

List of changes to AIB Personal Credit Terms and Conditions



Effective from 31 January 2021

We have listed the existing conditions on the left and the new or revised conditions on the right.

Where we are removing wording, the text is in pink.

Where we are adding wording, the new text is in green.

Please note in the new Terms and Conditions, where a condition has been added or removed, the subsequent conditions have been renumbered.

Existing Heading	New Heading
AIB Personal Credit Card Terms and Conditions of Use effective from 16th June 2020	AIB Personal Credit Card Terms and Conditions of Use Effective from 31 January 2021
Old Definition	New Definition / Revised Definition
Account means the card account kept by us in the name of the Cardholder in which debits and credits in respect of Transactions are recorded.	Account means the Card account kept by us in the name of the Cardholder in which debits and credits in respect of Transactions are recorded.
Agreement means the agreement between the Cardholder and us for the opening of an Account and the issue of a Card and incorporates these Conditions, the application form, each Card Carrier, the Digital Wallet Agreement (as applicable), all fees and charges booklets and schedules and all other documents that are incorporated into these Conditions or otherwise become part of our agreement with you.	Agreement means the agreement between the Cardholder and us for the opening of an Account and the issue of a Card and incorporates these Conditions, the Card application form, each Card Carrier, the Digital Wallet Agreement (as applicable), all fees and charges booklets and schedules and all other documents that are incorporated into these Conditions or otherwise become part of our agreement with you.
Not applicable	AIB Banking App means an AIB application which can be downloaded from a software application distributor(s) and which can be used for authentication purposes as required when making Transactions, to access banking services and/or such other uses as we may designate from time to time.
Authorised User shall have the meaning set out in Condition 15.	Authorised User shall have the meaning set out in Condition 16.
Card means any credit card issued by us to the Cardholder or any Authorised User for the purpose of effecting Transactions on the Account pursuant to the terms of the Agreement, including any virtual or digital representations of such cards registered in a Digital Wallet (a “ Digital Card ”). This incorporates all elements of that card, including without limitation, the Chip and Card number. Where the context or provision so requires, reference to “ Card ” or “ Cards ” within these Conditions shall be limited to a physical credit card.	Card means any credit card issued by us to the Cardholder or any Authorised User for the purpose of effecting Transactions on the Account pursuant to the terms of the Agreement, including any virtual or digital representations of such Cards registered in a Digital Wallet (a “ Digital Card ”) and this incorporates all elements of that Card, including without limitation, the Chip and Card number. Where the context or provision so requires, reference to “ Card ” or “ Cards ” within these Conditions shall be limited to a physical credit card.
Cardholder means only the person in whose name the Account is maintained and does not include Authorised Users.	Cardholder means only the person in whose name the Account is maintained including their successors and assigns and does not include Authorised Users.
Not applicable	Card Scheme means a scheme governing the issue and use of Cards, for example Visa, as that Card Scheme or name may change or as we may replace that Card Scheme from time to time.
Conditions means these terms and conditions as amended, extended, supplemented or replaced from time to time.	Conditions means these terms and conditions as amended, extended, supplemented or replaced from time to time and each one will be referred to as a ‘ Condition ’.
Contactless Transaction means a Transaction that is carried out by holding your Card and/or a Device upon which a Digital Card is stored, if in each case it is enabled to effect contactless Transactions, near a terminal which is enabled to accept contactless Transactions.	Contactless Transaction means a Transaction that is authorised by you touching the Card or Device against a terminal, generally without the need to insert your Card. Whether this is available or not depends on the amount of the Transaction. You may or may not have to use your PIN or Security Details. Not all terminals can process such Transactions.
Device means a mobile phone, tablet or other device that a Digital Card has been registered or that you use to access a Digital Wallet.	Device means a mobile phone, tablet or other device that a Digital Card has been registered to or that you use to access a Digital Wallet and/or an AIB Banking App.
Digital Wallet means a digital wallet or any other electronic payment system which facilitates the use of your Card or an electronic record of your Card for the purposes of carrying out Transactions and in which your Card has been registered.	Digital Wallet means a digital wallet or any electronic payment system that your Card has been registered to, which allows you to use your Card or an electronic record of your Card to carry out Transactions.
Digital Wallet Agreement means any terms and conditions applicable to a Digital Wallet which is either offered by us or by a third party provider in agreement with us.	Digital Wallet Agreement means any terms and conditions applicable to a Digital Wallet (as may be amended from time to time) which is either offered by us or by a third party provider in agreement with us.

Old Definition	New Definition / Revised Definition
Funds Transfer means a transfer of funds either from or to your Card using a funds transfer service that enables you to transfer funds from one person's card to another in accordance with the procedures and terms and conditions of that funds transfer service. When transferring funds from your Card, the Funds Transfer will be treated as a purchase for the purpose of fees, charges and interest.	Funds Transfer means a transfer of funds either from or to your Card using a funds transfer service in accordance with the procedures and terms and conditions of that funds transfer service. When transferring funds from your Card, the Funds Transfer will be treated as a purchase for the purpose of fees, charges and interest.
Not applicable	Outstanding Balance means, at any time, the debit balance outstanding on the Account at that time.
Safeguard System means a system to aid the secure use of your Card over the internet , for example, Verified by Visa or Mastercard SecureCode , as such systems or names may change or be replaced from time to time.	Safeguard System means a system to aid the secure use of your Card online , for example, Visa Secure , as such system or name may change or be replaced from time to time.
Security Details means any security procedure you follow or use to make an instruction, confirm your identity or access a Device or certain functionality on that Device (for example a password, passcode, access code, security code, or biometric data such as a fingerprint).	Security Details means any security details arising out of any security procedure that we may require you to follow or use to make an instruction, confirm your identity or access a Device or certain functionality on that Device (for example, a password, passcode, access code, security code, or biometric data (to include but not limited to, voice or a fingerprint)).
Third Party Agreements means any third party agreements, you are subject to, which relate to your use of your Card and/or Account as detailed in Condition 73.	Third Party Agreements means any third party agreements, you are subject to, which relate to your use of your Card and/or Account as detailed in Condition 76.
"You" and "your" refers to the Cardholder and, unless the context otherwise requires, any Authorised User. Any references to "we" ; "us" ; and "our" or "Bank" means Allied Irish Banks, p.l.c. and this includes our successors and assigns. We are regulated as a credit institution by the Central Bank of Ireland of PO Box 559, Dublin 1 and our principal business is the provision of financial services. Our head office and registered office is at 10 Molesworth Street, Dublin 2. We are registered at the Companies Registration Office, Dublin under registration number 24173. Our VAT number is IE8E86432H. In these Conditions where the context so allows, reference to any gender includes all genders and the singular includes the plural and vice versa.	"you" and "your" refers to the Cardholder and, unless the context otherwise requires, any Authorised User. Any references to "we" ; "us" ; and "our" or "Bank" means Allied Irish Banks, p.l.c. and this includes our successors and assigns. We are regulated as a credit institution by the Central Bank of Ireland of PO Box 559, Dublin 1 and our principal business is the provision of financial services. Our head office and registered office is at 10 Molesworth Street, Dublin 2. We are registered at the Companies Registration Office, Dublin under registration number 24173. In these Conditions where the context so allows, reference to any gender includes all genders and the singular includes the plural and vice versa.

Old Condition	New Condition / Revised Condition
Your Card	Your Card
1. Subject to these Conditions, our credit card service allows you to pay for goods and services purchased from Merchants, to make or receive a Funds Transfer, or to withdraw cash including cash from Cash Machines or by any other means where the appropriate credit card logo is displayed. A Credit Limit is applied and interest is payable after any relevant interest free period.	1. Subject to these Conditions, our credit card service allows you to pay for goods and services purchased from Merchants, to make or receive a Funds Transfer, or to withdraw cash including cash from Cash Machines or by any other means where the appropriate Card Scheme logo is displayed. A Credit Limit is applied and interest is payable after any relevant interest free period.
Not applicable	2. We have duties under laws concerning money laundering, financing of terrorism and taxation to ask you, or someone opening an Account and/or applying for a Card on your behalf, for certain information about you and/or the person opening the Account for you. Unless we already have it, you and/or the person opening the Account for you will need to provide us with information to identify each or any of you and proof of your permanent address. We may also need documentation to prove your relationship with the person opening the Account on your behalf. Your Account may not become active until we have received and approved these documents.
2. There is a variety of means by which you can authorise such Transactions, these include: <ul style="list-style-type: none"> • authorisation by means of your Card used in conjunction with your PIN for point of sale Transactions or Transactions using a Cash Machine; • authorisation by means of your Card for Transactions by mail, telephone, mobile phone or other portable device, internet or by use of a Safeguard System (including the use of your Digital Card through a Digital Wallet); • authorisation by means of your Card and/or Device (upon which a Digital Card is registered) to effect a Contactless Transaction, where your Card and/or Device is enabled to effect Contactless Transactions as set out in Condition 30; and • authorisation by means of your Card and signature. 	3. There is a variety of means by which you can authorise such Transactions, these include: <ul style="list-style-type: none"> • authorisation by means of your Card used in conjunction with your PIN for point of sale Transactions or Transactions using a Cash Machine; • authorisation by means of your Card for Transactions by mail, phone, Device, online or by use of a Safeguard System (including the use of your Digital Card through a Digital Wallet); • authorisation by means of your Card and/or Device to effect a Contactless Transaction, where your Card and/or Device is enabled to effect Contactless Transactions; and • authorisation by means of your Card and signature.

