

A guide to upcoming changes

for Personal and
Business customers

Please take the time to read up on these
important changes.

Bank of Ireland 



These changes apply to the following products and services and their terms and conditions:

- ▶ Personal and business current and demand deposit accounts
- ▶ 365 online and mobile channels
- ▶ Personal and business credit, debit and ATM cards

More information and revised terms and conditions are available at www.boi.com/PSD2June.

The Key Information box on the back page summarises which documents we will update and their effective dates.

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1. Changes to online, tablet and mobile banking – our new app and enhanced security features **1**

We are working on developing a new banking app which, when available, will replace the existing mobile and tablet versions and provide new features with enhanced security.

2. New regulations about how Third Party Providers access your account. **2**

There are new rules applying to how third party providers access information about your bank account and make payments on your behalf.

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If you have a query in relation to any of these changes, please phone our dedicated team on 0818 200362 from 8am to 8pm Monday to Friday and 9am to 6pm Saturday and Sunday.



1. Changes to online, tablet and mobile banking – our new app and enhanced security features.

- ▶ We're working on developing our new app which will provide new features with enhanced security. Our terms and conditions are being updated to take account of these changes. When the app is available, it will affect all Banking 365 customers (Personal and Business) who use mobile and tablet banking. However it won't affect your online or mobile banking now and we'll be in touch again to let you know when it's time to upgrade or download your app. Information about the app is available at **www.boi.com/app**. This will be updated as we get closer to the launch to explain how you can access the app.
- ▶ Our new app will be available with the same features on mobile and tablet. We will no longer refer to Bank of Ireland Tablet Banking. Bank of Ireland App will cover all devices.
- ▶ We're also upgrading our 365 online desktop banking services to improve how our online banking looks, feels and operates.

Strong Customer Authentication and enhanced security to keep your information safer.

- ▶ In the future we will provide you with additional security credentials to access online and mobile banking and for certain services such as making payments or changing your address. We will also implement additional fraud prevention measures. We have updated how we define security credentials and how you can provide us with instructions, including consenting to a payment, in our terms and conditions.
- ▶ App users will need to make sure that notifications for the new app are enabled on each device. These are messages which let you confirm details before we process your request. When you use the new app, we may send you notifications to ask you to confirm that you have authorised payments, logged in or wish to make changes to your accounts.
- ▶ Customers who do not download the new app when it is available will need a BOI physical security key to continue to use our 365 online banking services. This is a small, handheld device that generates one-time passcodes to enable you to log in and authenticate payments. We will provide this to you on request.
- ▶ Remember, if your phone, tablet or physical security key is lost or stolen, you should call our Freephone number 1800 946 764, open 24hrs a day.

What to do now?

Check that your mobile phone number is up to date by going into **www.365online.com**, Manage Accounts, Register/Amend My Mobile Phone Registered for Security Codes. This will help us give you the security credentials to complete registration of the new app. If your mobile phone number is not up to date, you will not be able to access the new banking app.



2. New regulations about how Third Party Providers access your account.

- ▶ New regulations have been introduced to offer you greater control over your data, giving you the option to securely share your online payment account information and make payments directly from your payment account by using Third Party Providers, known as TPPs. An online payment account is a payment account which is accessible using online and mobile banking, for example a current account.
- ▶ We are amending our terms and conditions to take account of these changes. These changes will not impact the way you use your account yet. We will have more information and updates on our website (www.boi.com/PSD2June) about these changes.
- ▶ If you don't want to avail of these TPP services, you don't have to. We won't share your data unless you've given consent to a TPP. You are always in control, so if you try it and decide it's not for you, you can stop sharing data.
- ▶ TPPs will only be able to access your account if they are registered with their banking regulator and have your consent, verified using your security credentials where required. If you don't want to allow anyone else access to your account, you don't have to do anything.
- ▶ If you hold a joint account we may act on the authority of one joint account holder to share or allow a third party access to your account information including transaction details. Unless we have agreed otherwise or have a legal obligation to get the consent of both account holders, that joint account holder is responsible for ensuring the other account holder(s) are aware and permit such access before deciding to use the services offered by TPPs.

