

Current Account

Terms and Conditions

Effective from 19 May 2021

Including Personal Current Account, Graduate
Account, Student Account (11-19 years)
and 3rd level Student Account



**Bank of
Ireland
UK**

Current Account Terms & Conditions

We recommend that you read our Guide to Personal Banking available from any of our branches in addition to these Terms & Conditions.

Any reference to “you” or “your” in these Terms & Conditions means the Account Holder whether on your own or jointly with others. If the Account is in joint names, the reference to “you” or “your” includes each of you together and separately.

Any reference to “we” in these Terms & Conditions means Bank of Ireland (UK) plc, and references to “us” and “our” shall be construed accordingly. Such references will also include a reference to any person to whom we may transfer our rights and duties under this Agreement or any person who may succeed us in performing our rights and duties under this Agreement.

Some words in the Terms & Conditions have certain meanings:

“Account” means the personal current account held by us in your sole name or with one or more others, which may be a Personal Current Account, a Clear Current Account, a Graduate Current Account, a Student (11-19) Current Account or a Student (3rd Level) Current Account.

“Account Holder” (also referred to as “you” or “your”) means the personal customer(s) in whose name(s) the Account is maintained.

“Account Information Service Provider” or **“AISP”** means an authorised third party provider to whom you can give permission to access your account information.

“Business Day” means any day from Monday to Friday excluding Bank Holidays (English bank holidays to apply in England and Wales; Scottish bank holidays to apply in Scotland; Northern Irish bank holidays to apply in Northern Ireland).

“Card” refers to either or both of the following cards that may be used with the Account – a Bank of Ireland UK cash card or a Visa debit card and includes any replacement cards.

“Card Based Payment Instrument Issuer” or **“CBPII”** means an authorised third party provider which provides a service that relies on checking whether funds are available in your Account.

“Chip” means an integrated circuit embedded in a Card and includes all property and information stored in the Chip.

“Credit Reference Agencies” means Experian Limited and/or Equifax Limited and/or Callcredit Limited.

“Mandate” means the written authority you give to us authorising the conduct of your Account.

“Payment Initiation Service Provider” or “PISP” means an authorised third party provider which provides a service that allows that third party to pass payment instructions to us on your behalf in relation to your Account.

“PIN” means the personal identification number issued to you which is generally required at the point of sale, including at a cash machine in order to authorise a transaction.

“Reference Exchange Rate” is the exchange rate used as the basis to calculate currency change.

“Reference Interest Rate” is the interest rate used as the basis for calculating any interest to be applied, known also as the Bank of Ireland UK Base Rate.

“Security Credentials” means the personalised security credentials you are required to use from time to time to access your Account via our online, phone and mobile banking channels. The Security Credentials will either be supplied by us or selected by you and can include: PIN, password security numbers or code, your fingerprint or other distinctive personal characteristics to make an instruction, or any combination of these things.

“TPP” means a third party provider which has appropriate authorisation to provide services in relation to your Account. A TPP can be an AISP, a PISP, a CBPII or any combination of these.

“Transaction” means any payment made or cash withdrawn.

Please ensure that you read the Terms & Conditions (which includes the Account Terms & Conditions, General Terms & Conditions and the Card Terms & Conditions set out below) carefully.

If any term in these Terms & Conditions is or becomes invalid, illegal or unenforceable, then that term will be treated as if it were not included, and the remaining terms will still apply.

Account Terms & Conditions

Personal Current Account and Clear Current Account Specific Terms & Conditions

- A1. A Personal Current Account or a Clear Current Account is only available to you if you are a customer aged 18 years or over and you use the account for your personal, not business purposes.

Graduate Current Account Specific Terms & Conditions Conditions B1-B6 apply to Graduate Current Accounts only

- B1. "Graduate Current Account" means the preferential current account as detailed in the Graduate brochure. The Graduate Current Account is only available to you if you have graduated from full time 3rd level education within the last 3 years.
- B2. The preferential features of the Graduate Current Account are available for up to two years.
- B3. All credit facilities including overdrafts are available to you subject to you meeting our usual lending conditions.
- B4. If you are an existing student customer you should contact us when you graduate, we will update your details and transfer your current account to a graduate current account. Any interest accrued on your existing current account with us will be applied to your graduate current account at the end of the interest charging period applicable to your existing account.
- B5. If you are a new customer, you will be required to produce a closing statement of account from your current bankers or complete a "Current Account transfer Service" form before you can avail of the Graduate current account.
- B6. After two years on the Graduate Current Account we reserve the right to upgrade the account to one of our standard Personal Current Accounts available at the time. Separate Terms and Conditions will apply.

Student account (11 - 19) specific terms & conditions

Conditions C1-C4 apply to Student (11 - 19) Current Accounts only

- C1. The Account is only available to a person in second level education aged between 11 and 19 or a person in Year 7 of primary level education.
- C2. We reserve the right to upgrade the Account to a full facility current account, or a student account for 3rd level education, when you leave school and are no longer eligible for the Account.
- C3. Credit interest is payable on this account as detailed in condition 17 below.
- C4. The Account must not be overdrawn.

3rd level Student account specific terms & conditions

Conditions D1-D6 apply to 3rd level Student Current Accounts only

- D1. The Account is only available to a full time student (of any nationality) over 16 years of age.
- D2. Credit facilities including loans, arranged overdrafts and credit cards may be made available to full time students of 18 years or over who have a permanent address in Northern Ireland.
- D3. All credit facilities are subject to our lending conditions.
- D4. Any promotional incentives and preferential account terms are available to you on the condition that you maintain your main bank account with us. Your full Student Loan Company loan payment and/or Parental Funding must be lodged to the Account. If you bank elsewhere, in addition to us, the preferential status of the Account and other facilities may be withdrawn by us.
- D5. We reserve the right to upgrade the Account to a full facility current account when you are no longer a Student. The preferential benefits of our Graduate Package will be made available to those who are eligible and who register for the Graduate Package. Separate terms and conditions will apply.
- D6. Credit interest is payable on this account as detailed in condition 17 below.