Old Condition	New Condition / Revised Condition
Looking after your Card and PIN	Looking after your Card, PIN and other Security Details
<p>3. The Card and PIN must be used in accordance with these Conditions. Each Card is and remains our property and may be cancelled, suspended, recalled or retained by us in accordance with the provisions of the Agreement.</p>	<p>4. The Card, PIN and Security Details must be used in accordance with these Conditions and any other terms and conditions used in connection with your Card. Each Card is and remains our property and may be cancelled, suspended, blocked, recalled or retained by us in accordance with the provisions of the Agreement.</p>
<p>4. You must:</p> <ul style="list-style-type: none"> sign your Card as soon as you receive it using a ball point pen; exercise all reasonable care to keep your PIN and Safeguard System passcode secret and your Card, your Security Details and any Devices secure at all times; only use your Card (a) within the Credit Limit, (b) within the period for which it is stated to be valid and (c) strictly in accordance with the Agreement; and tell us immediately if there is a change of name, bankers, business, mobile or home telephone numbers, e-mail address or your address to which Statements are sent in accordance with the 'Monthly Statements and Payment Arrangements' section of these Conditions. 	<p>5. You must:</p> <ul style="list-style-type: none"> sign your Card as soon as you receive it using a ball point pen; exercise all reasonable care to keep your PIN and Security Details secret and your Card and any Devices secure at all times; only use your Card (a) within the Credit Limit, (b) within the period for which it is stated to be valid and (c) strictly in accordance with the Agreement; ensure we have your up to date contact details. For example we will need details such as your mobile phone number, home phone number (if applicable), address and e-mail address in order to confirm your identity to us for certain online Transactions, if needs be. We may also use these details as set out in the 'Contacting you' and in the 'Variation of the Agreement' sections of these Conditions. Please tell us immediately if there is a change to any such details or a change of name, bankers, business, or your address to which Statements are sent so that we can issue your Statements in accordance with the 'Monthly Statements and Payment Arrangements' section of these Conditions; and before you replace or dispose of a Device, you must ensure you delete any Digital Wallet or AIB Banking App from that Device. You should also immediately delete any information such as an email or SMS Message sent or received by you in connection with your Card or Account. You must not have any reference(s) to or details of your PIN or any Security Details on your Device.
<p>5. You must not:</p> <ul style="list-style-type: none"> let anybody else obtain, know or use your Card or your PIN, Security Details or Safeguard System passcode; disclose your Card number to anyone, except when carrying out a Transaction or to verify your identity or to register or activate a Card for use in connection with a Digital Wallet or to report it lost, stolen or likely to be misused; or write or record in any other manner your PIN, Security Details, or Safeguard System passcode. 	<p>6. You must not:</p> <ul style="list-style-type: none"> let anybody else obtain, know or use your Card, PIN or Security Details; disclose your Card number to anyone, except when carrying out a Transaction or to verify your identity or to register or activate a Card for use in connection with a Digital Wallet or otherwise, or to report it lost, misused, stolen or likely to be misused; write or record in any other manner your PIN or Security Details; or give your Device to other people or allow others to use it as they may be able to access or use your Digital Card or AIB Banking App.
Credit Limit	Credit Limit
<p>6. We will set a Credit Limit on the Account. We may, subject to applicable law or regulation, vary the Credit Limit from time to time. We will notify you of any such variation. If your Card is used for a Transaction which would bring the outstanding debit balance ("Outstanding Balance") in excess of the Credit Limit, we reserve the right to authorise or decline such Transactions. If we authorise a Transaction in excess of the Credit Limit currently applying to the Account, this will not affect the Credit Limit and subsequent Transactions bringing the Outstanding Balance in excess of the Credit Limit or where the Credit Limit has been exceeded may be declined.</p>	<p>7. We will set a Credit Limit on the Account. We may, subject to applicable law or regulation, vary the Credit Limit from time to time. We will notify you of any such variation. If your Card is used for a Transaction which would bring the Outstanding Balance in excess of the Credit Limit, we reserve the right to authorise or decline such Transactions. If we authorise a Transaction in excess of the Credit Limit currently applying to the Account, this will not affect the Credit Limit and subsequent Transactions bringing the Outstanding Balance in excess of the Credit Limit or where the Credit Limit has been exceeded, may be declined.</p>
Restrictions	Restrictions
<p>8. A Card must not be used:</p> <ul style="list-style-type: none"> if the Agreement is ended; after a Card has expired or been reported lost, copied or stolen or has been cancelled or suspended in respect of a Digital Card, after that Digital Card and/or your account relating to that Digital Card has expired or has been cancelled or suspended or any applicable Device in respect of which that Digital Card has been registered has been compromised, lost or stolen; at any Cash Machine abroad in violation of local regulations; or for any illegal purchase or purpose whatsoever. 	<p>9. A Card must not be used:</p> <ul style="list-style-type: none"> if the Agreement is ended; after a Card has expired or been reported lost, misused or stolen or has been cancelled, blocked or suspended or if your Card, your Security Details or PIN have been compromised in any way; in respect of a Digital Card, after that Digital Card and/or your Account relating to that Digital Card has expired or has been cancelled or suspended or any applicable Device has been compromised, lost, misused or stolen; at any Cash Machine abroad in violation of local regulations in that jurisdiction; or for any illegal purchase or purpose whatsoever.

Old Condition	New Condition / Revised Condition
Cash Withdrawals	Cash Withdrawals (also see Transactions)
<p>11. Cash withdrawals are subject to both Transaction and daily limits. The Transaction limit can vary between financial institutions and from time to time. The cash limit will be determined by us and may vary from time to time. Details of the daily cash limit are available from us.</p>	<p>12. Cash withdrawals are subject to both Transaction and daily limits. The Transaction limit can vary between financial institutions and from time to time. The daily cash limit will be determined by us and may vary from time to time. Details of the daily cash limit are available by contacting us as set out in the 'Contacting us' section of these Conditions.</p>
<p>12. We will not be obliged to provide Cash Machine facilities at any particular time and may withdraw or terminate such facilities without notice. We will not be liable for any loss or damage resulting from failure to provide any service, or failure or malfunction of a Cash Machine.</p>	<p>13. We are not obliged to provide Cash Machine facilities at any particular time and may withdraw or terminate such facilities without notice. We are not liable for any loss or damage sustained or incurred resulting from (i) failure to provide any Cash Machine facilities or (ii) failure or malfunction of a Cash Machine.</p>
<p>13. A Card may be used outside Ireland subject to any limits or regulations that may be imposed by the appropriate regulatory authorities from time to time.</p>	<p>14. A Card may be used outside Ireland subject to any limits or regulations that may be imposed by the appropriate regulatory authorities in the relevant jurisdiction(s). These limits and regulations may change from time to time.</p>
<p>14. We don't charge any additional fees if you use your Card abroad to transact in euro. However, we have no control over third parties that might apply a charge to you for processing the Transaction or who convert the local currency into euro and charge for doing this. We also have no control over the rates they may apply. We do charge for non-euro transactions as detailed in the fees and charges booklets.</p>	<p>15. Our standard fees apply if you use your Card abroad to transact in euro. However, we have no control over third parties that might apply a charge to you for processing the Transaction or who convert the local currency into euro and charge for doing this. We also have no control over the rates they may apply. This may result in an amount debited from the Account that is different from the amount you withdrew. We do charge for non-euro Transactions as detailed in the fees and charges booklets available on our website or in branches or by contacting us as set out in the 'Contacting us' section of these Conditions.</p>
Authorised Users	Authorised Users
<p>15. At the request of the Cardholder we may permit the issue of an additional Card on the Account, together with a separate PIN, for use by a person nominated by you (an "Authorised User"). However, there is no obligation on us to do so. You may enquire by contacting us in accordance with the 'Contacting us' section whether this facility is available. If we consent to the issue of an additional Card on the Account, it will be issued subject to these Conditions. The Authorised User will be bound to observe these Conditions to the extent that they apply or are relevant. It is the responsibility of the Cardholder to furnish the Authorised User with a copy of these Conditions. The Cardholder must ensure that the Authorised User complies with these Conditions. The Cardholder is primarily responsible for all Transactions for which the additional Card on the Account is used, including those charged to the Account after the additional Card has been returned to us.</p>	<p>16. At the request of the Cardholder we may permit the issue of an additional Card on the Account, together with a separate PIN, for use by a person nominated by you (an "Authorised User"). However, there is no obligation on us to do so. You may enquire by contacting us as set out in the 'Contacting us' section of these Conditions, as to whether this facility is available. If we consent to the issue of an additional Card on the Account, it will be issued subject to these Conditions. The Authorised User will be bound to observe these Conditions to the extent that they apply or are relevant (for example, Condition 32). It is the responsibility of the Cardholder to furnish the Authorised User with a copy of these Conditions and any amendments, extensions or supplemental conditions that we may notify the Cardholder of from time to time. The Cardholder must ensure that the Authorised User complies with these Conditions. The Cardholder is primarily responsible for all Transactions for which the additional Card on the Account is used, including those charged to the Account after the additional Card has been returned to us.</p>
<p>16. We will cancel any additional Card at any time if the Cardholder requests this by contacting us in accordance with the 'Contacting us' section in which case the additional (physical) Card, cut in two (through the signature box, magnetic strip and Chip) for security reasons, must be returned to us at the address in the 'Contacting us' section of these Conditions. All applicable Digital Cards related to the Card must be deleted or unregistered.</p>	<p>17. We reserve the right to cancel an Authorised User's Card at any time. If we do, we will contact the Cardholder beforehand. We can also cancel any additional Card at any time if the Cardholder contacts us to request this, by contacting us as set out in the 'Contacting us' section of these Conditions, in which case the additional (physical) Card must be cut in two (through the signature box, magnetic strip and Chip) for security reasons and be returned to us at the address in the 'Contacting us' section of these Conditions. How we can contact each other is also set out in the 'Contacting us' section. All applicable Digital Cards related to the Card must be deleted or deregistered from any applicable Device.</p>
Loss or misuse of a Card	Loss or misuse
<p>19. You must exercise all reasonable care and take all necessary steps to ensure the safety of the Card, PIN, Security Details, Safeguard System passcode and any Devices. If you think someone else knows your PIN, Security Details or Safeguard System passcode or if your Card or any Device is lost, copied, mislaid, stolen, used, or likely to be used, for a fraudulent or improper purpose, you must contact us immediately. Our contact details are set out in the 'Contacting us' section of these Conditions. We may request that you confirm the same in writing to us, but without affecting the validity of any action taken by us in response to your request.</p>	<p>20. You must exercise all reasonable care and take all necessary steps to ensure the safety of the Card, PIN, Security Details and any Devices. If you think someone else knows your PIN or Security Details or if your Card or any Device is lost, misused, stolen, used, or likely to be used, for a fraudulent or improper purpose, or you think the safety or use of your Card and/or Device is or may be in any way compromised, you must contact us immediately. Our contact details are set out in the 'Contacting us' section of these Conditions. We may request that you confirm the same in writing to us, but without affecting the validity of any action taken by us in response to your request.</p>