Services available through a TPP:

Account Information Service Provider (AISP)	Gathers information from one or more of your online payment accounts into one place.
Payment Initiation Service Provider (PISP)	Allows payments to be made on your behalf directly from your online payment account.
Card Based Payment Instrument Issuer (CBPII)	Requests information regarding the availability of funds in your online payment account.

- ▶ **AISP** – Where you ask an AISP to access your account, the AISP can make access requests for up to 90 days. Once each 90 day period passes, you will be prompted to re-authorise the access of the AISP for a further 90 day period until such time as you withdraw consent from the AISP.

- ▶ **PISP** – Where you use a PISP to make a payment, we will treat this as an instruction from you. If you ask us to proceed with this type of payment, we may not be able to amend or stop the payment if we receive the instruction after the relevant cut-off time. You must have enough money in your account (or an overdraft to cover a payment) for a PISP to make a payment from that account.
- ▶ **CBPII** – When you permit a CBPII to find out if money is available in your account, you must verify this with us (by providing your security credentials) so that we can act on such a request. A CBPII can make any number of requests for that information (and we will answer them) until you cancel your permission to this CBPII.
- ▶ Where you allow a TPP to access your account, we are not responsible for the actions of the TPP.
- ▶ We may refuse to process an instruction from a TPP where we know, or suspect, that you have not authorised a TPP to give the instruction, or the instruction may be fraudulent or given by mistake. If this happens, we will contact you if we can identify the TPP (unless the law or our security measures prevent us from doing so).
- ▶ If there is a dispute between you and us, or, you and a TPP, you agree to accept our records as accurate (unless it is clear we made a mistake).
- ▶ A TPP may charge fees for their services which will be in addition to any fees or charges you owe us on your account.
- ▶ Once set up, you can cancel these services at any time by instructing the relevant TPP not to carry out these services on your behalf.
- ▶ You agree to cooperate with us and give us information we ask for if you have a complaint about your account and we suspect that a TPP may be responsible for it, for example, because we suspect it is the TPP's fault that an instruction was not carried out or was carried out wrongly or too late.
- ▶ We have included a new clause in our terms and conditions to explain how you may give TPP access to your accounts with us (including joint accounts) and how we may process and share your personal information to provide payment services to you.



3. Removal of products and services from 29 June 2019

1. Withdrawal of certain ATM services

- ▶ From 29 June 2019 you will no longer be able to use a Bank of Ireland ATM to: (a) request statements (b) pay bills (c) top up your mobile
- ▶ You can continue to use our 365 online and mobile banking services to view your transaction details, view and download e-statements, pay bills and top up your mobile. You can also continue to use our 365 phone service to pay bills and request out of course statements. Alternatively, you can set up a recurring payment with your bill provider to pay regular bills. You can continue to lodge cash or a cheque into your credit card at a lodgement ATM. Our debit card & ATM terms and conditions have been updated to reflect these changes.
- ▶ If you currently use these services and have any queries, please call 0818 365 365.

2. ATM only cards

- ▶ **Removal of ATM-only cards.** We are making some important changes for customers with an ATM-only card on their savings or current account. This section will only impact you if you have any ATM-only card (this does not apply to Visa debit cards). If you are under 14 years old this section will not apply to you.
- ▶ **Current account.** If you have an ATM only card on a Current account (excluding Second Level account holders who are under 14) it will be cancelled on 29 June 2019 and their terms and conditions will end.

If you have used your card to make an ATM cash withdrawal in the 24 months before 11 April 2019, we will be in contact shortly about replacing your card with a new Visa Debit card. If you have not used your card in that timeframe and would like a new card on your current account, contact us and we'll order a new Visa Debit card for you.

- ▶ **Savings account.** If you have used your card to make an ATM cash withdrawal in the 24 months before 11 April 2019, your card will not be impacted by this notice. If your card is lost or stolen, a replacement card can be ordered. If you do not (a) use your card or (b) order a new one before 18 May 2019, the card will be cancelled on 29 June 2019 and your terms and conditions will be terminated. If you do not have an ATM card, you will not be able to order one for your savings account from 29 June 2019.

