

## **Important: Changes to terms and conditions for Business Current Accounts and Visa Business Debit cards effective 25 October 2021**

### **Dear Customer,**

These changes will affect the following people so please ensure they are aware of this information:

1. Any authorised user your business has appointed to manage the Business Current Account using 365 online (called the authorised user);
2. Any additional Visa Business Debit cardholders.

### **Why are we making these changes?**

These changes are being made because of how SCA (Strong Customer Authentication) works. We are introducing SCA to make online card payments more secure, and this is part of the European Second Payment Services Directive (PSD2) regulation. It will affect how certain online transactions are completed using the Visa Business Debit card.

### **What's changing?**

Any debit cardholder who is not the authorised user of 365 online will now need the authorised user to confirm certain online payments or purchases as they are being made. This will have an impact on how debit cardholders can complete certain online transactions using their Visa Business Debit card. We explain this more in the sections below for authorised users of 365 online and additional Visa Business Debit cardholders. It's important to familiarise yourself with these changes before they are introduced. We have a new definition of "Authorised User" and have updated the definition of "you" to now include a customer, cardholder and authorised user, as applicable. We now use this updated definition of "you" throughout the terms and conditions for simplicity.

We have also updated our Business Current Account terms and conditions to include new definitions of "365 online", "365 user" and "Bank of Ireland app". We have also included a new reference to additional requirements which apply to additional Visa Business Debit cards as set out above and to confirm that in certain circumstances, not all the functionality on your Visa Business Debit cards will be available to you and we will inform you separately of this should it be applicable.

We will update the following documents to reflect these changes and the new versions will take effect on 25 October 2021:

- ▶ Business Current Account terms and conditions
- ▶ Visa Business Debit card terms and conditions

You can find more details on these changes in the tables at the end of this letter. The new terms and conditions for Business Current Accounts and Visa Business Debit cards are available to download on the individual product pages of the Bank of Ireland website.

## If you do not want to accept these changes

We appreciate that some customers may not want to accept these changes. If this is the case for you, you may choose to close your account or end your service. There is no charge for doing this, as long as you have cleared any overdrawn balances and/or fees due. If you do not notify us before 25 October 2021, when the changes come into effect, we'll take this to mean that you have accepted the changes on their effective date.

Please search "SCA" on the Bank of Ireland website for detailed information on how to approve online transactions.

## Be alert – fraudsters may text, send emails or call you

Fraudsters can insert a fake text into a thread of genuine Bank of Ireland messages, so always be careful. If something doesn't seem right, don't click and don't reply. If someone phones you asking for your banking details, hang up. Bank of Ireland will never text or email you with a link asking for your one-time passcode, card details, your 365 PIN or your full online banking login details.

For more information, please visit the Security and Fraud section on our website.

Thank you, as always, for banking with us.

Yours sincerely,



**Ger Thompson**

Head of Everyday Banking RoI

## The way online transactions are made with Visa Business Debit cards is changing.

### If you are the authorised user for 365 online with one card on your account

If you are a business that only holds one card on your account and you are the person authorised to use 365 online for the Business's Current Account, you will now need to confirm that certain online payments or purchases are genuine. You'll find more information in the brochure included with this letter, 'A Guide to Strong Customer Authentication'.

### If you are the authorised user for 365 online with multiple cards on your account

If you are the person authorised to use 365 online for the Business's Current Account, you will now need to confirm that certain online payments or purchases are genuine, whether it's you or an additional cardholder making the transaction. If you have additional cardholders on your account, you should advise them of this change. Otherwise an online transaction that they're trying to complete may be declined.

You will need the Bank of Ireland app for this. Before certain (but not all) transactions can be completed, a notification will be sent to your primary security device. This is usually your smartphone or tablet.\* Tap on the notification to open the Bank of Ireland app. You can then swipe and enter 3 digits of your 6-digit PIN to approve the transaction. Please remember, Bank of Ireland will never ask you for your full 365 online PIN.