Old Condition	New Condition / Revised Condition
<p>20. Notification of loss or theft of a Card or the compromise of its details or your PIN, Security Details or Safeguard System passcode will be accepted by us from card protection service organisations and/or the Card schemes, (Visa or Mastercard), as applicable.</p>	<p>21. Notification of loss or theft of a Card or the compromise of its details or your PIN or Security Details will be accepted by us from card protection service organisations and/or the Card Schemes.</p>
<p>21. By reporting a Card as lost, copied, mislaid or stolen or as being used, or likely to be used, for a fraudulent or improper purpose, you will be deemed to have thereby authorised us to cancel that Card (including any Digital Cards which have been stored or accessed on a reported Device). It cannot be used again and any Digital Cards stored or registered in respect of a reported Device must not be used again. If found, your physical card must be cut in two (through the signature box, magnetic strip and Chip) for security reasons and returned to us immediately at the address in the 'Contacting us' section of these Conditions.</p>	<p>22. By reporting a Card and/or a Device as lost, misused or stolen or as being used, or likely to be used, for a fraudulent or improper purpose, or where the safety of the Card and/or Device has or may have been compromised, you will be deemed to have thereby authorised us to cancel that Card (including any Digital Card registered or accessed on a reported Device). The Card and/or Digital Card must not be used again. If found, your physical Card must be cut in two (through the signature box, magnetic strip and Chip) for security reasons and returned to us immediately at the address in the 'Contacting us' section of these Conditions.</p>
<p>22. Except as set out in Condition 23 below, if you notify us without undue delay that a Transaction was not authorised by you arising from the use of a lost or stolen Card, or from a failure to keep personalised security features safe, usually we will refund the amount of the unauthorised Transaction to you and restore your Account to the state it would have been had the unauthorised Transaction not taken place. We will not have any further liability in this respect. However, if we have reasonable grounds for suspecting fraud and communicate this to the relevant national authority we may not refund you.</p>	<p>23. Except as set out in Condition 24 below, if you notify us without undue delay that a Transaction was not authorised by you arising from the use of a lost, misused or stolen Card, or from a failure to keep your Security Details safe, usually we will refund the amount of the unauthorised Transaction to you and restore your Account to the state it would have been in had the unauthorised Transaction not taken place. We will not have any further liability in this respect. However, if we have reasonable grounds for suspecting fraud and communicate this to the relevant national authority we may not refund you.</p>
<p>23. However, you will be liable for the full amount of all unauthorised Transactions where it is established that you acted fraudulently, or with gross negligence or intentionally failed to adhere to the following:</p> <ul style="list-style-type: none"> • the safekeeping and/or disclosure requirements of your Card, PIN, Security Details or Safeguard System passcode; • the security requirements applicable to a Digital Card and/or Device as set out in the relevant Digital Wallet Agreement; • any reasonable security requirements applicable to a Digital Card and/or Device as set out in the relevant Third Party Agreement; • any Transactions were effected as a result of the breach of Condition 5; or • any Card (including any Digital Card) is used by any other person outside the terms of this Agreement and who has possession of it with your consent. 	<p>24. However, you will be liable for the full amount of all unauthorised Transactions where it is established that you acted fraudulently, or with gross negligence or intentionally failed to adhere to the following:</p> <ul style="list-style-type: none"> • the safekeeping and/or disclosure requirements of your Card, PIN or any Security Details; • the security requirements applicable to a Digital Card and/or Device as set out in the relevant Digital Wallet Agreement, and/or this Agreement; • any reasonable security requirements applicable to a Digital Card and/or Device as set out in the relevant Third Party Agreement and/or any other agreement relevant to your Card; • any Transactions were effected as a result of the breach of Condition 6; or • any Card (including any Digital Card) is used by any other person outside the terms of this Agreement and who has possession of it with your consent.
<p>24. In the event of notification by you in accordance with Condition 19 above you will co-operate with us and the relevant police authority in any investigation and give us and the police all information relating to such loss, theft or disclosure and all reasonable assistance to lead to the recovery of the Card. You authorise us to inform any appropriate third party of the loss, mislaying, theft or possible misuse of the Card and to give them such other information as may be required.</p>	<p>25. In the event of notification by you in accordance with Condition 20 above, you will co-operate with us and the police or other relevant authority in any investigation and give us and the police or other relevant authority all information relating to such loss, theft or disclosure and all reasonable assistance. You authorise us to inform any appropriate third party of the loss, theft or possible misuse of the Card and to give them such other information as may be required.</p>
<p>26. If we suspect that a Card is being used improperly or fraudulently or in breach of the Agreement, or its security has been compromised, we may decline to authorise any further Transactions on the Account until we have contacted you and satisfied ourselves in that regard. We will try to contact you in accordance with the 'Contacting you' section or by SMS Message before we take a decision to decline authorisation of such Transactions. If we contact you by SMS Message you may be asked to confirm a Transaction by sending us an SMS Message in reply. It may not always be possible for us to contact you before we suspend your Card or decline a Transaction but we will do our best to do so. This is done for your protection and we are not responsible for any loss or damage that might be caused as a result. You hereby agree and authorise us to take such actions as we deem necessary, including suspending the Card. You agree that any contact by us is for the purposes of combating wrongdoing.</p>	<p>27. If we suspect that a Card is being used improperly or fraudulently or in breach of the Agreement, or its security has been compromised, we may take whatever action we consider appropriate, including investigating, intercepting, refusing or delaying payments to or from your Account and/or declining to authorise Transactions on the Account for any valid reason (for example, where we may suspect fraud, money laundering, terrorism, if we believe we have been provided with incorrect information or we have concerns about the security of your Account). We may contact you to satisfy ourselves in relation to the nature of the Transaction or payment on the Account. We will try to contact you by SMS Message or as otherwise set out in the 'Contacting you' section of these Conditions before we take a decision to decline authorisation of a Transaction or take any of the actions set out in this section. If we contact you by SMS Message you may be asked to confirm a Transaction or a payment by sending us an SMS Message in reply. It may not always be possible for us to contact you before we cancel, block or suspend your Card or decline a Transaction or take any other necessary steps but we will do our best to do so. This is done for your protection and we are not responsible for any loss or damage that might be caused as a result. You hereby agree and authorise us to take such actions as we deem necessary, including suspending the Card. You agree that any contact by us is for the purposes of combating wrongdoing.</p>

Old Condition	New Condition / Revised Condition
<p>The Account</p>	<p>The Account</p>
<p>27. The amount of all Transactions will be debited to the Account reducing the Available Credit. The timing of the debit will depend on when we receive the Transaction details, from the Merchant or the Merchant's bank or, in the case of a cash withdrawal, when we receive details of the withdrawal.</p>	<p>28. The amount of all Transactions will be debited to the Account reducing the Available Credit. The timing of the debit may vary and may depend on when we receive the Transaction details, for example when we receive such details from the Merchant or the Merchant's bank or, in the case of a cash withdrawal, when we receive details of the withdrawal.</p>
<p>Transactions (excluding Cash Withdrawals)</p>	<p>Transactions (also see Cash Withdrawals)</p>
<p>28. Use of your Card is subject to Transaction and daily limits as set by us, which may vary from time to time. The Cardholder will be liable to pay all sums that are charged to the Account in respect of or resulting from all Transactions including where such Transactions are effected by telephone, mobile phone or other portable device, mail order, internet, PIN, Security Details, signature, by use of a Safeguard System, or by way of a Contactless Transaction or by using a Digital Wallet, even where such Transactions are effected or in breach of these Conditions. You should therefore check the amount of every Transaction and that all other details/information relating to the Transaction are correct before you authorise it. You can contact us to agree spending limits for using your Card online, subject to our Transaction and daily limits. Our contact details are set out in the 'Contacting us' section of these conditions.</p>	<p>29. Use of your Card is subject to Transaction and daily limits as set by us, which may vary from time to time. The Cardholder will be liable to pay all sums that are charged to the Account in respect of or resulting from all Transactions including where such Transactions are effected by phone, Device, mail order, online, PIN, Security Details, signature, by use of a Safeguard System, by way of a Contactless Transaction or by using a Digital Wallet, even where such Transactions are effected or are in breach of these Conditions. When a Transaction is authorised by your use of your PIN, any Security Details, Safeguard System or other authentication process, this will be regarded as evidence that the Transaction was authorised by you. You should therefore check the amount of every Transaction and that all other details and information relating to the Transaction are correct before you authorise it. You can contact us to agree spending limits for using your Card online, subject to our Transaction and daily limits. Our contact details are set out in the 'Contacting us' section of these Conditions. When requested, if you are unable to provide your PIN, Security Details or complete any authentication process, we may decline to authorise the Transaction.</p>
<p>29. Once authorised, a Transaction cannot be subsequently revoked (whether or not a voucher is signed or PIN verified) as we guarantee payment. Where you have authorised a Merchant to set up a continuous payment instruction (for example a magazine or TV service subscription) on your Account and you wish to cancel it, you can do so by contacting us up to the last Business Day before the payment is due to leave your Account. You should also give written cancellation notice to the Merchant and keep a copy of the letter.</p>	<p>30. Once authorised, a Transaction cannot be subsequently revoked (whether or not a voucher is signed or PIN verified) as we guarantee payment. Where you have authorised a Merchant to set up a continuous payment instruction for a recurring Transaction (for example a magazine or TV service subscription) on your Account and you wish to cancel it, you can do so by contacting us up to the last Business Day before the payment is due to leave your Account. You should also give written cancellation notice to the Merchant and keep a copy of the letter. Your Card is automatically enrolled in a card updater service with the relevant Card Scheme (for example, Visa). This service allows a participating Merchant to access Card details through the Card Scheme so they can continue to process a Transaction, recurring or otherwise. As not all Merchants participate in this service, you should still notify each Merchant when your Card details or the status of your Account changes. If you don't, your Account may or may not still be charged. You are responsible for making sure the Merchant has your new Card details to process a Transaction. If you would like to opt out of the card updater service, please contact us using the details set out in the 'Contacting us' section of these Conditions.</p>
<p>30. You can use a Card (if it is enabled to effect a Contactless Transaction) and/or a Device (upon which a Digital Card is registered and enabled to effect a Contactless Transaction) to make purchases for small amounts without using the Chip and PIN and/or Security Details. When making a payment using your Card by way of a Contactless Transaction you must place your Card and/or a Device against the reader in the retail outlet. The Card and/or Device, as applicable, will be detected and the payment is completed without you entering your PIN and/or Security Details. Occasionally, for your security, you may also be asked to enter your PIN and/or Security Details, so as to verify your identity. For Contactless Transactions over certain amounts, you may be asked to enter your PIN if you use your physical Card, or your Security Details if you use your Device. Details of these limits are available by contacting us. When a Transaction is authorised by way of a Contactless Transaction, the making of a payment using your Card by way of a Contactless Transaction in accordance with this Condition 30 will be taken by us that the Transaction was authorised by you.</p>	<p>31. You can use a Card and/or a Device to make a Contactless Transaction without using the Chip and PIN and/or Security Details. Information about Contactless Transactions (for example monetary limits) are available on our website at www.aib.ie or by contacting us as set out in the 'Contacting us' section of these Conditions. When you use your Card and/or a Device for a Contactless Transaction, where possible, we will take it that the Transaction was authorised by you.</p>

Old Condition	New Condition / Revised Condition
<p>31. When a Transaction is authorised by the use of a Safeguard System, the use of the Safeguard System will be taken by us that the Transaction was authorised by you. Use of any Safeguard System by you is subject to the terms of use of the Safeguard System. If you do not comply with the Safeguard System terms of use when prompted (such as providing the one time passcode), or authentication through the Safeguard System service fails, we may not authorise the Transaction.</p>	<p>32. When you want to make a Transaction online, we may need to confirm it's you before the Transaction can be authorised. We'll do this by using a Safeguard System and may also use an authentication service. Your Card is automatically enrolled for a Safeguard System, however the Cardholder or Authorised User may need to register for an authentication service. This authentication service will require you to enter your Security Details to identify you, for example, using an AIB Banking App, or any other way made available by us. If we ask you to identify yourself and you can't or you don't follow the instructions for the Safeguard System or the authentication service, we will take it that your Transaction is not authorised and it will not go ahead.</p> <p>For this reason, it is important to ensure that the personal information we hold about the Cardholder and the Authorised User is up-to-date (for example your mobile phone number and email address).</p> <p>To find out more about this please go to www.aib.ie/webshopping</p>
<p>32. When a Funds Transfer is authorised by use of a passcode or any other authorisation procedure required as part of that service, the use of the passcode or procedure will be taken that the Transaction was authorised by you. Use of any Funds Transfer service by you is subject to the terms and conditions of the Funds Transfer service.</p>	<p>33. When a Funds Transfer is authorised by use of a passcode or any other authorisation procedure required as part of that service, the successful use of the passcode or procedure will be taken that the Transaction was authorised by you.</p>
<p>33. The amount of any non-euro Transaction will be converted to euro at the rate of exchange applicable on the date the Transaction is debited to the Account in accordance with the procedures of Visa or Mastercard (as applicable) and accordingly the date of conversion may not be the date of the Transaction. We have no control over when the Transaction will actually be processed by Visa or Mastercard (as applicable). For Transactions in EEA countries we can provide you with an indicative rate of exchange on the day of the Transaction if you contact us, but as outlined above, this may not be the actual rate that will be applied as exchange rates may fluctuate between the date of a Transaction and the date on which the Transaction amount is debited to the Account. In addition to the fees and charges referred to in Condition 52 you may also be charged a transaction fee by the local bank which processes the Transaction. Our contact details are set out in the 'Contacting us' section in these Conditions</p>	<p>34. Non-euro Transactions will be converted to euro using the Card Scheme exchange rate. We have no control over when the Transaction is processed by the Card Scheme and when the exchange rate is applied. For most non-euro Transactions, the Card Scheme generally applies their exchange rate within a few days. More information on how and when these exchange rates apply is available on our website www.aib.ie</p> <p>For Transactions within the EEA, we provide a comparison by way of percentage mark-up between (i) our rate which is made up of the Card Scheme exchange rate for that day in addition to our currency conversion fee, and (ii) the European Central Bank foreign exchange rate. This is available on our website www.aib.ie</p> <p>We may also be required by law to send you information electronically once you have completed a non-euro Transaction in the EEA in accordance with the "Contacting you" section.</p> <p>In addition to the fees, charges (and interest, if applicable) referred to in Condition 53 you may also be charged a transaction fee by the local bank which processes the Transaction. For further information you can contact us using the details set out in the 'Contacting us' section of these Conditions or visit our website www.aib.ie</p>
<p>Monthly Statements and Payment Arrangements</p>	<p>Monthly Statements and Payment Arrangements</p>
<p>34. We will normally issue a Statement monthly to the Cardholder, on a date which we may decide, containing (a) details of all Transactions debited and credited to the Account since the previous Statement (or, in the case of the first Statement, since the opening of the Account), and (b) the Outstanding Balance (if any) at the Statement date, and (c) date minimum payment is due.</p>	<p>35. We will normally issue a Statement monthly to the Cardholder, on a date which we may decide, containing (a) details of all Transactions debited and credited to the Account since the previous Statement (or, in the case of the first Statement, since the opening of the Account), and (b) the Outstanding Balance (if any) at the date of the Statement, and (c) the date the minimum payment is due.</p>
<p>35. If a Statement is not received for any month (for example, you move house and don't notify us of your new address), or if it cannot be produced or issued for any reason your responsibilities under this Agreement continue. You will be required to obtain details of the Outstanding Balance and make the appropriate minimum payment by using our online or telephone banking facilities or by contacting us.</p>	<p>36. If a Statement is not received for any month (for example, you move house and don't notify us of your new address), or if it cannot be produced or issued for any reason your responsibilities under this Agreement still continue. You will be required to make the appropriate minimum payment by using our online or telephone banking facilities or by contacting us as set out in the 'Contacting us' section of these Conditions.</p>