Open Banking

You have a choice as to whether you allow a TPP to access information or make payments from your Account. In order to use TPP services, your Account must be accessible online and you must be able to access your Account through our online and/or mobile banking services. You are not obliged to use TPP services but, if you do, it is your responsibility to read the terms and conditions of the TPP providing the service, and understand exactly what information will be accessed by the TPP and how it will be used by them. This should all be covered in your agreement with the TPP. A TPP must be authorised by the FCA or any European regulator to provide payment services to you.

A TPP may request access to your Account from time to time to access information, make payments from your Account or to check the availability of funds but we will only allow such access where you have authorised us to allow them access to your Account for this purpose.

About PISPs: If we receive an instruction from a PISP to initiate a payment on your Account, we will treat this as an instruction from you. You can instruct a PISP to initiate a payment on your Account by following the procedures required by such PISP. If you do this, you must confirm your identity to us and authorise us to proceed with the payment by using our online verification processes and your Security Credentials. Once you have done this the payment cannot be stopped.

About AISPs: If we receive an instruction from an AISP to access information about your Account, we will treat this as an instruction from you. You can instruct an AISP to access and hold details of your Account by following the procedures required by such AISP. If you do this, you must confirm your identity to us and authorise us to share the information with the AISP by using our online verification processes and your Security Credentials. Once you have done this, the AISP can make further requests for access which we will process for as long as you have agreed with the AISP. It is the responsibility of the AISP to ensure the security of any information it holds.

About CBPIIs: If we receive an instruction from an CBPII to find out whether money is available in your Account to meet a card payment, we will treat this as an instruction from you. Where we provide a CBPII access to an Account, you can instruct a CBPII to access your account by following their procedures. If you do this, you must confirm your identity to us and authorise us to share the information with the CBPII by using our online verification processes and your Security Credentials. Once you have done this, you authorise us to answer a CBPII request to find out whether money is available in your Account to meet a card payment. Once you have authorised us to share such information with the CBPII, the CBPII can make any number of requests for that information (and we will answer them) until you contact the CBPII to cancel your permission to allow them make such requests (you may need to follow their procedures to cancel your permission).

If you permit a TPP to access your Account(s) and/or to initiate an Account transaction (for example, a payment from your Account):

- a. the TPP will have access to your Payment Account(s);
- b. we are not responsible for anything the TPP does.

Where the Account is in the name of two or more personal customers, one of you can instruct a TPP to access your Account details or initiate a payment on your Account. If we receive a request from a TPP to access your Account details or initiate a payment, we will respond to such a request as though it is an instruction from both/all of you.

We will only deny access to a TPP if we reasonably believe and have evidence that such access may be unauthorised or fraudulent. If access is denied we will notify you and, where appropriate, the TPP, as soon as possible by the means we deem appropriate unless the law prevents us from doing so or we reasonably believe it would compromise our security measures.

At any time you wish you can cancel (a) any service that a TPP provides you that concerns your Account; or (b) any consent or permission you give a TPP that concerns your Account. You may have to follow the TPP's procedure to make sure they cancel their service or stop acting on your consent or permission. If you send your TPP a cancellation when we are processing an instruction from them to carry out an Account transaction or to get access to information about your Account, it may be too late for us to cancel the instruction; and, if so, you permit us to obey it.

We record the instruction you and any TPP give us. If there is a dispute between you and us or you and a TPP concerning the Account, you agree to accept our records as accurate (unless it is clear we made a mistake).

You should contact a TPP directly, if you have any queries or complaints regarding the services they provide you.

General Terms & Conditions

Opening the Account

1. We will need to see proof of your identity before the Account is opened. This is required by law. We will give you details of what documents and evidence we need from you to check your identity.
2. You must keep us informed of your up to date address and contact details. If any of your details, such as your address, telephone number or email address change, you must tell us as soon as possible. You can do this by calling our Customer Service Centre on 028 9043 3000, or by writing to us at Bank of Ireland UK, 1 Donegall Square South, Belfast, BT1 5LR. Failure to keep us up to date may mean that we are unable to provide you with information regarding the operation of your Account or any transactions carried out on it.
3. If you are not happy about your choice of Account, you may cancel it within 14 days beginning with whichever is the latest of the following:
 - ▶ the day after the day on which the Agreement is entered into;
 - ▶ the day after the day on which you first receive notification of your overdraft limit;
 - ▶ the day after the day on which you receive these Terms & Conditions.

We will help you switch to another of our Accounts or we will give all your money back. To do this no notice will be required and no charge is payable.

To cancel your Account within the 14-day cooling-off period you can write to us. You can also tell us that you want to cancel your Account within the 14 day cooling off period by telephoning us. We may ask you to confirm things in writing.

4. We can refuse to open an Account or refuse a deposit without giving you any reason for our decision. You must not use the Account for business purposes.
5. Your agreement is in English and all communications issued under or in connection with it will be in English. You and we may communicate in writing, by telephone, by SMS, by fax, by email, in person at any of our branches, by using 365 online or by any other method that we may agree. You may request a copy of your agreement at any time during its course.
6. Transaction information will be provided to you at least once a month by way of a paper statement unless you have opted to have your statement made available to you electronically.
7. Your agreement shall be governed by and interpreted in accordance with Northern Irish law if you are ordinarily resident in Northern Ireland, by Scottish law if you are ordinarily resident in Scotland or English law if you are resident anywhere else.

