer Credit Regulations to withdraw from the Credit Agreement within 14 days of the receipt of the Credit Agreement. You will be liable for all transactions and all associated charges on your credit

card account whether they arise during the 14 day period or not and you must pay these and anything else you owe us in connection with the Credit Card in full by the date which falls 30 days after the date of your withdrawal notice us in connection with the ordent card in full by the date which fails 30 days after the date of your windrawan holds. If you cancel the credit card agreement your purchase/payment protection insurance, if any, will also be cancelled. If you wish to cancel your card protection insurance, if any, you will need to contact Homecare Insurance Limited at PO Box 3899, Dublin 1. If you do not cancel the agreement during the 14 day period it will continue until it has been terminated under the Credit Agreement. Subject to the provisions of the Consumer Credit Regulation, the Bank may at any time cancel or refuse to renew or replace the credit card. The circumstances in which the Bank can terminate the credit agreement are set out in the Credit Agreement contained in this document.

Governing Law and Language

The Credit Card Credit Agreement the establishment of legal relations between you and us in connection with the Credit Card will 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 with such matters. The English language will be used for the purpose of interpreting the Conditions of Use and for all communication in connection with the credit card.

Making a Complaint

If you wish to make a complaint you may do so by writing to us at Bank of Ireland Credit Cards, PO Box 1102, Dublin 2. In the event that you are not satisfied with our response you can refer the matter to the Financial Services Ombudsman by writing to The Financial Services Ombudsman, Third Floor, Lincoln House, Lincoln Place, Dublin 2.

Warning about Missing Payments

If you fail to make your monthly payment to us your credit card may be declined and/or we may terminate the Credit Agreement. This may mean, for example, that the Credit Card will not be accepted for purchases or at an ATM. You may also have to pay us a late payment fee (see the Rates, Fees and Charges Table on previous page). Your credit rating may be affected