

# Notification to all Bank of Ireland Personal and Business Debit and Credit Cardholders

We are making some changes to our 3D Secure Service (known as Verified by Visa and Mastercard® SecureCode™). We are merging and updating our 3D Secure Terms of Use for Credit Cardholders and our Verified by Visa Terms of Use for Debit Cardholders. The updated Terms of Use will be called "3D Secure Terms of Use" and the following changes will take effect from 5 July 2017 ("the effective date").

## 1. Amending Definitions and Headings

We are updating the language and headings throughout the Terms of Use. For example 'Cardholder' will be referred to as 'you' and a new definition added accordingly.

## 2. Your Acceptance of the Terms of Use

We are updating this section to explain your acceptance of the Terms of Use.

## 3. How does 3D Secure work?

We are updating this section to explain how the 3D Secure service works, including that you no longer need to register your Card or remember your password. Instead, if you are brought to the 3D Secure screen, you will be prompted to enter a one-time passcode sent to your mobile phone by text message (SMS) to complete your purchase. We also explain what to do if you enter the passcode incorrectly. A one-time passcode is only valid for the purchase for which it is sent.

## 4. What you need to use 3D Secure

You will need to:

- have internet access
- have a mobile phone
- make sure we have a valid mobile phone number for you and
- be able to receive one time passcodes by SMS to the mobile phone number we have for you.

## 5. Privacy

We are adding a new heading called 'Privacy Policy' to clearly set out the information we collect from you and use, including the mobile phone number we have for you which we will pass on to the third party provider we use to administer the 3D Secure service.

## 6. Liability

We are adding a new heading called 'Liability' to clearly set out our responsibilities to you and your responsibilities to us.

## 7. Changes to these Terms of Use

We are updating this section to explain how we change the 3D Secure Terms of Use and notify you of any changes that we make.

One-time passcode will be phased in across our Card products from 5 July 2017. The updated 3D Secure Terms of Use are available to view on our website at [www.bankofireland.com/3DSecureTermsOfUse](http://www.bankofireland.com/3DSecureTermsOfUse)

As our customer, you are important to us and we hope that you like the improvements we are making to the 3D Secure service. However, if you do not wish to accept these changes to the 3D Secure Terms of Use you can close your account any time before the effective date. Before you can do this, you must first pay us any money, interest, fees, charges or Government Duty that you owe in connection with your account.

To tell you more about this change to using one-time passcodes when making purchases online, please see our frequently asked questions at [www.bankofireland.com/3DSecureFAQs](http://www.bankofireland.com/3DSecureFAQs)