8. We may transfer to any other person any or all of our rights under this Agreement or our duties. You will be informed of any such transfer as soon as reasonably possible unless there are no changes to the way in which your Account will be serviced. If, after any such transfer, the arrangements for servicing your Account do change, you will be informed on or before the first occasion that they do. Your legal rights will not be affected and your obligations will not be increased as a result. This Agreement is personal to you and you may not transfer any of your rights or duties under this Agreement.

Joint Accounts

9. If the Account is in the name of two or more personal customers, these Terms & Conditions apply to both/all of you together and to each of you separately. This means that you are individually responsible for keeping to these conditions and you are also responsible for making sure that the other Account Holder(s) keep(s) to these terms and conditions. If one of you does not keep to these Terms & Conditions then we can take action against the other Account Holder(s) even if they did not cause the breach or did not know about it. If there is an overdraft on the Account then we can take action against both/all of you or just one of you to repay it, even if the Account Holder against whom we take action did not personally make the Transactions which resulted in the overdraft.
10. We will treat any instruction received from one Account Holder as an instruction on behalf of both/all Account Holders. If we receive conflicting instructions from joint Account Holders we may suspend and/or close the Account.
11. If any Account Holder ceases to be a party to the Account (except in the case of a deceased party), the Account will be closed and a new Account opened in the name(s) of the remaining party/parties providing we have written consent from all Account Holders.

Withdrawals

12. You can only withdraw money from your Account and send payments from your Account if you have enough money in the Account to cover the payment. We refer to this as having enough 'cleared funds' in your Account.
13. When we look to see if you have enough 'cleared funds,' we will look at the balance on your Account together with the amount of any arranged overdraft which you have on the Account. We will also take into account any cheques that you have paid into the Account and the amount of any immediate payments which are due to go out of your Account and the total amount of any other payments which we are processing on your Account.
14. If you pay a cheque into the Account, you should not try to draw against the value of the cheque until it has cleared. If you do make a withdrawal before the funds have cleared you should note that the value of the cheque will be debited from your Account if the cheque is subsequently returned unpaid. In this instance you

may be charged interest if an arranged overdraft is used or an unarranged overdraft is created on your Account. Please refer to our "Guide to Personal Banking" and "Personal Current Account Charges Explained", or "Student Account Charges Explained", brochure for details.

15. We may require proof of identity before allowing withdrawals from the Account.

Interest

16. Overdraft interest at the rate applicable to the account is calculated on a daily basis on the cleared debit balance and at the rate of interest applicable to the Account. Interest calculated at the end of the relevant day will be debited from the Account monthly. The overdraft interest rate on your account will reflect changes in the Reference Interest Rate which typically follows the Bank of England Base Rate but is not guaranteed to do so, and will normally change within one working day of the relevant Bank of England announcement.
17. Credit interest is calculated at the rate of interest applicable to the Account on a daily basis on the cleared credit balance calculated at the end of the relevant day. Interest will be credited to the Account monthly.
18. Subject to condition 20 below, the rate of interest applicable to the Account can be obtained:
 - ▶ from your local branch
 - ▶ by visiting our website (bankofirelanduk.com)
 - ▶ by calling us on 0345 6016 157
19. Interest rates are variable. We can change a variable interest rate immediately under condition 37 if the change is to your advantage or if there is a change to a Reference Interest Rate (e.g. Bank of England base rate) and tell you about the change in the ways set out at condition 21. We will give you at least 2 months' notice of all other changes to interest rates and if you do not like the planned change in interest rates, then if you want to, you can switch your Account, or close it and terminate this Agreement. Condition 34 tells you how and when you can do this. We will tell you about the planned change in the ways set out at Condition 37 below.
20. We may increase or reduce our interest rates for any one or more of the following reasons:
 - ▶ to reflect any change in our cost of funds, for example, caused by any change in market interest rates or by other factors outside our control;
 - ▶ to reflect a change in the law, or in any code of practice which applies to us, or a decision or recommendation by a court, ombudsman or regulator;
 - ▶ for any other valid economic, regulatory or business reason.

21. To notify you of any change to the interest rate on the Account we will:
- ▶ Update our website
 - ▶ Place notices in our branches
 - ▶ Update information provided through our helpline
 - ▶ For changes other than those that result from a change in base rate we may place advertisements in the following newspapers; Belfast Telegraph, News Letter and Irish News, or we will send you written notification

To help you compare rates more easily, our notices will clearly show the old and the new rates.

Taxation of Interest

22. Interest will be paid gross without the deduction of tax.
23. We do not require any parties registered on this account to declare they are a non-taxpayer.
24. This information is based on our understanding of current law and HM Revenue & Customs practice as at April 2019, both of which may change in the future. The law relating to taxation is liable to change and such changes cannot be foreseen.

Charges

25. There are no transaction fees payable on the Account.
26. We may apply charges for work carried out, or for services supplied, by us in connection with your account. These charges will be debited to the Account when the work or service is provided.
27. Full details of our current account and overdraft charges are available in our "Personal Current Account Charges Explained" brochure which is available from any of our branches and on our website. We can vary our rates and charges at any time. If we intend to increase any of the charges which apply to the day to day running of your Account we will tell you by writing to you at least two months before making the change. If you do not like the changes that we plan to make then if you want to, you can switch your Account or close it and terminate this agreement. Condition 34 tells you how and when you can do this.
28. If you ask us to provide an extra service then we will tell you about the charge payable when you request that service.

