

Bank of Ireland



*card*talk

WINTER 2011



Christmas is going
to be a cracker

**Win thousands of Euro in our
Christmas Crackers competition**

Tips to manage your
credit card this Christmas

The secure way
to pay for all your
seasonal shopping

Welcome to Cardtalk

Welcome to this seasonal edition of Cardtalk, filled to the brim with ideas and tips on how to make your money go further over the busy festive season. It also includes a chance to enter our fabulous Christmas Crackers promotion, where you can win thousands of Euro – simply by using your Bank of Ireland Credit Card!

We've also included some details explaining how your purchases are protected so you can shop with greater peace of mind.

We'd like to thank you for choosing a Bank of Ireland Credit Card, and to wish you a very Happy Christmas and New Year.

Catriona Feeney, Editor.



Why your credit card makes extra sense at Christmas

Your Bank of Ireland Credit Card offers a world of flexibility and convenience all year round, but comes into its own over Christmas and the New Year.

- Manage the extra expense of Christmas with instant access to funds and the flexibility of up to 56 days interest-free credit by clearing your balance in full by the due date each month. To find out your payment due date, simply check the date on your monthly credit card statement.
- It's convenient, secure and reduces the need to carry cash.
- Wherever you're celebrating Christmas, you can use your credit card to pay for almost anything. It's accepted in over 40,000 locations in Ireland and 24 million outlets worldwide.
- Shop more safely online. Your purchases are now further protected with 3D Secure, so you can shop online with greater peace of mind. See article for more details.
- Remember your purchases are protected by chargeback rights. So if you do not receive the goods or services, or if the supplier goes out of business before delivery, we may be able to get a refund for you. Terms and conditions apply.
- Customer Service is here to help with any aspect of your credit card – just call us on 1890 251 251 or +353 56 7757747 if abroad.
Opening hours:
Mon - Fri 8am - 8pm;
Sat 8am - 6pm;
Sun & Bank Holidays 10am - 5pm.

The secure way to pay

Using your credit card is the safe and secure way to pay. We offer you the peace of mind in knowing that if your credit card is lost or stolen, our 24 hour Lost/Stolen Helpline is there to support you. We also make certain that your purchases are as secure as possible through a number of important security measures:

- Chip and PIN technology verifies point of sale and ATM transactions
- 3D Secure launched in conjunction with MasterCard SecureCode™ and Verified by Visa™, helps guard your credit card against unauthorised use online by using a password that you create to verify online purchases with participating retailers. For full details, check out our website www.bankofireland.com/creditcards
- We have a fraud monitoring system in place, as an additional service, to help safeguard your account. As part of this, we may need to contact you to ensure your credit card is not being used without your permission. If you experience difficulty using your credit card in a store or online, please call our Customer Service or our 24 Hour Lost/Stolen Helpline number.



Help us to help you – 1890 251 251 or +353 56 7757747
Call our Customer Service team if your contact details change, especially your mobile number, so that we can contact you quickly if we suspect that your credit card is being used against your wishes. It's also advisable to let us know in advance if you are travelling abroad so that we can monitor and manage your account while you're away.



Christmas Crackers



Thousands of Euro must be won – when you pay with your Bank of Ireland Credit Card

Here's your chance to win a unique Christmas Cracker from Bank of Ireland – filled with anything from €500 to €2,000. And just like using your Bank of Ireland Credit Card, winning couldn't be easier. All you have to do is use it any time between 1st November 2011 and 3rd January 2012, and complete an entry form for each purchase.

So the more you use your Bank of Ireland Credit Card, whether it's for buying your Christmas gifts, paying your restaurant bill on a night out, or maybe even doing your Christmas grocery shopping, the more chances you have to win €2,000!

To Enter:

Log on to www.bankofireland.com/cardtalk each time you use your Bank of Ireland Credit Card between 1st November 2011 and 3rd January 2012. The closing date for receipt of entries is 6th January 2012.

Answer the following question:

What day of the week does Christmas fall on this year?

