

Application for a
Bank of Ireland UK
cash card or
Maestro card

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What type of card do you want? (Tick all the boxes that apply.)

Bank of Ireland UK cash card

Maestro

Your name:

Your date of birth:

Any joint account
holder's name:

Joint account holder's
date of birth:

Your address:

Joint account
holder's address
(if different from above):

Details of the account the card will be for

Branch Name:

Sort code:

Account Number:

Your home
phone number:

Work phone
number:

Using your information

It is important that you read and understand the information about how we can use and release your personal information. That information is next to this symbol above and is also contained in the current account terms and conditions.

By signing this application, you agree that we can use your information in the ways described.

From time to time we would like to tell you about products and services we think you may be interested in and which we and certain other companies offer.

Please tell us how you would prefer NOT to be contacted.

Post Phone Email Text

However, this means we may not be able to tell you about extra benefits available to our customers.

Your signature:

Any joint account
holder's signature:

For our use only

Authorised by:

Date:

Card Terms & Conditions

Plain English Campaign's Crystal Mark does not apply to our Terms & Conditions.

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

NI website: www.bankofireland.co.uk

These Card Terms & Conditions (referred to as the "Terms & Conditions") apply to a personal customer (referred to as "you" and "your") and Bank of Ireland UK (referred to as "we", "us" and "our").

Some words in the Terms & Conditions have certain meanings:

"Account" means the Clear Current Account held by us in your name

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

"ATM" means an Automated Teller Machine, which is a cash dispenser at which you can access services and money using the Card and PIN.

"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 Maestro card

"Chip" means an integrated circuit embedded in a Card

"PIN" means the personal identification number issued to you which is generally required at the point of sale, including at an ATM in order to authorise a transaction.

"Transaction" means any payment made or cash withdrawn using the Card.

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.

Conditions of Use

1. The Card will be sent to you by post or you may be asked to collect the Card from the branch holding the Account and to provide suitable proof of your identity.
2. The Card may be used by you up to the expiry date embossed on the Card and in accordance with these Terms & Conditions.
3. The person named on the Card is the only person authorised by us to use the Card.
4. Where the Card is issued in respect of an Account maintained by two or more personal customers, these Terms & Conditions will apply to you all jointly and to each of you individually. 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 shall remain our property. 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.
6. These Terms & Conditions will apply to any Card issued as a substitute, replacement or renewal of the original Card.

Safeguards

7. To help prevent fraud and protect the Account you must
 - (a) sign the Card as soon as you receive 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 as soon as you receive it, and
 - (c) ensure your cheque book and Card are not kept together. The cheque book and Card should not be left in unattended premises or vehicles, and
 - (d) not allow anyone else to use your Card, PIN, or password relating to your account, and
 - (e) if you change your PIN, you should choose your new PIN carefully, and
 - (f) always take reasonable steps to keep your Card safe, and
 - (g) keep your Transaction receipts safe and dispose of them carefully.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.

Lost or Stolen Cards

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 of time, 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
For customers in GB 020 7329 2449
For customers in NI 028 9023 8333
For calls from outside the UK +353 5677 57007
 - (b) confirm this in writing within 3 days,
 - (c) 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. These conditions will apply if you fail to follow the safeguards outlined at Condition 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 Condition 12 including any related interest and charges. You will be responsible for any other losses but your liability to us will be limited to a maximum of £50 for transactions undertaken before you report the loss of your Card providing you have complied with these Terms & 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.

Payment

14. Subject to 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 Terms & 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 Maestro transaction will normally occur within three banking days from the date of the Maestro transaction. 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.
18. You may close the Account by giving notice in writing to us but such termination shall be effective only on return to us of any Card sent to you (which should be cut in half, through the Chip if applicable) and when you have paid all that is owed to us.