Old Condition	New Condition / Revised Condition
<p>36. The initial monthly payment will fall due within the period chosen on the application form following the first use of the Card. Each month the Cardholder must make the minimum payment to the Account as stipulated in the Statement for that month. When setting up a direct debit the Cardholder may select as the minimum payment percentage any of the following percentages: 3%, 5%, 10%, 20%, 25%, 50% (subject to a minimum payment of EUR6.35 if greater) or 100%. The minimum payment for customers who do not pay by direct debit will be calculated at 3% of the balance or EUR6.35, whichever is the greater. Other than when paying by direct debit, the Cardholder must ensure that the payment is made or sent so as to reach us at the specified address for payment to be credited to the Account not later than the payment due date (this is specified in your Statement). Any payment made will take effect when correctly received by us and credited to the Account. If you are the holder of a Personal Premier Visa Card you must pay the entire amount of the Outstanding Balance on the due date on the Statement. This payment will be effected by us initiating a direct debit to the Principal Cardholder's bank account on or immediately after the due date on the Statement.</p>	<p>37. The initial monthly payment will fall due within the period chosen on the Card application form following the first use of the Card. Each month the Cardholder must make the minimum payment to the Account as calculated from the Outstanding Balance on the Statement date and stipulated in the Statement for that month. When setting up a direct debit the Cardholder may select the minimum payment as any of the following percentages of the Outstanding Balance: 3%, 5%, 10%, 20%, 25%, 50% (subject to a minimum payment of EUR6.35 if greater) or 100%. The minimum payment for Cardholders who do not pay by direct debit or have not selected a minimum payment percentage will be calculated at 3% of the Outstanding Balance shown on your Statement or EUR6.35, whichever is the greater. Other than when paying by direct debit, the Cardholder must ensure that the payment is made or sent so as to reach us at the specified address for payment to be credited to the Account not later than the payment due date (this is specified in your Statement). Any payment made will take effect when correctly received by us and credited to the Account. Personal Premier Visa Card holders must pay the Outstanding Balance shown on your Statement, in full and on the indicated payment due date. This payment will be effected by us initiating a direct debit to the Cardholder's bank account on or immediately after the payment due date on the Statement.</p>
<p>38. If the minimum payment is not paid by the due date, we may decline to authorise Transactions.</p>	<p>39. If the minimum payment is not paid by the payment due date, we may decline to authorise Transactions.</p>
<p>39. We may grant, at our discretion, a payment holiday (a period when we may allow you to defer a payment or payments). Interest will continue to be charged under Conditions 55 to 58 and the period referred to in Condition 55 will not be extended.</p>	<p>40. We may grant, at our discretion, a payment holiday (a period when we may allow you to defer a payment or payments). Interest will continue to be charged under Conditions 56 to 59 and the period referred to in Condition 56 will not be extended.</p>
<p>41. (a) Should a payment be received more than 4 Business Days prior to the payment due date, or in circumstances where the Cardholder has either set up a new direct debit or amended their direct debit bank account details and a payment is received more than 7 Business Days prior to the payment due date, the amount calculated for payment by direct debit will be reduced by this amount. (b) Payments received within 4 Business Days of the payment due date, or in circumstances where the Cardholder has either set up a new direct debit or amended their direct debit bank account details, payments received within 7 Business Days of the payment due date, will not reduce the amount collected by direct debit. (c) The Cardholder must ensure that funds are available to meet all payments due on the Account.</p>	<p>42. (a) Should a payment be received by us from you more than 4 Business Days prior to the payment due date, or in circumstances where the Cardholder has either set up a new direct debit or amended their direct debit bank account details and a payment is received more than 7 Business Days prior to the payment due date, the amount calculated for payment by direct debit will be reduced by this amount. (b) Payments received within 4 Business Days of the payment due date, or in circumstances where the Cardholder has either set up a new direct debit or amended their direct debit bank account details, and those payments are received within 7 Business Days of the payment due date, will not reduce the amount collected by direct debit. (c) The Cardholder must ensure that funds are available to meet all payments due on the Account.</p>
<p>42. Funds Transfers are not treated as payments made to the Account and therefore, will not be reflected in the current amount due for settlement as required under Condition 36. The amount due must be settled in the normal manner and any Funds Transfer received will be recognised and taken into account in the following Statement.</p>	<p>43. Funds Transfers are generally treated as payments made to the Account and therefore, will be reflected in the current amount due for settlement as required under Condition 37, unless the Merchant has initiated this as a refund.</p>
<p>43. We reserve the right to debit the Account by the amount of any unpaid item or any other amount which we are obliged to refund to a third party for any justifiable reason.</p>	<p>44. We reserve the right to debit the Account by the amount of any unpaid item or any other amount which we are obliged to refund to a third party for any justifiable reason. Where an incorrect amount is paid to or from your Card, we may make any adjustment necessary on your Account. We do not have to contact you to tell you beforehand. If there are insufficient funds in your Account, then you will still be responsible for the payment of this amount, to include any costs or expenses we incur. Where a payment to your Account is recalled by the paying financial services provider or is returned by us (for example, due to mistake, fraud or the operation of any clearing rules), we may reverse that payment without having to contact you about it. Where any adjustment has been made to your Account through no fault of ours, you may have to pay us any fees, charges or interest associated with doing this and we may take any amount you owe us from your Account.</p>
<p>45. The principal purpose of the Account is to provide you with access to credit. Although it is possible to operate the Account with a credit balance, at all times, we reserve the right to reject or return any Transactions which create or increase credit balances. For as long as there is a credit balance on your Account, this balance is repayable to you at your request.</p>	<p>46. The principal purpose of the Account is to provide you with access to credit. Although it is possible to operate the Account with a credit balance, at all times, we reserve the right to reject or return any Transactions which create or increase credit balances. For as long as there is a credit balance on your Account, this balance is repayable to you at your request to the extent permissible by law.</p>

Old Condition	New Condition / Revised Condition
Electronic Statements (eStatements)	Electronic Statements (eStatements)
<p>46. This section only applies to the Click credit card and to those customers who receive eStatements. You can find more information about your eStatements in the terms and conditions for AIB Phone and Internet Banking.</p>	<p>47. This section only applies to those customers who receive eStatements. You can find more information about your eStatements in the terms and conditions for AIB Phone and Internet Banking available on our website www.aib.ie</p>
<p>46. The format of an eStatement varies from a paper based statement and, in particular, you will not receive a 'bank giro' form.</p>	<p>48. The format of an eStatement varies from a paper based Statement and, in particular, you will not receive a 'bank giro' form.</p>
<p>47. We may at our discretion, at any time and for any reason (including arrears on the Account), suspend your access to eStatements during which time you will receive paper statements via post. Such suspension may be caused by circumstances beyond our control.</p>	<p>49. We may at our discretion, at any time and for any reason (including arrears on the Account), suspend your access to eStatements during which time you will receive paper Statements via post. Such suspension may be caused by circumstances beyond our control.</p>
Queries and Disputes	Queries and Disputes
<p>49. You should carefully examine all Statements and any other Account information received by you or accessed by you online and immediately report any disputed Transactions, errors or omissions to us. We recommend that you review your Account details online on a regular basis. In the event you have a query concerning a Transaction on your Account please contact us immediately. Our contact details are set out in the 'Contacting us' section of these Conditions.</p>	<p>50. You should carefully examine all Statements and any other Account information received or accessed by you and immediately report any disputed Transactions, errors or omissions to us. We recommend that you review your Account details online on a regular basis. In the event you have a query concerning a Transaction on your Account please contact us immediately. Our contact details are set out in the 'Contacting us' section of these Conditions.</p>
<p>50. (a) You must notify us without undue delay on becoming aware of any unauthorised Transaction on your Account. Where you are not liable under Condition 23 and you notify us without undue delay we will refund you the amount of any payment debited to your Account which was not authorised by you and restore your Account to the state it would have been in had the Transaction not taken place. We will consider that there has been undue delay in this regard if you fail to notify us within 60 days of the date of the unauthorised Transaction being debited to your Account. If you do not notify us within 13 months of the date of the unauthorised Transaction being debited to your Account this will always be undue delay.</p> <p>(b) Where the Payer's bank and the Payee's bank are both located in the EEA and you contact us within 8 weeks from when the funds are debited, we will refund you within 10 Business Days of your request, where you can show us that:</p> <ul style="list-style-type: none"> (i) your authorisation did not specify the exact amount of the payment when the authorisation was made; and (ii) the amount of the payment exceeded the amount that you could reasonably have expected taking into account your previous spending pattern. <p>If you make a claim for such a refund you must provide to us all relevant information requested by us. For the purpose of computing the 10 Business Day period referred to within this Condition your request will only be deemed to have been made when you provide all such information. If we dispute your right to a refund we will advise you of our reasons. If you are not satisfied with our reasons you may make a complaint in accordance with the complaints procedures detailed in the 'Complaints' section. For the avoidance of doubt, you have no right of refund under Condition 47 (b) above where you have given us direct permission to carry out the Transaction, and where applicable, were the information on the future payment was provided or made available to you at least 4 weeks before the Transaction.</p> <p>(c) Where the Payer's bank and the Payee's bank are both located in the EEA and where a payment was not executed by us or was incorrectly executed by us, or late executed by us, we will refund you and where applicable restore your Account to the position it would have been in had the non-executed or incorrectly executed or late executed payment not taken place providing:</p> <ul style="list-style-type: none"> (i) there is no undue delay on your part in notifying us of an incorrectly executed or non-executed or late executed payment; and (ii) none of the events detailed in Condition 69 prevented us from making the payment. <p>Regardless of the issue of liability, where you notify us of an incorrectly executed payment we will make immediate efforts to trace the defective payment. If as a result of our investigation we establish that the payment was correctly executed, we reserve the right to charge your Account with our relevant charges.</p>	<p>51. (a) You must notify us without undue delay on becoming aware of any unauthorised Transaction on your Account. Where you are not liable under Condition 24 and you notify us without undue delay we will refund you the amount of any payment debited to your Account which was not authorised by you and restore your Account to the state it would have been in had the Transaction not taken place. We will consider that there has been undue delay in this regard if you fail to notify us within 60 days of the date of the unauthorised Transaction being debited to your Account. If you do not notify us within 13 months of the date of the unauthorised Transaction being debited to your Account this will always be undue delay.</p> <p>(b) Where the Payer's bank and the Payee's bank are both located in the EEA and you contact us within 8 weeks from when the funds are debited, we will refund you within 10 Business Days of your request, where you can show us that:</p> <ul style="list-style-type: none"> (i) your authorisation did not specify the exact amount of the Transaction when the authorisation was made; and (ii) the amount of the Transaction exceeded the amount that you could reasonably have expected taking into account your previous spending pattern. <p>If you make a claim for such a refund you must provide to us all relevant information requested by us. For the purpose of computing the 10 Business Day period referred to within this Condition your request will only be deemed to have been made when you provide all such information. If we dispute your right to a refund we will advise you of our reasons. If you are not satisfied with our reasons you may make a complaint in accordance with the complaints procedures detailed in the 'Complaints' section. For the avoidance of doubt, you have no right of refund under this Condition where you have given us direct permission to carry out the Transaction, and where applicable, where the information on the future Transaction was provided or made available to you at least 4 weeks before the Transaction.</p> <p>(c) Where the Payer's bank and the Payee's bank are both located in the EEA and where a Transaction was not executed by us or was incorrectly executed by us, or late executed by us, we will refund you and where applicable restore your Account to the position it would have been in had the non-executed or incorrectly executed or late executed Transaction not taken place provided:</p> <ul style="list-style-type: none"> (i) there is no undue delay on your part in notifying us of an incorrectly executed or non-executed or late executed Transaction; and (ii) none of the events detailed in Condition 90 (i) prevented us from making the Transaction. <p>Regardless of the issue of liability, where you notify us of an incorrectly executed Transaction we will make immediate efforts to trace the defective Transaction. If as a result of our investigation we establish that the Transaction was correctly executed, we reserve the right to charge your Account with our relevant charges, fees and interest.</p>