And complete the tiebreaker (in 20 words or less):

My Bank of Ireland Credit Card is the best for Christmas shopping because.....

Be sure to include a different tiebreaker with each entry.

The prizes will be credited to the Bank of Ireland Credit Card account of the lucky winners in January - what a lovely way to start 2012! You can use your prize for a shopping spree in the January sales, or maybe paying for that gym membership. It's completely up to you.



Grand prize - €2,000
2nd & 3rd prize - €1,000
6 runner-up prizes - €500

For postal entries, send your answer and tiebreaker, along with your name (as per your Credit Card), address and phone number to: Bank of Ireland Christmas Competition, Credit Cards, 3rd Floor, New Century House, Mayor St Lower, IFSC, Dublin 1.

Terms and conditions apply. Full terms and conditions are available on www.bankofireland.com/cardtalk. Information will only be used for the purposes of the competition and not for marketing purposes.

Tips to manage your credit card

We've put together a few tips to help you get the most from your credit card.

Avoid late payment fees – make at least the minimum payment (2.5% of your balance or €5, whichever is greater) by the payment due date each month. Allow 3 working days for a payment to reach your account. Why not consider setting up a direct debit for the minimum payment or a fixed percentage so your payment is not forgotten or late?

Avoid the overlimit fee – know your credit limit and stay within it at all times. You can find your credit limit on your monthly statement.

Avoid the cash advance fee – when your account is in credit or has a zero balance after your cash withdrawal is processed. The cash advance fee is 1.5% of the transaction value (subject to a minimum of €2.54).

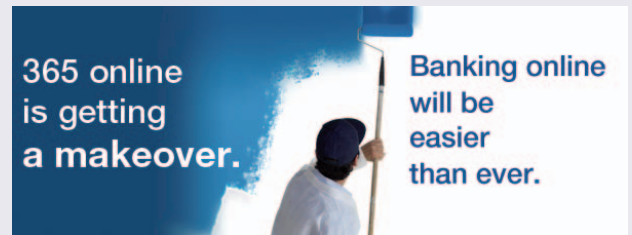
Check your statement – it now provides a handy summary of your rates and fees on the back.



365 online is getting a makeover

365 online* is changing for the better with an exciting new makeover. It'll be much easier to navigate and is designed to make online banking even better for you. Check out our new 365 online demo www.bankofireland.com/onlinedemo to view the changes. And if you're not already registered for 365 online, you can sign up by visiting www.bankofireland.com

*Terms and conditions apply to Bank of Ireland 365 online services. This service is only available to Bank of Ireland current account holders.



California Dreamin'

Big congratulations to Norman Gibson from Lifford, Co. Donegal, who won a fabulous family holiday to Los Angeles, California, in the Summer edition of Cardtalk. Norman was unbelievably excited when we rang him with the news, commenting that "Just when we realised that another summer had become a washout, we get surprised by this fantastic holiday. We'll be 'California Dreamin' our way through the winter now, thanks to Bank of Ireland." We're sure it's going to be an amazing experience for his family.



Wexford couple win Rugby World Cup trip

Bank of Ireland customers, Elizabeth and Michael Murphy from Murrin town, Co. Wexford, were the winners of a priceless trip to Rugby World Cup 2011 in New Zealand thanks to MasterCard Ireland. Sadly, they didn't get to cheer on Ireland in a semi-final, but they took in the crucial clash between New Zealand and Australia, plus the final itself. It's been a fantastic sporting occasion, and they're sure to come home with the most wonderful memories.

A priceless memory for a father and son

Martin Hoy from Quigley's Point, Co. Donegal and his son, Conor, were the lucky winners of a trip to the UEFA Champions League Final in Wembley, between Manchester United and Barcelona. Did they enjoy the trip? Judge for yourself from this note from Martin:

"I just wanted to drop you a quick line from Conor and myself to say we had an absolutely fantastic time at the Champions League Final. Never was the marketing strap line of MasterCard more vividly brought to life as the whole trip was truly priceless. My unending thanks to you and all your colleagues at Bank of Ireland for a once-in-a-lifetime experience."