Overdraft Facilities

29. Unless we have already agreed to give you an arranged overdraft on your Account, you must not allow the Account to go overdrawn or try to make any Transaction which would result in the Account going overdrawn. If we agree that you can have an arranged overdraft on the Account, you must keep the balance on the Account within the arranged overdraft limit that we set for you.

30. An arranged overdraft facility is granted at our discretion. We do not have to lend to you and if you ask us for an arranged overdraft we may turn down your request.
31. Before we agree significantly to increase your arranged overdraft limit we will assess your credit profile based on our own records and the records about you held by the Credit Reference Agencies.
32. If we pay a Transaction amount which results in an unarranged overdraft with you, or if we pay a Transaction amount which results in you going over an arranged overdraft limit on your Account this does not mean that by paying the Transaction we have agreed an arranged overdraft on your Account or agreed to increase any arranged overdraft limit on your Account. We can refuse to pay further Transactions and we can ask you immediately to pay money to your Account so as to bring it back into credit or back within any arranged overdraft limit.

Termination

33. If:
 - ▶ you or any Joint Account Holder are breach of these Terms & Conditions;
 - ▶ we have reasonable grounds to believe that there is a significantly increased risk that you are getting into financial difficulties or may become bankrupt or subject to a voluntary arrangement or are or will be unable to repay any credit;
 - ▶ you die;
 - ▶ we have reasonable grounds to suspect unauthorised use of any Card or Security Credentials on your Account, or theft or dishonesty;
 - ▶ there is a change in your personal risk profile;
 - ▶ any information provided by you to us is inaccurate or misleading;
 - ▶ we have any legal regulatory or other objectively justifiable reason,

then, we may take such steps as are reasonably necessary to restrict any of your rights to use the Account or to suspend use of or cancel your right to use the Card, Security Credentials and/or PIN.

If we intend to stop the use of your Account, Card, Security Credentials and/or PIN we will try to tell you before we stop your use of the Account, Card, PIN or Security Credentials. If we cannot tell you before, we will tell you immediately after we stop the use of your Account, Card, PIN or Security Credentials. We will also give you the reason why we are stopping your use of the Account, Card, PIN and/or Security Credentials.

However, we do not have to tell you that we are stopping the use of your Account, Card, PIN or Security Credentials or give you reason why if a legal requirement means that we cannot tell you or if we reasonably think that telling you would compromise the security of your Account.

We will reinstate your access to the Account and to the Card, PIN or Security Credentials or provide replacements as soon as is practicable after the reason for stopping the use of the Account or Card has ceased to exist.

34. You may close your Account at any time by writing to us. We can close your Account by giving you at least two months' notice unless Condition 35 applies.
35. We can close your Account immediately and without telling you first if:
 - ▶ we suspect fraud or other criminal activity;
 - ▶ you are in material or persistent breach of these Terms & Conditions;
 - ▶ we are required to do so by law, court order or other regulations;
 - ▶ any information provided by you to us is inaccurate or misleading;
 - ▶ the Account is being used for a purpose that could reasonably be expected to give rise to a material reputational risk for us.

If either you or we close your Account then you must:

- ▶ repay any money you owe us;
 - ▶ pay any interest and charges up to the date of termination of the Account;
 - ▶ return the Card to us, cut vertically through the Chip, together with any Security Credentials, devices and unused cheques and paying in books;
 - ▶ cancel any direct debits, standing orders and other payment orders on the Account.
36. If another person (other than another Account Holder) makes a claim for any funds in the Account, or if we know or believe that there is a dispute involving someone else about who owns or control funds in the Account, we may:
 - ▶ put a hold on the Account and refuse to pay out any funds until we are satisfied that the dispute has ended;
 - ▶ send the funds to the person who we have good reason to believe is legally entitled to them;
 - ▶ apply for a court order;
 - ▶ provide any relevant information to the sender of the funds; or
 - ▶ take any action we feel is necessary to protect us.

If we have acted reasonably, we will not be liable to you for taking any of these steps.

Changes

37. We may vary, amend or add to these Terms and Conditions to take account of the following

- ▶ changes in financial market conditions or banking practice;
 - ▶ changes to the structure of our group or persons through whom we offer our products and services;
 - ▶ alterations in the costs of maintaining the Account;
 - ▶ complying with legal or regulatory requirements or recommendations or codes of practice or to bring us into line with market practice;
 - ▶ changes in technology, such as differences resulting from new IT systems or other processes;
 - ▶ the introduction of a new service or improvements to the service we already offer you;
 - ▶ the correction of any genuine mistakes or omissions or to make these Terms & Conditions clearer or more favourable to you; or
 - ▶ for any other valid business reason.
38. If we change these Terms & Conditions, (apart from changes to our interest rates which we can make immediately and without notice under Condition 20 we will tell you about any changes at least two months before they take effect. If you do not like any of the changes that we plan to make, then if you want to you can switch your Account or close it and terminate this Agreement. If you do not tell us within 60 days that you want to close or switch your Account, then we will treat you as having accepted the changes.
39. We will tell you about any changes to your Terms & Conditions by any of the following means:
- ▶ advertising in the press;
 - ▶ sending you written notice by e-mail, statement, notice, letter or any other method in writing that we consider appropriate (if the change is to your disadvantage); or
 - ▶ displaying notices on our website. If we have made a major change or several minor changes in any year, we will give you a copy of the new Terms & Conditions or a summary of the changes.