Old Condition	New Condition / Revised Condition
<p>51. Where the Payee's bank is located outside the EEA and you wish to dispute a Transaction you must notify us immediately or at least within 60 days of the Transaction being debited to your Account. You have no right of refund where:</p> <p>(a) you have given your consent to execute the Transaction directly to the payment service provider</p> <p>(b) where applicable, information on the future payment transaction was provided or made available to you at least 4 weeks before the due date by the payment service provider or by the payee.</p>	<p>52. Where the Payee's bank is located outside the EEA and you wish to dispute a Transaction you must notify us immediately or at least within 60 days of the Transaction being debited to your Account. You have no right of refund if:</p> <p>(a) you have given your consent to execute the Transaction directly to the payment service provider; and</p> <p>(b) where applicable, information on the future Transaction was provided or made available to you at least 4 weeks before the due date by the payment service provider or by the Payee.</p>
<p>Fees, Charges and Interest</p>	<p>Fees, Charges and Interest</p>
<p>52. All fees, charges and interest payable in connection with the Account will be the Cardholder's liability and will be debited to the Account in accordance with the following arrangements:</p> <ul style="list-style-type: none"> all fees payable on the Account are outlined in the schedule of fees and charges relevant to your Account type for the time being in force and all stamp duties and government levies payable in respect of the Account are your liability and will be collected by us by debit of the Account. Should you close your Account before the date of collection the amount will be debited at closure and be payable by you. In addition, you may also be subject to fees and charges related to the use of a Digital Wallet under the Third Party Agreements. You are solely responsible for the payment of these fees and charges. 	<p>53. All fees, charges and interest payable in connection with the Account will be the Cardholder's liability and will be debited to the Account in accordance with the following arrangements:</p> <ul style="list-style-type: none"> all fees payable on the Account are outlined in our schedule of fees and charges relevant to your Account type for the time being in force, as detailed in the fees and charges booklets available on our website www.aib.ie or in branches or by contacting us as set out in the 'Contacting us' section of these Conditions; and all stamp duties and government levies payable in respect of the Account are your liability and will be collected by us by debit of the Account. Should you close your Account before the date of collection all these amounts owing by you will be debited at closure and be payable by you. In addition, you may also be subject to fees and charges related to the use of a Digital Wallet or other services connected to the use of your Card under the Third Party Agreements. You are solely responsible for the payment of these fees and charges.
<p>53. Where a Card is used to obtain a cash advance, a cash advance fee will apply as notified to you from time to time in the schedule of fees and charges relevant to your Account type for the time being in force. In all cases, the cash advance fee will be debited to the Account on the date of the cash advance and will appear in the next Statement.</p>	<p>54. Where a Card is used to obtain a cash advance, a cash advance fee will apply as notified to you from time to time in the schedule of fees and charges relevant to your Account type for the time being in force. In all cases, the cash advance fee will be debited to the Account on the date of the cash advance and will appear in your next Statement.</p>
<p>54. Separate charges may be incurred and debited to the Account and will be advised to you from time to time. These can be in respect of late payments, returned payments, copy Statements, copy vouchers or operating in excess of your Credit Limit. These charges will be advised to you in writing on the opening of the Account and will be published in the schedule of fees and charges relevant to your Account type for the time being in force. We will ensure that the charges conform to any scale or amounts that may be set under any law, regulation or other order. We may, from time to time, make changes to and/or introduce new fees, charges and interest rates. How and when we will make any such changes is set out in the 'Variation of the Agreement' section.</p>	<p>55. Separate charges may be incurred and debited to the Account and will be advised to you from time to time. These can be in respect of late payments, returned payments, copy Statements, copy vouchers or operating in excess of your Credit Limit. These charges will be advised to you in writing on the opening of the Account and will be published in our schedule of fees and charges relevant to your Account type for the time being in force. We will ensure that the charges conform to any scale or amounts that may be set under any law, regulation or other order. We may, from time to time, make changes to and/or introduce new fees, charges and interest rates. How and when we will make any such changes is set out in the 'Variation of the Agreement' section.</p>
<p>Interest</p>	<p>Interest</p>
<p>55. Interest will not be charged if you pay the full balance shown on your current Statement by the payment due date shown on the Statement and additionally you have paid the full balance shown on your previous Statement by the payment due date shown on that Statement (except in the case of Low Interest Mastercard and Budget Mastercard where no interest free credit days apply). The interest rate for purchases and cash advances being applied to an Account will be notified to you on the Statement. We calculate interest using the interest rate as at the date of your Statement, and interest is calculated using the average daily balance since the date of your previous Statement.</p>	<p>56. Interest will not be charged if you pay the full Outstanding Balance shown on your current Statement by the payment due date shown on the Statement and additionally you have paid the full Outstanding Balance shown on your previous Statement by the payment due date shown on that Statement. The interest rate for purchases and cash advances being applied to an Account will be notified to you on the Statement. We calculate interest using the interest rate as at the date of your Statement, and interest is calculated using the average daily balance since the date of your previous Statement.</p>
<p>56. If the full balance is not repaid by the payment due date shown on your Statement, interest is charged on the full balance from the date the Transaction was debited to the Account, as shown on your Statement, until full repayment is credited to the Account. Interest on Balance Transfer transactions will be charged from the date the transaction was debited to the Account until full repayment is made.</p>	<p>57. If the full Outstanding Balance shown on your Statement is not repaid by the payment due date shown on your Statement, interest is charged on the full balance from the date the Transaction was debited to the Account, as shown on your Statement, until full repayment is credited to the Account. Interest on Balance Transfer transactions will be charged from the date the transaction was debited to the Account until full repayment is made.</p>

Old Condition	New Condition / Revised Condition
<p>57. Subject to Condition 55 above, interest will be payable on all amounts owing to us on the Account. Interest will accrue (as well after judgement or demand as before) on a daily basis at the current (variable) rate advised to you. Interest will be charged to the Account monthly. In respect of Transactions, interest will accrue and be charged from the date it is debited to your Account (this appears on your Statement as the posting date) to the date full payment is received and credited to the Account. Where a part payment is made, interest will continue to accrue and be charged on the remaining balance up to and including the date of the next Statement, when the interest for the period will be debited to the Account. If you pay the full balance on your current Statement but have not paid the full balance on your previous Statement you will be charged interest. Interest will be calculated on the amount unpaid on your previous Statement.</p>	<p>58. Subject to Condition 56 above, interest will be payable on all amounts owing to us on the Account. Interest will accrue on a daily basis at the current rate advised to you (which is a variable rate). Where a demand has been made or judgment sought for amounts you owe us, interest will continue to accrue. Interest will be charged to the Account monthly. In respect of Transactions, interest will accrue and be charged from the date it is debited to your Account (this appears on your Statement as the posting date) to the date full payment is received and credited to the Account. Where a part payment is made, interest will continue to accrue and be charged on the remaining balance up to and including the date of the next Statement, when the interest for the period will be debited to the Account. If you pay the full balance on your current Statement but have not paid the full balance on your previous Statement you will be charged interest. Interest will be calculated on the amount unpaid on your previous Statement.</p>
<p>Annual Percentage Rate of Charge</p>	<p>Annual Percentage Rate of Charge</p>
<p>59. The annual percentage rate of charge (APR) applied to the Account is designed to measure the total cost of credit to the Cardholder and will be advised to the Cardholder on the opening of the Account. We may vary the APR at any time. A variation will normally be caused by market conditions, changes in the cost of providing the service, including variations in the prevailing ECB and market rates, changes in legal or other requirements affecting us, promotional reasons or any other good reason.</p> <p>Any variation in the purchase interest rate will result in a change in the APR. If we vary the purchase interest rate (and consequently the APR) we will notify the Cardholder (in accordance with Condition 80 - 86) of the variation and also of the corresponding change in the purchase interest rate. On receiving such notification, the Cardholder may end the Agreement and cancel the Card(s) in accordance with Condition 63.</p>	<p>60. The annual percentage rate of charge (APR) applied to the Account is designed to measure the total cost of credit to the Cardholder and will be advised to the Cardholder on the opening of the Account. We may vary the APR at any time. A variation will normally be caused by market conditions, changes in the cost of providing the service, including variations in the prevailing ECB and market rates, changes in legal or other requirements affecting us, promotional reasons or any other good reason.</p> <p>Any variation in the purchase interest rate will result in a change in the APR. If we vary the purchase interest rate (and consequently the APR) we will notify the Cardholder of the variation and also of the corresponding change in the purchase interest rate in accordance with the 'Variation of the Agreement' section of these Conditions. On receiving such notification, the Cardholder may end the Agreement and cancel the Card(s) in accordance with Condition 64.</p>
<p>This condition is applicable to the 'be' credit card only</p>	<p>This Condition is applicable to the AIB 'be' credit card only</p>
<p>60. Account Clock means the record of the number of months an Account has performed in an Assessment period without reverting to zero.</p> <p>Assessment Period means a period of up to twelve consecutive months during which the performance of the Account is reviewed in accordance with Condition 59.</p> <p>We offer regular users who meet certain conditions an incentive purchase interest rate. Customers whose spending volumes are sufficiently high and who do not incur two or more penalty fees (in accordance with condition 61 will be charged the lower purchase interest rate. Other customers will be charged the higher purchase interest rate.</p> <p>The purchase interest rate applying to purchases on an Account will be determined in accordance with the following rules:</p> <p>Rule 1: The introductory purchase interest rate will apply for the first 12 months to the Accounts of new AIB credit cardholders only. At the end of that 12 months either Rule 4 or Rule 5, and Rule 6 will apply.</p> <p>Rule 2: For the Accounts of existing AIB credit cardholders the higher purchase interest rate will apply from the opening of the Account and the Account will be assessed on a monthly basis in accordance with Rules 7 to 9.</p> <p>Rule 3: Balance Transfers will be subject to interest charges in the same way as other outstanding balances. The total sum of Balance Transfers must not exceed EUR5,000.</p> <p>Rule 4: If after the first 12 months</p> <ul style="list-style-type: none"> the total amount of purchases made equals or exceeds EUR5,000 (or such other amount as we may notify cardholders from time to time), and less than two penalty fees have been incurred, the purchase interest rate will change to the lower purchase interest rate. <p>Rule 5: If after the first 12 months</p> <ul style="list-style-type: none"> the total amount of purchases made is less than EUR5,000 (or such other amount as we may notify cardholders from time to time), or two or more penalty fees have been incurred, the purchase interest rate will change to the higher purchase interest rate (for new customers) and remain at the higher purchase interest rate (for existing customers). 	<p>61. Account Clock means the record of the number of months an Account has performed in an Assessment Period without reverting to zero.</p> <p>Assessment Period means a period of up to twelve consecutive months during which the performance of the Account is reviewed in accordance with Condition 60.</p> <p>We offer regular users who meet certain conditions an incentive purchase interest rate. Cardholders whose spending volumes on the Account are sufficiently high and who do not incur two or more penalty fees (in accordance with Condition 62) will be charged the lower purchase interest rate. Other Cardholders will be charged the higher purchase interest rate.</p> <p>The purchase interest rate applying to purchases on an Account will be determined in accordance with the following rules:</p> <p>Rule 1: The introductory purchase interest rate will apply for the first 12 months to the Accounts of new AIB credit Cardholders only. At the end of that 12 months either Rule 4 or Rule 5, and Rule 6 will apply.</p> <p>Rule 2: For the Accounts of existing AIB credit Cardholders, the higher purchase interest rate will apply from the opening of the Account and the Account will be assessed on a monthly basis in accordance with Rules 7 to 9.</p> <p>Rule 3: Balance Transfers will be subject to interest charges in the same way as other outstanding balances. The total sum of Balance Transfers must not exceed EUR5,000.</p> <p>Rule 4: If after the first 12 months</p> <ul style="list-style-type: none"> the total amount of purchases made equals or exceeds EUR5,000 (or such other amount as we may notify Cardholders from time to time), and less than two penalty fees have been incurred, the purchase interest rate will change to the lower purchase interest rate. <p>Rule 5: If after the first 12 months</p> <ul style="list-style-type: none"> the total amount of purchases made is less than EUR5,000 (or such other amount as we may notify Cardholders from time to time), or two or more penalty fees have been incurred, the purchase interest rate will change to the higher purchase interest rate (for new Cardholders) and remain at the higher purchase interest rate (for existing Cardholders).