3. Money Manager

- ▶ The Money Manager service on 365 online will no longer be available from 29 May 2019. From 11 March 2019, you can find more budgeting and money management information on www.boi.com/managing-your-money.



4. Changes to debit and credit cards terms and conditions

- ▶ We will only send you terms and conditions with the first card we issue on your account. To avoid paper waste, we may not always include them with renewal or replacement cards. Up-to-date terms and conditions are available at www.bankofireland.com or on request.
- ▶ For some online card transactions you may need to use 3D Secure. 3D Secure is a system we use as an added layer of security for online card transactions. When you use 3D Secure you are deemed to have accepted the 3D Secure terms which can be found at www.bankofireland.com/3DSecureTermsOfUse, and we can conclude that the transaction was made by you.
- ▶ To enable you to use 3D Secure and receive a passcode, you should make sure that the mobile number that we hold for you is up to date. If we don't have your current mobile number to send you a passcode you may not be able to use your card for some online purchases. For more information about our 3D Secure service, please see our Frequently Asked Questions at www.boi.com/3DSecureFAQs.

- ▶ From 29 June 2019, information on debit and credit card contactless limits will be available on our website, and will no longer be included in the Schedule of Fees and Charges for Personal Customers.
- ▶ Additional cardholders will need to protect their security credentials in the same way that you need to.
- ▶ We are combining our contact and contactless debit card terms and conditions into a single set which will apply to both card types.
- ▶ We have clarified in our debit card terms and conditions that if we authorise a card payment for you to any retailer, this will immediately reduce the available balance in your account (including any agreed overdraft if you have one) by the payment amount. Some retailers will apply for a pre-authorisation for a payment when you give them your card number (for example, if you hire a car or book a hotel room). The pre-authorisation amount will also reduce the available balance on your account for a period of time.

5. Other changes that you need to know about



Data Privacy Notice and Data Privacy Summary

- ▶ We will update our Data Privacy Notice to include more information on how we process personal data when we provide you with payment services. The updates include how we deal with transfers of personal data to and from TPPs and new fraud prevention measures.
- ▶ We will also make some general changes to make the Data Privacy Notice clearer, including examples of how we process your personal data (including special category data to identify vulnerable customers in accordance with our obligations under the Consumer Protection Code), possible implications of Brexit on personal data transfers and updating the ways in which we can inform you of changes to the Data Privacy Notice.

Complaint handling

- ▶ The most up to date address for sending us a written complaint can be found at: **www.bankofireland.com/help-centre/customer-complaints-process**.

Business current account dispute resolution

- ▶ We have updated the business current account terms and conditions to outline how we resolve disputes between account holders.

Terms and Conditions

- ▶ We are changing some terms and conditions to make them clearer.
- ▶ We have updated our terms and conditions to clarify the circumstances in which we will not be liable for losses caused where we can show that the payment has been received by the payee's bank or where we cannot make the payment for a legal or other regulatory reason.

Key Information:

We will update terms and conditions for 365 phone and digital banking, personal and business demand deposit and current accounts, credit, debit and ATM cards to reflect these changes. The new terms and conditions are available to download on www.boi.com/PSD2June and on the product pages of our website www.bankofireland.com, and are effective from 29 June 2019. For more information on our app, please see boi.com/app.

Our updated Data Privacy Notice and Data Privacy Summary will be effective from May 2019 and can be found at www.bankofireland.com/privacy or you can ask for them in any branch.

If you have a query in relation to any of these changes, please phone our dedicated team on 0818 200362 from 8am to 8pm Monday to Friday and 9am to 6pm Saturday and Sunday.

Reminder

Where we notify you of any changes to terms and conditions that you do not wish to accept, you may, subject to clearing any overdrawn balance and/or fees due, close your account or end your service without charge. If you do not notify us before 29 June 2019 we'll take this to mean that you have accepted the changes on their effective date.