Changes

19. We may amend, vary or alter the Terms & Conditions to comply with a change in the law or regulatory requirements, to ensure our business is carried on prudently, efficiently and competitively or to reflect good banking practice or product development:
- If the change is not to your disadvantage, we may make the change immediately and tell you about it within thirty days.
 - If the change is clearly to your disadvantage, we will notify you personally at least sixty days before the change and ignore any notice period on your Account for up to sixty days starting from the date of the notice so that you can, if you wish, switch your account or close it. You will not have to pay any additional charges or additional interest as a result of this switch or closure during this sixty-day period. We will notify you of the change by e-mail, statement, notice, letter or any other method in writing that we consider appropriate.
20. You must tell the branch holding the Account of any change to your name, address or telephone number.

Miscellaneous

21. 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.
22. Nothing in these Terms & Conditions entitles you to use the Card to create an overdraft on the Account.

Additional Conditions for Maestro transactions

23. A Maestro card may be used as a debit card (i.e. an alternative means of withdrawing funds from the Account without issuing a cheque) to settle any purchase from retailers or suppliers. You may also use the Maestro card abroad to pay for goods and services at an International Point of Sale and to withdraw cash at ATMs where the Maestro logo is displayed.
24. When the Card is used for a Maestro transaction you authorise us to deduct from the Account the amount charged to you by the retailer or other Maestro operator.
25. You cannot cancel a Maestro transaction after you have used the Card.
26. Any retailer, supplier or ATM Acquirer may seek authorisation from us before accepting payment of any amount by use of the Card and it shall be at our discretion whether to give the authorisation.
27. The amount of money in the Account may be reduced by the amount of any payment made by Maestro (whether or not we adjust the balance shown on the Account) 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).
28. 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 MasterCard Worldwide.
29. If you use your Maestro card to withdraw cash in currencies other than sterling from any ATM, excluding Bank of Ireland ATMs and some other Bank ATMs in the Republic of Ireland, the amount of the transaction will be converted to sterling at the wholesale rate used by MasterCard on the date the transaction is applied to your Account. We will also apply an FETF. Please see our separate "Personal current account charges explained" brochure, or our "Student account charges explained" brochure, for details. The actual rate will be detailed with the transaction.
30. If you use your Maestro card to withdraw cash in currencies other than sterling from any ATM, excluding Bank of Ireland ATMs and some other Bank ATMs in the Republic of Ireland, an additional Cash Withdrawal fee will be levied. Please see our separate "Personal current account charges explained" brochure, or our "Student account charges explained" brochure, for details.
31. If you use your Maestro card to withdraw cash in currencies other than sterling from Bank of Ireland ATMs and some other Bank ATMs in the Republic of Ireland, the amount of the transaction will be converted into sterling at the prevailing rate of exchange operating on the date of withdrawal from your Account.
32. Exchange rates can fluctuate and the exchange rate when the Maestro transaction is made can differ from the exchange rate when the amount is applied to your Account and it is the latter, the exchange rate when the amount is applied to your Account, which will apply.

Data protection - using your information

Important information about you and us, Bank of Ireland UK

Bank of Ireland UK is a member of the Bank of Ireland Group. In this statement, 'our group' means the Governor and Company of the Bank of Ireland and any of our subsidiary or associated companies. For a full list of our group members, write to us at the address below. We may hold your information and it may be used by any other member of our group.

Considering your application

To help us decide whether to enter into this and any future agreement with you we may use:

- any information you have given us;
- information we already hold about you;
- information we receive from enquiries we make about you; and
- information we get from your other dealings with us or our group.

We may make and keep copies of your passport, driving licence or other proof of identity that you provide.

We may also search your record held by credit reference agencies or ask them to make enquiries for us.

We may give credit reference agencies the information they need to make their enquiries. The credit reference agencies will keep a record of our search, whether or not your application goes ahead.

This record will be available to other organisations that make similar searches and could affect your ability to get credit elsewhere.