In summary, other cardholders will now not be able to complete any transaction that requires SCA without your approval at the time. This is because the notification will only be sent to your smart device, as you are the only authorised user of 365 online for the Business Current Account. They will need to let you know that they are making a transaction, and you will need to approve it when you get the notification as outlined above. Once you have approved, you should let them know so that they can complete the transaction.

To keep your account safe please ensure that you always check with your debit cardholders that it is really them trying to make the transaction and it is genuine.

### If you are an additional Visa Business Debit cardholder

Additional Visa Business Debit cardholders will need the authorised user's confirmation while they are making certain payments or purchases online. Not all transactions will need this, but when it is needed, the authorised user is the only one who can approve the transaction you are making.

If you are an additional Visa Business Debit cardholder, you will need to let the authorised user know about the transaction in advance. That way they will know to expect a notification on their primary security device (usually their smartphone) when you are making the transaction. The authorised user will have 45 seconds to complete the approval required. Only when they approve it will you be able to complete the transaction by clicking "I have approved in the BoI app".

There are no other changes to the Visa Business Debit service for additional cardholders.

**For further information please search "SCA" on the Bank of Ireland website.**

\* Some customers who do not use a smartphone or tablet for banking will instead need to use a different device called a Physical Security Key. This is a small, handheld device which we can supply to the main account holder. It can generate a secure passcode whenever an online transaction is being made by you or an additional cardholder.

# Frequently Asked Questions

## What if I am the authorised user but I do not have the Bank of Ireland app?

We recommend that you download our app from the App Store or Google Play. Once SCA is introduced the easiest way to authenticate a transaction, when you or other cardholders are using your Visa Business Debit card online, will be through the app. If you cannot use the app then you will need to use a Physical Security Key (PSK). See below for further information.

## What if my Business Current Account is not registered for 365 online?

Before you can download the Bank of Ireland app and get set up to make online card payments, we will need to set you up for 365 online. Otherwise an online transaction that you or your cardholders are trying to complete may be declined.

Call us on **0818 365 365** or **01 404 4000 (RoI)** or **+353 1 404 4000 (from anywhere else)** from 9am to 5pm, Monday to Friday. Please have your Business Current Account number to hand.

## What if I am the authorised user and have a 365 online profile but haven't logged in for a while?

You are the person who will get notifications to authenticate certain transactions that you or other Visa Business Debit cardholders are making. Make sure you've got the Bank of Ireland app downloaded and remember your user ID and PIN.

- ▶ Forgotten your user ID? Text 'User' to 50365 and we will send it to you.
- ▶ Forgotten your PIN? Call us on 0818 444 365 (RoI) or + 353 1 484 8017 (from anywhere else) from 9am to 5pm, Monday to Friday.

## What if I don't or can't use the Bank of Ireland app?

We recommend using our app to approve any online payments, but if you cannot use it then you will still need to get set up for 365 online. You'll then need to use a Physical Security Key (PSK). This is a small, handheld device which we can supply to the main account holder. It can generate a secure passcode whenever an online transaction is being made by you or an additional cardholder.

It's important to remember that only one PSK is issued for each Business Current Account.

If there are multiple cardholders on the account, the authorised user of 365 online will need to authenticate any transactions that require SCA before they can be completed.

You can find details on how to order and use a Physical Security Key by searching "PSK" on the Bank of Ireland website. Business customers who already have a PSK can also see how to use it to authenticate payments in the attached brochure.

## What if I use Business on Line (BOL)?

Business on Line users can continue to use BOL for day-to-day banking. However, to authenticate online payments using a Visa Business Debit card, one person from your business must be nominated as the authorised user. They will need to register for 365 online and download the Bank of Ireland app, as outlined above in the section headed 'What if my Business Current Account is not registered for 365 online?'

## What if I am the sole cardholder and also the authorised user?

We've included a brochure, 'A Guide to Strong Customer Authentication'. It contains all the info you'll need on the changes that are happening to how you authenticate and complete online transactions using SCA.