Old Condition	New Condition / Revised Condition
This condition is applicable to the 'be' credit card only (cont'd)	This Condition is applicable to the 'be' credit card only (cont'd)
<p>Rule 6: After the operation of Rule 4 or Rule 5, a new Assessment Period will commence and the penalty fee counter will revert to zero. The Account Clock will then be reviewed on a monthly basis and Rules 7 to 9 will apply.</p> <p>Rule 7: If during an Assessment Period a customer incurs two penalty fees before the Account Clock reaches twelve months, the Account Clock and the penalty fee counter revert to zero and a new Assessment Period will commence. The higher purchase interest rate will then apply to the Account until the Account qualifies for the lower purchase interest rate in accordance with Rule 8.</p> <p>Rule 8: If the Account Clock reaches 12 months and the total amount of purchases made in that Assessment Period equals or exceeds EUR5,000 (or such other amount as we may notify cardholders from time to time) the Account Clock and the penalty fee counter revert to zero, and a new Assessment Period will commence. The Account will then qualify for the lower purchase interest rate until the end of the next Assessment Period (when Rule 8 or Rule 9 will apply) or until two penalty fees are incurred (Rule 7), whichever is sooner.</p> <p>Rule 9: If the Account Clock reaches 12 months and the total amount of purchases made in that Assessment Period is less than EUR5,000 (or such other amount as we may notify cardholders from time to time), the Account Clock and the penalty fee counter revert to zero and the higher purchase interest rate applies until the end of the next Assessment Period (when Rule 8 or Rule 9 will apply) or until two penalty fees are incurred (Rule 7), whichever is sooner.</p> <p>Rule 10: All Balance Transfers, up to a maximum of EUR5,000, will be included in the total amount of purchases during the Assessment Period of the Balance Transfer.</p> <p>Rule 11: The interest rate for cash advances will be different and will be notified in accordance with Condition 36.</p> <p>Amendments made, as a result of the application of the above Rules, to the interest rate for purchases will be notified to the Cardholder on the monthly Statement issued immediately following the effective date of the change.</p>	<p>Rule 6: After the operation of Rule 4 or Rule 5, a new Assessment Period will commence and the penalty fee counter will revert to zero. The Account Clock will then be reviewed on a monthly basis and Rules 7 to 9 will apply.</p> <p>Rule 7: If during an Assessment Period a customer incurs two penalty fees before the Account Clock reaches twelve months, the Account Clock and the penalty fee counter revert to zero and a new Assessment Period will commence. The higher purchase interest rate will then apply to the Account until the Account qualifies for the lower purchase interest rate in accordance with Rule 8.</p> <p>Rule 8: If the Account Clock reaches 12 months and the total amount of purchases made in that Assessment Period equals or exceeds EUR5,000 (or such other amount as we may notify Cardholders from time to time) the Account Clock and the penalty fee counter revert to zero, and a new Assessment Period will commence. The Account will then qualify for the lower purchase interest rate until the end of the next Assessment Period (when Rule 8 or Rule 9 will apply) or until two penalty fees are incurred (Rule 7), whichever is sooner.</p> <p>Rule 9: If the Account Clock reaches 12 months and the total amount of purchases made in that Assessment Period is less than EUR5,000 (or such other amount as we may notify Cardholders from time to time), the Account Clock and the penalty fee counter revert to zero and the higher purchase interest rate applies until the end of the next Assessment Period (when Rule 8 or Rule 9 will apply) or until two penalty fees are incurred (Rule 7), whichever is sooner.</p> <p>Rule 10: All Balance Transfers, up to a maximum of EUR5,000, will be included in the total amount of purchases during the Assessment Period of the Balance Transfer.</p> <p>Rule 11: The interest rate for cash advances will be different and will be notified on the Statement.</p> <p>Amendments made, as a result of the application of the above Rules, to the interest rate for purchases will be notified to the Cardholder on the monthly Statement issued immediately following the effective date of the change.</p>
This condition is applicable to the 'be' credit card only	This Condition is applicable to the AIB 'be' credit card only
<p>61. Penalty fees are incurred in the event of:</p> <ul style="list-style-type: none"> • a late payment; or • a returned payment; or • the first time your balance exceeds your credit limit in each statement period. 	<p>62. Penalty fees are incurred in the event of:</p> <ul style="list-style-type: none"> • a late payment; • a returned payment; or • the first time your Outstanding Balance exceeds your Credit Limit in each statement period.
Issue of new Cards	Issuing Cards (new and replacement)
<p>62. New Cards may be issued by us to you from time to time without the need for further application.</p> <p>If a Card is reported lost, copied or stolen, we can refuse to issue a new Card if:</p> <ul style="list-style-type: none"> • the Cardholder has requested in writing, not less than 30 days before the renewal date on the current Card, that we do not issue any new Card(s); or • we have decided (in accordance with Condition 64 or 65) not to issue a renewal or replacement Card. 	<p>63. New Cards may be issued by us to you from time to time without the need for further application. Before you use your new Card, we may require you to activate it. If required, we will send you details on how to do this with the Card.</p> <p>If a Card is reported lost, stolen, misused, or its safety has or may have been compromised we can refuse to issue a new Card if:</p> <ul style="list-style-type: none"> • the Cardholder has requested in writing, not less than 30 days before the renewal date on the current Card, that we do not issue any new Card(s); or • we have decided (in accordance with Condition 66) not to issue a renewal or replacement Card.
Ending the Agreement	Ending the Agreement <i>(Please note: this section has been reordered to make it easier to read and the conditions are not a direct replacement).</i>
<p>63. The Agreement shall continue until ended by either the Cardholder or us. The Cardholder may at any time end the Agreement by giving notice in writing to us, cutting all physical Cards in two (through the signature box, magnetic strip and Chip) and return them to us and deleting or un-registering all applicable Digital Cards related to the Card.</p>	<p>64. The Agreement shall continue until ended by either the Cardholder or us. The Cardholder may at any time end the Agreement by giving notice by contacting us, as set out in the 'Contacting us' section of these Conditions and paying any Outstanding Balance as well as all outstanding Transactions, fees, charges, all stamp duties and government levies and any accrued but unpaid interest, if not included in the Outstanding Balance at the time the Agreement is ended.</p>
<p><i>We have reordered and changed the wording within this section to make the new conditions clearer. See old condition 65 (below) to see previous wording.</i></p>	<p>65. We can cancel any Card or end this Agreement on providing you with two months' notice (or shorter notice period if permitted by law).</p>