Information the credit reference agencies hold about you may already be linked to records relating to other people. This is called an 'association'. You may be considered to be financially linked to these people and we may consider the credit records of one or more of these people when considering your application.

If you are providing information on behalf of others within your business, you apply for credit with someone else, or if you have told us about a financial link with another person, you are entitled to:

- release information about that other person and anyone else you have referred to; and
- authorise us to search, link or record information about you (and anyone you have referred to) at credit reference agencies.

Credit reference agencies will create a link between your credit records and those of any person you have said that you have a financial relationship with. When you or the people you have a financial relationship with apply for credit in the future, both your and their credit records will be taken into account. This will continue until one of you satisfies the credit reference agencies that there is no longer a financial link. We may also use a credit-scoring system or other automated system for making a decision.

Using and sharing your information

We will give credit reference agencies any information:

- that we hold about you;
- about your payment record;
- about your agreement with us (including if you have broken it); and
- about you not telling us about any change of address (if any payment is overdue).

It is important that you give us accurate information. We will check your details with fraud prevention agencies. If you give us false or inaccurate information, and we suspect fraud, we will keep a record of this. We will share all information with other businesses, including our group or other lenders, to:

- assess applications for credit and credit-related services (such as insurance) made by you and members of your household;
- trace people who have debts and recover debts;
- prevent fraud and money laundering;
- make decisions about your account;
- produce and analyse statistics and carry out market research;
- help us identify products and services which may be of interest to you (unless you have asked us not to); and
- consider dealings between our group and other businesses or lenders.

Fraud prevention agencies' records will also be shared with other organisations to help make decisions on motor, household, credit, life and other insurance applications and insurance claims, made by you and members of your household.

We may also give information about you and your dealings with us to:

- anyone who has guaranteed to us that they will meet your liabilities if you can't;
- your insurer;
- anyone acting for you;
- anyone who introduced you to us;
- any finance house, motor trade, vehicle-recovery agent, lawyer or law-enforcement agency;
- companies or other organisations which keep registers of assets and interests in them;
- credit industry and fraud-prevention networks to detect and prevent crime; or
- any regulatory or government organisation (if we have to do so by law).

Please write to the address shown below if you would like details of credit reference agencies and others we get information about you from, or details of who we can give information about you to. By law, you have a right to see these details.

We may link information between any of your accounts and other products and services you have with our group. We will not use these links for marketing purposes without your permission.

We may keep information about you after your account has closed to meet our legal obligations and business needs.

Direct marketing

From time to time we may give you details of other products and services we or other organisations offer. We may also give information about you to:

- our group; or
- any other person or company we choose from time to time so that they can use it for similar purposes.

We may contact you by post, phone, e-mail, fax and in any other way. You can stop us from contacting you or giving your details to others for marketing purposes. To do this write to:

Marketing Department
Bank of Ireland UK
1 Donegall Square South
Belfast BT1 5LR.

(This may mean that you will not receive information about extra benefits available to our customers.)

Transferring your information abroad

From time to time we may transfer information about you to previously approved companies or people based outside the European Economic Area. We will only do so if the person or company agrees to give your information the protection we would have to give it in the UK and to act on our instructions.

Sensitive information

You may have given us information about your nationality or whether you have any disability. You do not have to give us this information if you do not want to. If you give us details of your nationality, we will use that information for research and statistical purposes only. If you give us details of any disability, we will use it only to provide any support you need.

Your right to information

You have a legal right to receive a copy of the information we hold about you. To see this information, write to:

Customer Care Manager
Bank of Ireland UK
1 Donegall Square South
Belfast, BT1 5LR.

You must pay a fee before we provide the information. We will tell you the current fee when you write to us.

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

Please ask any member of staff for details.

Freephone 0800 0850 444

(The call may not be free from mobiles or outside the UK.)

For your security and to improve our service to you, we may record and monitor phone calls.

Branch details are given on our website.



Plain English Campaign's Crystal Mark does not apply to the text below.

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