Transactions on your Account

40. If we do not execute or incorrectly execute a transaction we will without undue delay take whatever action is necessary to rectify the error or omission.
41. We may refuse to carry out transactions on your Account if:
- ▶ you have a lack of available funds in your Account to carry out the transaction or if the transaction exceeds any limit that we have applied to your Account
 - ▶ we know, or have reasonable grounds to suspect, that you have not consented to the Payment Order from a TPP
 - ▶ you have not authorised us to process the Payment Order from the TPP

- ▶ you have given us unclear, incorrect or incomplete instructions
 - ▶ you are in breach of your Agreement
 - ▶ we suspect fraud or other illegal activity
 - ▶ we believe there is any significant adverse change in your financial circumstances
 - ▶ we have any legal or regulatory reason; or
 - ▶ we consider that our business reputation may be significantly compromised.
42. If we refuse to make a payment or if we need to tell you about a fraud or security alert we will notify you. We may do this in a variety of ways depending on the nature of your Account and type of payment:
- ▶ Card transactions – by displaying a message on the cash machine or other point of sale payment terminal immediately
 - ▶ Direct debits and standing orders – by displaying related charges on your bank statement and by written notice
 - ▶ In some circumstances, if fraud has occurred or is suspected, by SMS
 - ▶ For other payment types (e.g. telegraphic transfers) – by contacting you directly to advise you that the payment request has been refused.

You may request details of any unpaid item(s), the associated Charge(s) and our reason(s) for refusing to make the payment by contacting your local branch.

43. We may stop or suspend your use of any Card, password and/or PIN to authorise transactions if:
- ▶ we suspect fraud;
 - ▶ you are in breach of these Terms & Conditions; or
 - ▶ we believe there is a significant adverse change in your financial circumstances.

If we do this, we will let you know why as soon as possible.

Unauthorised Transactions

44. If you become aware of any unauthorised or incorrect transactions on your Account, you must notify us without undue delay by contacting your local branch. Notification must be received by us no later than 13 months from the date the transaction was debited from your Account or you may not be entitled to a refund.
45. Where we establish that the transaction was not authorised by you, we will refund the amount of the transaction and, if applicable restore the Account to the state it was in had the unauthorised transaction not taken place. However, if the unauthorised transaction arises from the loss or theft of a Card or misappropriation of security information, you will usually be liable up to a limit of £35 provided that you have not acted fraudulently

or failed with intent or gross negligence to protect the security of your Account, in which case you may be liable for all losses. Please see Card Condition 13 and the Guide to Personal Banking for full details of when you may be liable for losses following unauthorised transactions.

46. We reserve the right to debit from your Account the amount of any refunds (if any) paid to you where, upon further investigation, it is subsequently established that you are not entitled to a refund. There is no right to a refund where consent for a transaction has been given directly to us (for example, a direct debit), or where information on the payment transaction was given to you at least four weeks before the due date by the payee or their bank.
47. In the case of any dispute between you and us regarding a transaction, the books and records kept by, or on behalf of, us (whether kept 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 us in connection with any matter or dealing relating to the transaction.

Card conditions applicable to Bank of Ireland UK Visa Debit Card (Combined Cash, Contact & Contactless Card)

Conditions of Use

1. The Card may be used by you up to the expiry date embossed on the Card and in accordance with these Card Conditions.
2. The person named on the Card is the only person authorised by us to use the Card.
3. Where the Card is issued in respect of an Account maintained by two personal customers, these Card Conditions will apply to you both jointly and to each of you individually. This means that you are individually responsible for keeping to these Card Conditions and you are also responsible for making sure that the other Account Holder keeps to these Card Conditions. If one of you does not keep to these Card Conditions then we can take action against the other Account Holder even if they did not cause the breach or did not know about it.
4. Each Account Holder will remain liable even if, at a future date, the Account is closed or the joint account mandate is cancelled.
5. The Card and the content of the Chip belong to us. It must be returned at our request and it may be kept by us or any person acting on our behalf or with our authority. If we ask you to do so, you must destroy the Card immediately by cutting it in half vertically through the Chip.
6. These Card Conditions will apply to any Card issued as a substitute, replacement or renewal of the original Card.

Protecting Your Card and Your Account

7. To help prevent fraud and protect the Account you must do everything you can to keep the Card and the Security Credentials safe, for example,
 - a. sign the Card promptly after receiving it, and
 - b. memorise and keep your PIN and any password relating to your Account secret; never write down or record your PIN or any such password in such a way that another person could recognise and use it; destroy the notification of your PIN promptly after receiving it, and
 - c. not allow anyone else to use your Card or PIN or password relating to your Account, and
 - d. if you change your PIN, you should choose your new PIN carefully, and
 - e. not let anyone watch you enter your PIN at a cash machine or Card reader

- f. never give your Security Credentials to anyone unless you know who they are and why they need them
- g. keep your transaction receipts safe and dispose of them carefully
- h. not use the Card for any illegal purpose or purchase
- i. contact us about any suspicious activity regarding the use of the Card
- j. cooperate with us and the police with any investigation

If you do not take care of your Card, your PIN and any password relating to your Account, you may be liable for losses if your Card is used without your permission, lost or stolen.

- 8. You must not disclose the PIN or any password relating to your Account to any person. However, your Security Credentials may be disclosed to an authorised TPP.