## What if I am the sole cardholder but I am not the authorised user?

When you're making an online transaction and Strong Customer Authentication is required, you will need to contact the authorised user before you can complete the transaction, as only they can authenticate it and allow payment to happen.

## What if I have multiple cardholders on my Business Current Account?

You should advise them of the change detailed in this letter. Otherwise an online transaction that they're trying to complete may be declined, as they will now not be able to complete any transaction that requires SCA without your approval at the time.

Before the SCA change is introduced, we will be in touch again to remind you of these changes and provide additional information for multiple cardholders using SCA.

## What if I am an additional cardholder on a Business Current Account?

Before the SCA change is introduced, we will be in touch with the Business Current Account holder to remind them of the changes for additional cardholders using SCA to authenticate online transactions. Please contact your Business Current Account holder so you both understand the changes outlined in this letter, and how you will need to communicate to approve these online transactions when SCA is introduced.

# Changes to Business Debit Terms and Conditions

## – effective 25 October 2021

The current terms and conditions are on the left column and updated terms and conditions on the right. Where we are removing words, we have marked a line through that text in the column on the left and when new words have been added those words are in bold and underlined in the column on the right.

### A. Business Debit Card Terms and Conditions

Clause number	Old Wording	New Wording
1.2	N/A	<b><u>“Additional Cardholder” means each Cardholder who is not the Authorised User.</u></b>
1.4	N/A	<b><u>“Authorised User” means the person nominated by the Customer to manage the Account (including any Cards on the Account) using 365 Online and who has an active registered 365 Online profile which allows the Authorised User to access and give instructions in relation to the Account on behalf of the Customer;</u></b>
1.8	“Cardholder” means the person to whom the Card is issued and named	“Cardholder” means the person to whom the Card is issued and named <b><u>at the request of the Customer and includes Additional Cardholders.</u></b>
1.10	“Cardholder Not Present Transaction” means a Cardholder Transaction carried out by a Cardholder who is not present in a Retailer’s outlet and provides Authorisation to Debit by mail, phone, internet, fax or telex.	“Cardholder Not Present Transaction” means a Cardholder Transaction carried out by a Cardholder <b><u>(and/or an Authorised User)</u></b> who is not present in a Retailer’s outlet and provides Authorisation to Debit by mail, phone, internet, fax or telex.
1.18	“Digital Security Key” means a device (such as a smartphone or tablet) which has been paired with a Digital Banking profile	“Digital Security Key” means a device (such as a smartphone or tablet) which has been paired with a Digital Banking profile <b><u>of an Authorised User.</u></b>
1.34	“You” and “yours” means the Cardholder and includes you acting on your own and through any third party authorised to act on your behalf, such as a TPP.	“You” and “yours” means the Cardholder <b><u>or the Authorised User, or the Customer where applicable</u></b> and includes you acting on your own and through any third party authorised to act on your behalf, such as a TPP.
2.1	The Card is subject to the Terms and Conditions of Use set out herein (“Terms and Conditions”) and the same may be varied from time to time by the introduction of new conditions, or varying or amending of existing conditions, in accordance with these Terms and Conditions. Where you use a Digital Debit Card, our terms and conditions for Digital Wallets will apply.	The Card is subject to the Terms and Conditions of Use set out herein (“Terms and Conditions”) and the same may be varied from time to time by the introduction of new conditions, or varying or amending of existing conditions, in accordance with these Terms and Conditions. Where you use a Digital Debit Card, our terms and conditions for Digital Wallets will <b><u>also</u></b> apply.
2.2	The Card shall be for the sole use of the Cardholder <del>and</del> who must be an authorised signatory on the Account. The Card can be issued either on Account opening or during the business relationship	The Card shall be for the sole use of the Cardholder who must be an authorised signatory on the Account. The Card can be issued either on Account opening or during the business relationship