Old Condition	New Condition / Revised Condition
<p>64.</p> <p>If:</p> <ul style="list-style-type: none"> • you are adjudicated bankrupt under Irish law or we have received notice of a foreign bankruptcy court order having been made against you in another jurisdiction or if you enter into a voluntary arrangement with your creditors; • any form of attachment order is made against you; • judgement is obtained against you and remains unpaid for a period of fourteen days from the date of such judgement; • you are no longer, in our opinion, able to manage your financial affairs; • you die; • it becomes unlawful for you to continue to have a Card; • we must do so in order to comply with any law; • you use your account for any unlawful or other inappropriate purpose; • for any reason this Agreement becomes unenforceable or void; or • on a material change relevant to you occurring which is in the opinion of the Bank prejudicial to the Bank's interest, <p>we can immediately temporarily or permanently block any Card, end the Agreement, cancel all Card(s) and/or refuse to issue, renew or replace any Card by giving written notice to the Cardholder whereupon you must cut all physical Card(s) in two (through the signature box, magnetic strip and Chip) and return them to us and delete or un-register all related Digital Cards.</p> <p>65.</p> <p>If:</p> <ul style="list-style-type: none"> • any representation, warranty or statement made by you in connection with the Agreement is breached or is or becomes, in our opinion, untrue in any material respect; or • you breach this Agreement or any other agreement with us, we (having served on the Cardholder any notice required in accordance with the Consumer Credit Act, 1995) may suspend any Card, end the Agreement, cancel all Card(s) and/or refuse to issue, renew or replace any Card whereupon you must cut all physical Card(s) in two (through the signature box, magnetic strip and Chip) and return them to us and delete or un-register all related Digital Cards. <p>In addition to the above, unless we are permitted by law to give you shorter notice, we may terminate the Agreement by giving you at least two months' notice. Once the Agreement is terminated you must cut all physical Cards in two (through the signature box, magnetic strip and chip) and return them to us and delete or un-register all related Digital Cards.</p>	<p>66. Without any liability to you, we are also entitled to immediately temporarily or permanently block, suspend and/or cancel any Card and/or refuse to issue, renew or replace any Card and/or end this Agreement, if:</p> <ol style="list-style-type: none"> a) you are in breach of this Agreement or any other agreement with us, b) you are adjudicated bankrupt under Irish law or we have received notice of a foreign bankruptcy court order having been made against you in another jurisdiction or if you enter into a voluntary arrangement with your creditors; or you are subject to a debt resolution mechanism (or similar) under the Personal Insolvency Act 2012 (as amended, repealed or supplemented from time to time) or similar legislation or you are the subject of any other insolvency event/arrangement; c) any form of attachment order is made against you; d) judgment is obtained against you and remains unpaid for a period of fourteen days from the date of such judgment; e) you are no longer, in our opinion, able to manage your financial affairs or are unlikely to be able to pay your debts as they fall due; f) you die; g) it becomes unlawful for you to continue to have a Card; h) we must do so in order to comply with any law, regulation or direction from a relevant authority or court; i) you use (or allow someone else to use) your Card and/or Account for any unlawful or other inappropriate purpose or if we suspect this to be the case; j) you commit or attempt to commit fraud against us or some other person or entity or there is a reasonable suspicion of unauthorised or fraudulent activity on a Card or the Account; k) you have failed security checks in a manner that we deem unacceptable; l) a Card has become inactive, noting we would normally consider a Card inactive if it has not been used for 12 months; m) If you fail to make any payment when it falls due; n) for any reason this Agreement becomes unenforceable or void; o) on a material change relevant to you occurring which is in the opinion of the Bank prejudicial to the Bank's interest; or p) any representation, warranty or statement made by you in connection with the Agreement is breached or is or becomes, in our opinion, untrue in any material respect or you provide us with false or misleading information at any time. <p>Where your Agreement is ended or a Card is cancelled, blocked or suspended in any of the above circumstances, we will endeavour to give you advance notice of such action unless we are prevented from doing so by law or it would not be practicable to do so. If such is the case, we will inform you as soon as possible after.</p>
<p><i>We have reordered and changed the wording within this section to make the new conditions clearer. See old condition 65 (above) to see previous wording.</i></p>	<p>67. Once the Agreement is ended or a Card is cancelled:</p> <ol style="list-style-type: none"> a) you must cut all physical Cards in two (through the signature box, magnetic strip and chip) and delete or deregister all related Digital Cards; and b) you should cancel any Transaction (whether or not it is a recurring Transaction) due to be made to or from the Account (for example, to utility or insurance companies). If you do not do so you will still remain liable for any amount owing.
<p>68. If this Agreement is ended (by the Cardholder or by us) the Cardholder will remain liable for all Transactions and must pay in full the Outstanding Balance on the date the Agreement is ended as well as: all outstanding Transactions, fees and charges, all stamp duties and government levies and any accrued but unpaid interest.</p>	<p>68. If this Agreement is ended you will remain liable for all Transactions and must pay in full the Outstanding Balance on the date the Agreement is ended as well as: all outstanding Transactions, fees and charges, all stamp duties and government levies and any accrued but unpaid interest.</p>
<p>68. The terms of this Agreement will remain in full force until all money owed is paid. For the avoidance of doubt, there will be no other costs incurred by the Cardholder in respect of termination of this Agreement.</p>	<p>69. The terms of this Agreement will continue to remain in full force until all money owed to us is paid.</p>
<p>66. We may publish the suspension or cancellation of any Card.</p>	<p>70. We may be required to publish the suspension or cancellation of any Card.</p>

Old Condition	New Condition / Revised Condition
<p>67. If you make a notification under Condition 19 or 20 or if the Agreement is ended we may request a retailer or other person to retain any Card or cancel any Card by cutting it in two (through the signature box, magnetic strip and Chip) and returning it to us and deleting or un-registering all related Digital Cards.</p>	<p>71. If you make or a notification is made under Condition 20 or 21 or if the Agreement is ended we may request a Merchant or other person to retain any Card or cancel any Card by cutting it in two (through the signature box, magnetic strip and Chip) and returning it to us. You must still delete or deregister all related Digital Cards.</p>
<p>69. On the death or legal disability of the Cardholder, the Outstanding Balance on the Account will become a liability of the estate of the Cardholder and all physical Cards must be returned to us cut in two (through the signature box, magnetic strip and Chip). All related Digital Cards must be deleted or un-registered.</p>	<p>72. On the death or legal disability of the Cardholder, the Outstanding Balance on the Account will become a liability of the estate of the Cardholder and all physical Cards must be cut in two (through the signature box, magnetic strip and Chip). Any related Digital Cards must be deleted or deregistered.</p>
Assignment	Assignment
<p>71. We may assign, or otherwise transfer all or any of our rights, benefits and/or obligations under the Agreement to any natural or legal person.</p>	<p>74. We may assign, novate or otherwise transfer all or any of our rights, benefits and/or obligations under the Agreement to any natural or legal person at any time and without notice to you. You shall enter into all documentation specified by us to be necessary or desirable to give effect to such assignment, novation or transfer at our expense.</p>
Refunds	Refunds
<p>72. If a Merchant initiates a refund we will only credit the Account with the amount due upon receipt of the refund amount from the Merchant and, unless so credited (but subject to any rights conferred on you by law), the Account will be payable in full. Refunds are not treated as payments made to the Account and therefore will not be reflected in the current amount due for settlement as required under Condition 36. The amount due must be settled in the normal manner and any refund received will be recognised and taken into account in the following Statement.</p>	<p>75. If a Merchant initiates a refund we will only credit the Account with the amount due upon receipt of the refund amount from the Merchant and, unless so credited (but subject to any rights conferred on you by law), the Account will be payable in full. Refunds are not treated as payments made to the Account and therefore will not be reflected in the current amount due for settlement as required under Condition 37. The amount due must be settled in the normal manner and any refund received will be recognised and taken into account in the following Statement.</p>
Third Party Agreements	Third Party Agreements
<p>73. Third parties providing applications or services in connection with your use of Digital Cards and/or the Digital Wallet may have their own agreements, which you are subject to in relation to your use of a Digital Card and/or a Digital Wallet (the "Third Party Agreements"). It is your responsibility to read and understand such Third Party Agreements before creating, activating or using a Digital Card and/or a Digital Wallet and you agree to comply with all such terms and conditions. We shall have no responsibility or liability in respect of any Digital Wallet facilities provided by third parties nor any other applications or services which are provided by third parties in connection with your use of Digital Cards and/or the Digital Wallet, including any fees or charges which may be levied to you by third parties in connection with your use of their applications or services.</p>	<p>76. Third parties providing applications or services in connection with the use of your Card(s), Digital Cards and/or Digital Wallet (for example, a mobile phone provider or app provider) may have their own agreements, including in relation to fees which you are subject to in relation to the use of your Card(s), Digital Card and/or Digital Wallet (the "Third Party Agreements"). It is your responsibility to read and understand such Third Party Agreements before you sign up to the relevant application or service and you agree to comply with all such terms and conditions. We shall have no responsibility or liability in respect of any Third Party Agreements nor any other applications or services which are provided by third parties in connection with the use of your Card(s), Digital Cards and/or the Digital Wallet, including any fees or charges which may be levied to you by third parties in connection with your use of their applications or services.</p>
General	General
<p>74. We shall neither be in breach of our obligations under the Agreement nor liable for any loss or damage suffered by you if there is any total or partial failure of performance of our duties and obligations occasioned by any act of God, fire, act of government or state, war, civil commotion, insurrection, embargo, inability to communicate with third parties for whatever reason, failure of any computer or settlement system, failure of or delay in the transmission of messages via any mobile phone network, prevention from or hindrance in obtaining any energy or other supplies, labour disputes of whatever nature, late or mistaken payment by an agent or any other reason (whether or not similar in kind to any of the above) beyond our control or that of our agents or sub-contractors.</p>	<p><i>We have created a new Liability section within the Terms and Conditions. This condition has been removed from the General section and has been amended and added to Condition 90 (see below).</i></p>
<p>N/A</p>	<p>78. We may provide you with, and we may keep a record of, documents which form part of this Agreement in either electronic or paper form. When you apply for your Card through our online banking services, you agree that electronic signatures may be used by us and you to confirm acceptance of documents which form part of this Agreement.</p>
<p>77. Save to the extent we are unable under applicable law to disclaim such liability, we shall not be liable for any loss or damage suffered by you as a result of the failure of third party providers of additional facilities and benefits to perform their duties and obligations.</p>	<p><i>We have created a new Liability section within the Terms and Conditions. This condition has been removed from the General section and has been amended and added to Condition 90 (see below).</i></p>

Old Condition	New Condition / Revised Condition
Variation of the Agreement	Variation of the Agreement
<p>80. These Conditions shall continue to apply to your Account unless and until altered by us in accordance with Conditions 81 to 86.</p>	<p>82. These Conditions shall continue to apply to your Account unless and until altered by us in accordance with Conditions 83 to 88.</p>
<p>83. If you don't want to accept the change, you can cancel your Card and end this Agreement before the change happens. You can do this by contacting us using the details in the 'Contacting us' section. You will not be charged any extra fees, charges or interest for cancelling your Card. If we do not hear from you after we give you notice of a change to the Agreement, we will assume you have accepted the change. Please see the 'Ending your Agreement' section for more information.</p>	<p>85. If you don't want to accept the change, you can cancel your Card and end this Agreement before the change happens. You can do this by contacting us as set out in the 'Contacting us' section of these Conditions. You will not be charged any extra fees, charges or interest for cancelling your Card. If we do not hear from you before the effective date after we give you notice of a change to the Agreement, we will take it to mean that you have accepted the change. Please see the 'Ending the Agreement' section for more information.</p>
<p>86. On receiving such notification, the Cardholder may end the Agreement and cancel the Card(s) in accordance with Condition 63. If you use the Card(s) after the notification you will be deemed to have accepted the changes. Notwithstanding any such termination, the Cardholder shall remain liable for all Transactions.</p>	<p>88. On receiving such notification, the Cardholder may end the Agreement and cancel the Card(s) in accordance with Condition 64. If you use the Card(s) after the notification you will be deemed to have accepted the changes. Notwithstanding any such termination, the Cardholder shall remain liable for all Transactions, fees, charges, all stamp duties and government levies and any accrued but unpaid interest.</p>
Waiver	Waiver
<p>87. If we do not enforce any condition of this Agreement, or we delay in enforcing it, this will not prevent us from enforcing the condition retrospectively at a later date and will not constitute a waiver of that condition.</p>	<p>89. If we do not enforce any Condition of this Agreement, or we delay in enforcing it, this will not prevent us from enforcing the Condition retrospectively at a later date and will not constitute a waiver of that Condition.</p>
Not applicable	Liability (New)
<p><i>We have created a new Liability section within the updated Terms and Conditions. Some existing conditions which cover liability have been amended and added to this new section (see General section above).</i></p>	<p>90. i) You will have no claim against us and we will have no liability to you nor will we be in breach of this Agreement:</p> <ul style="list-style-type: none"> a) for any increased costs or expenses, any loss of profit, business, contracts, revenues, anticipated savings, opportunities, goodwill or for any indirect, or consequential loss or damage; b) if you do not comply with this Agreement, any other agreement with us or any Third Party Agreements; c) where your loss relates to goods or items or services (including their delivery or condition) paid for using a Card or is due to the inability to use your Card for a Transaction or related service. We are not responsible for the delivery or condition of any goods or services paid for by Card or for any loss or damage in connection with any goods or services paid for by Card; d) where your loss is due to any third party refusing to accept, or delaying the acceptance of a Card, PIN or Security Details (including any loss due to the way such refusal or delay is communicated to you); e) where your loss is due to our decision not to offer, or to withdraw, any service or feature associated with a Card or Account or where we cancel, block or suspend your Card for any of the reasons set out in this Agreement; f) where the loss is due to our failure to follow instructions from you or a person authorised to act on your behalf, which in our reasonable opinion, lead us to suspect any fraudulent or improper activity on your part or on the part of any third party; g) where you have acted fraudulently or with gross negligence; h) if any of the details you gave us were wrong or insufficient; i) where your loss is due to circumstances outside our control, which meant we couldn't follow this Agreement despite our best effort to do so (for example, a problem with a payment, settlement, clearance system or Safeguard System, AIB Banking App, labour disputes, act of God, contagious disease, fire, act of government or state, war, civil commotion, insurrection, embargo, inability to communicate with third parties for whatever reason, failure/delay in message transmission via mobile phone network, prevention or hindrance in obtaining any energy supplies or the acts or omissions of our agents, contractors or any other third party) or any other reason outside of our control or that of our agents or contractors.