Lost or Stolen Cards and Account Security

- 9. You must take care not to lose or damage your Card and you must not let anyone else have it. If you lose or part with your Card, if it is taken from you even for a short period, is stolen or used in an unauthorised or irregular manner, or if someone else knows your PIN or any password relating to your Account you must
 - a. telephone us immediately on: 0800 121 7790
 - b. For calls from outside the UK+44 800 121 7790
 - c. we may ask you to confirm this in writing within 7 days, and
 - d. take all reasonable steps to help us recover the Card.
- 10. If the Card is lost, mislaid or stolen, likely to be misused or the PIN, or any password relating to the Account, or Card number is disclosed, or if we have reason to believe any of these things may have happened, we may advise the police and give them any information they may need. You must tell us everything we need to know about the circumstances of the loss, theft, misuse or disclosure and take all steps we feel are necessary to recover the Card. If you have or get back the Card after the occurrence of any of these events, the Card must not be used and must be cut in half, through the Chip if applicable, and returned immediately to us. There may be a charge for a replacement Card.
- 11. If you act fraudulently, you will be responsible for all losses. If you act without reasonable care and this causes losses you may be liable for them if you fail to follow the safeguards outlined at Card Conditions 7 and 8.
- 12. We will be responsible for any unauthorised withdrawals made with the Card if:
 - a. the Card is lost in the post when sent by us to you, or
 - b. the Card is used by someone else after you have reported to

us that it has been lost or stolen or that you suspect your PIN or any password relating to the Account is known to someone else.

13. We will credit the Account with any amount debited in the circumstances outlined in Card Condition 12 including any related interest and charges. You will be responsible for any other losses but your liability to us will usually be limited to a maximum of £35 for transactions undertaken between the time the loss theft or misappropriation of your card was detectable and the time you report this to us providing you have complied with these Card Conditions. However, if you have not protected your PIN or any password relating to your Account, you may be liable for all withdrawals or purchases without limit.

Please refer to the 'Liability for losses' section of the Guide to Personal Banking for details on how and when you may be liable for losses following any unauthorised use of your Card.

Payment

14. Subject to Card Condition 12, you shall pay us the amount of the transactions and any loss which we suffer as a result of any breach of these Conditions. Your liability shall be settled either from monies standing to the credit of the Account or on demand by us.
15. The amount of each transaction will be withdrawn from the Account by electronic transfer. On each Business Day we shall be entitled to withdraw funds from the Account ahead of all other drawings or debits to make up the total value of the transactions which have been notified to us since the previous Business Day.
16. The debit from the Account for any Visa Debit card payment will normally occur within three banking days from the date of the Visa Debit card payment. The debit can be delayed if the supplier delays in asking for payment or for any other valid reason.

Termination

17. If you breach any of your obligations, or the terms and conditions relating to any other product or service we provide, we may take such steps as are reasonably necessary to restrict any of your rights to use the Account or to suspend use of or cancel your right to use the Card. If we stop the use of your Card we will inform you immediately after doing so and will give you our reason for doing so. We will reinstate the Card or provide a replacement as soon as is practicable after the reason for stopping the use of the Card has ceased to exist.

Changes

18. Changes to the Card Terms and Conditions will be in accordance with General Term and Condition 37.

Making payments to a Retailer (Visa Debit cards only)

- 19.1 Your Card may be used to make a debit card payment in

pounds in retail outlets with a compatible payment terminal or when you are not in the presence of a retailer, for example, by telephone or on the internet. The way in which you authorise such payments may vary according to the functionality of your card and the retailer facility. You may also use the Card abroad to make a debit card payment in a foreign currency to pay for goods and services at an International Point of Sale and to make a cash withdrawal in foreign currency outside the UK at cash machines where the Visa Debit logo is displayed.

- 19.2 When the Card is used for a Visa Debit card payment (including a pre-authorisation request by a retailer e.g. in a hotel or car hire company) you authorise us to deduct from the Account the amount charged to you by the retailer or other Visa Debit operator and authorised by you. The balance in the Account may be reduced by the amount of any payment made by Visa Debit card payment (whether or not we adjust the balance shown on the Account at the same time) and any such reduction will be cancelled only if we are satisfied that the transaction to which the payment relates has been cancelled (in which event the authorisation shall also cease to have effect). Any interest charged to the Account in respect of the amount of a transaction that is subsequently cancelled or refunded transaction will be refunded to the Account.
- 19.3 You cannot cancel a Visa Debit card payment after you have used the Card.
- 19.4 If, for any reason, including but not limited to retailer error, electronic system failure or damage to the Card, your authorisation is not received by us and the retailer refuses to accept the Card, any authorisation you have already given will cease to have effect.
- 19.5 To protect you against fraud, we sometimes require the retailer to verify that it is you using the Card. If the retailer is unable or fails to do so and refuses to process the transaction, any authorisation you have already given will cease to have effect.
- 19.6 Any retailer, supplier or cash machine Acquirer may seek authorisation from us before accepting a payment of any amount by use of the Card and it shall be at our discretion whether to give any such authorisation.
- 19.7 If a retailer refunds a payment amount, we will credit the amount to your Account when we receive confirmation of the refund from the retailer.
- 19.8 We have no obligation to you or the retailer concerning goods or services provided. You should contact the retailer if you have any query or dispute about the goods or service it provides.
- 19.9 We may, at our sole discretion, disclose any information to any third party concerning you, the Account and/or any Card transaction as we deem necessary to comply with our obligations as a member of Visa Europe.

- 19.10 If you use your Card to make a debit card payment in a foreign currency to buy goods or services from any retailer, a fee will apply. Please see our separate "Personal Current Account charges explained" brochure, or our "Student Account charges explained" brochure, for details. The actual amount charged will be detailed with the transaction on your bank statement.
- 19.11 If you use your Card to make a cash withdrawal in foreign currency from any cash machine (excluding Bank of Ireland cash machines and some other Bank cash machines in the Republic of Ireland) a fee will apply. The machine will give you notice that you may be charged. Please see our separate "Personal Current Account charges explained" brochure, or our "Student Account charges explained" brochure, for details. The actual amount charged will be detailed with the transaction on your bank statement.
- 19.12 If you use your Card to make a cash withdrawal in foreign currency from any cash machine (excluding Bank of Ireland cash machines and some other Bank cash machines in the Republic of Ireland), or to make a debit card payment in foreign currency to buy goods or services from any retailer, the amount of the transaction will be exchanged into sterling at the Visa Exchange Rate operating on the date the amount of the transaction is actually applied to your Account. This will be shown on your bank statement and, due to the fluctuating nature of exchange rates, may differ from the Visa Exchange rate applicable on the date the transaction was made. Please visit visa-europe.com/en/cardholders/exchange_rates.aspx for details of rates.
- 19.13 If you use your Card to make a cash withdrawal in foreign currency from Bank of Ireland cash machines and some other Bank cash machines in the Republic of Ireland, the amount of the transaction will be converted into sterling at the prevailing Reference Exchange Rate operating on the date of withdrawal from your Account. The actual rate used will be detailed with the transaction on your bank statement.

Miscellaneous

20. We will not be liable for any delay in performing any of our obligations in respect of the use of the Card where such delay or failure arises because of civil disturbance, industrial dispute or any circumstances beyond our reasonable control.
21. Nothing in these Conditions entitles you to use the Card to create an overdraft on the Account.

Terms and Conditions for sending money – Telegraphic Transfer and CHAPS payments

1. We agree to act on your instruction to process the payment as detailed on the relevant application form subject to, and in accordance with, these Terms and Conditions. These Terms and Conditions regulate the payment of telegraphic transfers on your Account and are in addition to the terms and conditions which apply to the operation of your Account. In the event of any conflict or ambiguity, these Terms and Conditions shall prevail.
2. These are our standard Terms and Conditions upon which we intend to rely. For your own benefit and protection, you should read these Terms and Conditions carefully before completing an application form to request a telegraphic transfer. If you do not understand any point, please ask us for further information.

Your Responsibilities

3. You must exercise reasonable care in issuing instructions to us and you agree to abide by these Terms and Conditions at all times. Handwritten applications will not be accepted.
4. It is your responsibility to correctly and fully complete the application form and provide us with any supporting documentation and/ or information we may require. Failure to do so may result in the nonapplication, or delayed application of instructions, for which we are not liable. It may also result in the return of the application form for correction. Furthermore, you acknowledge that we are under no obligation to check whether the unique identifiers (e.g. beneficiary IBAN, sort code, SWIFT code, BIC, etc.) or other information provided by you in the application form are correct and, we accept no liability whatsoever for any losses incurred by you or any third party as a result of your failure to correctly complete the application form.
5. Your address information will be sent with all SEPA payments destined for the following non- EEA countries – Switzerland, San Marino, Monaco, Mayotte, Jersey, Guernsey, Saint-Pierre-et-Miquelon and Isle of Man. A SEPA payment for one of the above countries which does not have this information will not be sent. For all other SEPA payments, your address will not be sent with the payment. We accept no liability for payments which are not sent.
6. You hereby authorise us to make any correcting entries on your Account without your prior approval in the event that we or any third party over-credits or under-debits your Account by mistake in respect of your instructions in the application form.
7. Your application must be signed in accordance with the Mandate/ Indemnity held by us.
8. Cleared funds must be available on the Account to meet all proposed transfers of funds.

Our Responsibilities

9. We will carry out such checks as we believe necessary and/or appropriate to confirm your identity and to otherwise comply with our legal and regulatory obligations.
10. We are not responsible for non-payment, delay in application of payment or misapplication of payment instructions arising from circumstances outside its control, including but not limited to:
 - ▶ your failure to fully and accurately complete the application form;
 - ▶ technical failure, interruption or breakdown in routing payments (including Bank of Ireland systems, overseas banking systems, intermediary systems and those of intermediary banks and/or receiving banks);
 - ▶ riots, wars, acts of terrorism, civil disturbances, strikes, industrial disputes, acts or omissions of government (whether local or national), explosions, fires, earthquakes, storms, floods or other natural catastrophes; and
 - ▶ errors, omissions or delays on the part of intermediary banks and/or the receiving banks.

Transactions

11. Cut-off times will vary depending on the service options selected by you. We will inform you of the relevant cut-off times when you ask us to make the payment. Where we receive your instruction:
 - ▶ before the cut-off time on any Business Day, we will treat your instruction as being received by us on the same Business Day;
 - ▶ after the cut-off time on any Business Day, we will treat your instruction as being received by us on the next Business Day;
 - ▶ out of normal working hours, we will treat your instruction as being received by us on the next Business Day.
12. If we receive your payment instruction before the relevant cut-off time, we will process the payment from your Account on the Business Day ("D") that we receive it (unless you have requested that it should be paid on a date in the future). If the payment is in Sterling, Euro, or the currency of another EEA member state, and the financial institution of the payee is located in the EEA, we will ensure that the financial institution of the payee receives the payment within one Business Day of D (D+1). For paper initiated payment transactions, the processing period is extended by a further day (D+2). Any payment in the currency of a non-EEA member state, or where the financial institution of the payee is not in the EEA, may take longer to process. If you instruct us to make a payment from your Account to an account that is denominated in a different currency we may carry out a currency conversion at the prevailing market rate.
13. Once we have received your instruction to make a payment, you will not be able to cancel it once the payment has left your Account. Whilst we cannot guarantee that any request

subsequently received from you to cancel the payment can be complied with, we may in certain circumstances agree to cancel and refund the amount of a payment net of any costs and/or expenses at the current rate of exchange (if applicable). Please speak to our branch staff or your relationship manager for further information.