Old Condition	New Condition / Revised Condition
Not applicable	Liability (cont'd)
N/A	<p>We will not be liable to you for any of the above losses or damages in any circumstances even if such loss or damage was reasonably foreseeable or relates to any action brought by a third party;</p> <p>ii) We shall not be liable for any loss or damage suffered by you as a result of the failure of third party providers of additional facilities and benefits to perform their duties and obligations; and</p> <p>iii) You shall hold us harmless from any loss or damage suffered by any person as a result of your breach of this Agreement.</p>
N/A	<p>91. Nothing in this section will stop us being responsible for your loss, if:</p> <p>a) we act fraudulently, with gross negligence or such loss is a result of our wilful misconduct; or</p> <p>b) law or regulation does not allow us to exclude or limit liability.</p>
No liability for refusal or for goods or services	No liability for refusal or for goods or services
<p>88. We shall not be liable for any loss you suffer due to any person, supplier, Merchant or third party refusing to accept or honour, or delaying the acceptance or honouring of any Card, PIN, Security Details or Safeguard System passcode, or any other code allotted to you by us and/or subsequently chosen by you, or for any loss or damage you may suffer as a result of the way in which any such refusal or delay is communicated to you or is otherwise published.</p>	<p>92. We shall not be liable for any loss you suffer due to any person, supplier, Merchant or third party refusing to accept or honour, or delaying the acceptance or honouring of any Card, PIN or Security Details, or any other code allotted to you by us and/or subsequently chosen by you, or for any loss or damage you may suffer as a result of the way in which any such refusal or delay is communicated to you or is otherwise published.</p>
Severance	Severance
<p>91. No provision in these Conditions shall affect your statutory rights under the Consumer Credit Act, 1995 or any regulations made thereunder. In the event of any conflict between these Conditions and such rights, your statutory rights shall prevail.</p>	<p>95. No provision in these Conditions shall affect your statutory rights under the Consumer Credit Act, 1995 (as may be amended, repealed or supplemented from time to time) or any regulations made thereunder. In the event of any conflict between these Conditions and such rights, your statutory rights shall prevail.</p>
Governing Law and Jurisdiction	Governing Law and Jurisdiction
<p>92. The Agreement will be treated as having been executed within the Dublin Metropolitan area at AIB Card Issuing, Sandyford, Dublin 18.</p>	<p>Condition removed</p>
Complaints	Complaints
<p>96. If you feel we have not met your expectations in any way, please let us know so that we can address the problem as quickly as possible. If you wish to make a complaint, you can do so by visiting our website or by writing to your branch and we will look into it. If you are still not happy with the conclusion that we come to, you have the right to take your complaint to the Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. The Ombudsman's office is independent and it looks into and makes a decision on, the complaints of personal and some small business customers.</p> <p>You may be able to submit a complaint for online resolution to the European Commission Online Dispute Resolution platform (available at https://ec.europa.eu/consumers/odr/) if you are not happy with how we have handled a complaint or if you prefer not to deal directly with the Financial Services and Pensions Ombudsman.</p> <p>You'll find more about the steps we take to try to solve your complaint in our complaints brochure, which is available in any of our branches or on our website.</p>	<p>99. If you feel we have not met your expectations in any way, please let us know so that we can address the problem as quickly as possible. If you wish to make a complaint, you can do so by visiting our website or by writing to your branch and we will look into it. If you are still not happy with the conclusion that we come to, you have the right to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. The Ombudsman's office is independent and it looks into and makes a decision on, the complaints of personal and some small business customers.</p> <p>You may be able to submit a complaint for online resolution to the European Commission Online Dispute Resolution platform (available at https://ec.europa.eu/consumers/odr/) if you are not happy with how we have handled a complaint or if you prefer not to deal directly with the Financial Services and Pensions Ombudsman.</p> <p>You'll find more about the steps we take to try to solve your complaint in our complaints brochure, which is available in any of our branches or on our website.</p>

Old Condition	New Condition / Revised Condition
<p>Contacting us</p>	<p>Contacting us</p>
<p>97. At the date of issue of these Conditions our contact details are as set out below. These may change from time to time and up-to-date details can be found on your Statements.</p> <p>Our address is: AIB Card Issuing PO Box 708 Sandyford Dublin 18</p> <p>For lost, stolen or misused cards telephone us, 24 hours a day, at: 1800 24 22 27 or (from outside Ireland) 353 1 2695022. If you are abroad, you can contact Visa Global Assistance free of charge. Please see https://aib.ie/contact-details for their contact details.</p> <p>For all other queries telephone us at: (01)-6685500 or (from outside Ireland) 00 353 1 6685500.</p> <p>If we contact you by SMS Message in accordance with Condition 26 you may reply to the SMS Message.</p>	<p>100. At the date of issue of these Conditions our contact details are as set out below. These may change from time to time and up-to-date details can be found on your Statements.</p> <p>Our address is: AIB Card Issuing PO Box 708 Co Dublin</p> <p>For lost, stolen or misused Cards telephone us, 24 hours a day, at: 1800 24 22 27 or (from outside Ireland) 353 1 2695022. If you are abroad, you can contact Visa Global Assistance free of charge, as that name be updated or change from time to time. Please see https://aib.ie/contact-details for their contact details.</p> <p>For all other queries telephone us at: (01)-6685500 or (from outside Ireland) 00 353 1 6685500.</p> <p>If we contact you by SMS Message in accordance with Condition 27 you may reply to the SMS Message.</p>
<p>99. If you are posting your application to us please place it in an envelope addressed as follows: AIB Card Issuing, FREEPOST, PO Box 708, Sandyford, Dublin 18.</p>	<p>102. If you are posting your application to us please place it in an envelope addressed as follows: AIB Card Issuing, FREEPOST, PO Box 708, Co Dublin.</p>
<p>Contacting you</p>	<p>Contacting you</p>
<p>100. Subject to applicable law we may contact you in person, by phone (including SMS Message), by post, by hand delivery, by fax, by email or online (for example, via any message facility available on AIB Internet Banking or similar systems) or other electronic means. If we believe that the security of your Account has been compromised or fraudulent activity may be occurring on your Account we will contact you as soon as possible by text, over the phone or in writing.</p> <p>We will never request your personal banking details (for example, account numbers, PIN and/or other login details) via letter or email. If we contact you by phone we may need to identify you. We'll do this by asking for certain information known only to you. However, we will never ask you to make payments from your Account to any other account or ask you to provide your security details.</p> <p>In order to ensure that we communicate with you securely it is very important that you tell us immediately if your name, address, telephone number or any other contact details change. You should also make sure that arrangements for receiving mail at your address are secure.</p>	<p>103. Subject to applicable law we may contact you in person, by phone (including SMS Message or push notification), by post, by hand delivery, by fax, by email or online (for example, via any message facility available on AIB Internet Banking or similar systems) or other electronic means. If we believe that the security of your Account has been compromised or fraudulent activity may be occurring on your Account we will contact you as soon as possible by text, over the phone or in writing.</p> <p>We will never ask you for your personal banking details (for example, account numbers, PIN and/or other Security Details) by letter or email. If we contact you by phone we may need to identify you. We'll do this by asking for certain information known only to you but we will never ask you to make payments from your Account to any other account or ask you for your PIN.</p> <p>In order to ensure that we communicate with you securely it is very important that you tell us immediately if your name, address, telephone number or any other contact details change. You should also make sure that arrangements for receiving mail at your address are secure.</p>

Old Condition	New Condition / Revised Condition
Condition 102 APPLIES ONLY IN RELATION TO THE PLATINUM CREDIT CARD	Condition 105 APPLIES ONLY IN RELATION TO THE PLATINUM CREDIT CARD
Cashback Awards	Cashback Awards
<p>102. An award of 0.5% of the amount of all purchase transactions will be credited to the Account on the monthly Statement by us subject to the following:</p> <ul style="list-style-type: none"> • Awards will be paid on total aggregate purchase spend above EUR5,000 and up to EUR50,000 in each 12-month period. • No award will be payable in respect of: <ul style="list-style-type: none"> – Cash advances – Balance Transfers – Fees – Interest – Refunds – The first EUR5,000 purchase spend in the 12-month period – Purchase spend greater than EUR50,000 in the 12-month period – Any spending in a month where your Account is two or more payment cycles overdue • If you receive a refund for a purchase after we have given you your award payment (and we had included that purchase in calculating the value of your award) we will take the refund into account when calculating the value of your next award payment. • The maximum award for each 12-month period is EUR225. • Where a payment is made against an Account overdue for two or more payment cycles, calculation and payment of awards will resume after the payment has been credited to the Account. • No award will be paid in any 1-month period in which the Agreement is terminated by either party; if bankruptcy proceedings have been started against you or if you and/or any authorised user have committed a fraud on the Account. • We may change the percentage of the award given and make other changes to or withdraw the award scheme by giving you notice in accordance with the 'Variation of the Agreement' section of these conditions. 	<p>105. An award of 0.5% of the amount of all purchase transactions will be credited to the Account on the monthly Statement by us subject to the following:</p> <ul style="list-style-type: none"> • Awards will be paid on total aggregate purchase spend above EUR5,000 and up to EUR50,000 in each 12-month period. • No award will be payable in respect of: <ul style="list-style-type: none"> – Cash advances – Balance Transfers – Fees – Interest – Refunds – Funds Transfers received – The first EUR5,000 purchase spend in the 12-month period – Purchase spend greater than EUR50,000 in the 12-month period – Any spending in a month where your Account is two or more payment cycles overdue • If you receive a refund for a purchase after we have given you your award payment (and we had included that purchase in calculating the value of your award) we will take the refund into account when calculating the value of your next award payment. • The maximum award for each 12-month period is EUR225. • Where a payment is made against an Account overdue for two or more payment cycles, calculation and payment of awards will resume after the payment has been credited to the Account. • No award will be paid in any 1-month period in which the Agreement is ended by either party; if, in Ireland, or any other jurisdiction, bankruptcy proceedings have been started against you, you enter into a voluntary arrangement with your creditors, you are subject to a debt resolution mechanism (or similar), or if you and/or any authorised user have committed a fraud on the Account. • We may change the percentage of the award given and make other changes to or withdraw the award scheme by giving you notice in accordance with the 'Variation of the Agreement' section of these Conditions.