14. We may refuse to act on your payment instructions where:
 - ▶ your instructions are unclear, incomplete or are not in the required form (e.g. they do not contain the beneficiary IBAN, sort code, SWIFT code, BIC, Account number, etc. or any other information that we need to process the transaction); or
 - ▶ your instructions are not authorised in accordance with the Mandate/Indemnity held by us; or
 - ▶ we suspect fraudulent or other unlawful activity on the Account; or to do so would put us in breach of a legal or regulatory requirement which applies to us.

If we refuse to process an instruction for any reason, we will on request tell you why we refused the transaction. We do not accept any liability for losses where we refuse to process an instruction.

15. We will provide you with details of the payment transaction (once executed) on your Account statement in the manner and frequency as specified in your Account terms and conditions. You should always check your statement to make sure the transaction has been executed properly. If your statement has an entry which seems to be wrong, you should tell us about it without undue delay and, in any event, no later than 13 months (or such shorter timeframe as may be indicated in your Account terms and conditions) after the transaction date so we may investigate it for you. In the event of any incorrectly executed transaction resulting from the acts or omissions of us, we will refund the amount of such incorrectly executed transaction. Where any transaction is effected by us in accordance with a unique identifier (e.g. sort code, Account number, BIC or IBAN) supplied by you and the unique identifier supplied is incorrect, we shall have no liability to you in respect of such transaction. We will however make all reasonable efforts to recover the funds but we may charge you in respect of any reasonable costs incurred by us in recovering the funds on your behalf.
16. If there is a dispute in relation to any payment transaction processed by us under, or in connection with, your instructions, the relevant terms and conditions of your Account shall apply. However, we reserve the right to debit from your Account the amount of any refunds (if any) paid to you where, upon further investigation, it is subsequently established that you are not entitled to a refund.
17. In the case of any dispute between you and us regarding a transaction, the books and records kept by, or on behalf of, us (whether kept on paper, by electronic recording or otherwise)

shall, in the absence of manifest error, constitute sufficient evidence of any facts or events relied on by us in connection with any matter or dealing relating to the transaction.

Charges

18. Charging options are to be indicated by you on your payment request. If a charging option is not selected, the 'shared' option will be applied.
 - ▶ Shared – For payment transactions within the EEA, you must pay our Charges and the beneficiary must pay the charge(s) levied by its bank.
 - ▶ Beneficiary – Beneficiary pays our Charges and the charges levied by its bank. This option can only be selected where the beneficiary's bank is outside of the EEA.
 - ▶ Sender – You pay our Charges and the charges of the beneficiary's bank. This option can only be selected where the beneficiary's bank is outside of the EEA.
19. Details of our applicable charges for each type of payment transaction, please refer to the current "Schedule of Charges for NI Personal Customers" brochure which is available in our NI branches or via bankofirelanduk.com.
20. You should be aware that some foreign banks have no upper limit on payment charges and it typically takes up to 4 weeks for these charges to be claimed and passed on to you where the charging option "Sender" is selected. However, in certain cases this can take considerably longer (i.e. up to 3 months). In addition, some foreign banks may deduct a charge from the beneficiary even when you have chosen to pay all charges.
21. When a payment is returned by a beneficiary bank, you should note that the amount returned may differ from the original transaction amount because of charges deducted by that bank and/or differences in the prevailing exchange rate when returning the payment. Beneficiary bank charges are outside our control. Any charges taken by the beneficiary bank at the time the initial payment was processed will not be refunded to you in the event that the payment is returned. If you wish to reexecute the payment transaction, our standard charge(s) will be applied.

Disclosure of Information

22. When we send money outside the UK on your behalf the personal data about you contained in the application form may be disclosed to the beneficiary, the beneficiary bank and any other parties involved directly or indirectly in the transmission of the payment for the purposes of processing the transaction, even where such parties are based in countries outside the EU/EEA which may not have similar levels of data protection.

Cheque Lodgements using the Post Office Cheque Deposit Envelope Service

For the purposes of this service the following additional definitions apply:

“Envelope” means the Bank of Ireland UK special purpose paying in envelope

“Service” means the cheque lodgement service available through Post Office® outlets.

1. The Bank is not deemed to have received any cheques in the Envelope until such time as the Envelope has been opened by the Bank, the lodgement has been balanced with the pre-printed lodgement slip and the lodgement has been credited to your Account. You agree that if there is any discrepancy between the amount stated in the pre-printed lodgement slip and the actual face value of the cheques, the Bank is authorised to amend the final total to be credited to your Account.
2. You agree that the Bank may adjust the amount credited to your Account if any cheque included in the lodgement is subsequently returned to the Bank unpaid or has been inappropriately included in the lodgement whether because it is not a sterling cheque drawn on a UK bank or for any other reason. A certificate of a Bank official stating the value of the lodgement shall be deemed to be correct in the absence of manifest error.
3. The Bank shall have no liability for any loss suffered by you as a result of the Envelope or the contents of any Envelope being delayed, lost, misplaced, mutilated, defaced or damaged by Post Office®, the Bank or any of their respective servants, agents or employees.
4. The Bank shall have no liability to you by reason of your use of this Service and you agree to indemnify the Bank in respect of any claim arising from your use of the Service.

We can provide this document in Braille in large print and on audio tape or CD.

Please ask any member of staff for details.

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