Clause number	Old Wording	New Wording
2.5	The Bank may refuse to act on any instruction received in respect of any ATM services without liability to <del>the Cardholder</del> where sufficient cleared funds are not available or where an agreed overdraft facility is not in place on the Account (where applicable) or where such overdraft facility (if in place) would be exceeded if the Bank acted on the instruction.	The Bank may refuse to act on any instruction received in respect of any ATM services without liability to <b>you</b> where sufficient cleared funds are not available or where an agreed overdraft facility is not in place on the Account (where applicable) or where such overdraft facility (if in place) would be exceeded if the Bank acted on the instruction.
2.6	Subject to <del>the Cardholder's</del> full compliance with these Terms and Conditions, the Bank shall accept liability for the Bank's non- execution or defective execution of any third party payment or other relevant payment arising from the provision of any other relevant service by use of the ATM (if any), and will restore the Account to the state it would have been in had the incorrectly executed transaction not taken place.	Subject to <b>your</b> full compliance with these Terms and Conditions, the Bank shall accept liability for the Bank's non- execution or defective execution of any third party payment or other relevant payment arising from the provision of any other relevant service by use of the ATM (if any), and will restore the Account to the state it would have been in had the incorrectly executed transaction not taken place.
2.7	Subject to the limits set out in condition 2.0 the Bank guarantees payment made by the Cardholder with the Card within Ireland (i.e. using Business Debit) where: (a) The Card is presented by the Cardholder to the Retailer and the Cardholder Transaction is effected through a POS terminal. (b) The Business Debit Transaction is a Cardholder Not Present Transaction; if (i) The Card has not been deliberately altered or defaced in any way. (ii) The Cardholder Transaction is completed before the expiry date of the Card. (iii) There are sufficient cleared funds in the Account to meet the payment. (iv) You have not broken any of these terms and conditions, any of the terms and conditions of your Account and where you use a Digital Card, you have not broken any of our terms and conditions for Digital Wallets or any terms and conditions of a Digital Wallet provider; and (v) The Cardholder provides the correct PIN or other Security Credentials where required.	Subject to the limits set out in condition 2.0 the Bank guarantees payment made by the Cardholder with the Card within Ireland (i.e. using Business Debit) where: (a) The Card is presented by the Cardholder to the Retailer and the Cardholder Transaction is effected through a POS terminal. (b) The Business Debit Transaction is a Cardholder Not Present Transaction; if (i) The Card has not been deliberately altered or defaced in any way. (ii) The Cardholder Transaction is completed before the expiry date of the Card. (iii) There are sufficient cleared funds in the Account to meet the payment. (iv) You have not broken any of these terms and conditions, any of the terms and conditions of your Account and where you use a Digital Card, you have not broken any of our terms and conditions for Digital Wallets or any terms and conditions of a Digital Wallet provider; and (v) The Cardholder <b>or the Authorised User</b> provides the correct PIN or other Security Credentials where required.
2.8	If the Cardholder provides incorrect information when making a Cardholder Transaction (for example a reference number for a gas provider), the Bank is not responsible for any loss caused. The Bank will make all reasonable efforts to recover the funds involved in such transaction. The Bank may charge <del>the Cardholder</del> in respect of all reasonable costs incurred in recovering the funds on behalf of <del>the Cardholder</del> .	If the Cardholder provides incorrect information when making a Cardholder Transaction (for example a reference number for a gas provider), the Bank is not responsible for any loss caused. The Bank will make all reasonable efforts to recover the funds involved in such transaction. The Bank may charge <b>you</b> in respect of all reasonable costs incurred in recovering the funds on <b>your</b> behalf.
2.14	N/A	<b><u>In certain circumstances, Cards may be issued with limited functionality. We will tell you in advance if you have such a Card or where you already have a Card, we will write to you to explain any restrictions that will apply to the use of your Card in the future.</u></b>

Clause number	Old Wording	New Wording
3.1	The Cardholder must always protect the Card (or a device on which you have registered a Digital Card) and take the greatest possible care to ensure it is not lost, stolen or used in an unauthorised way. The Cardholder is responsible for the Card and Security Credentials and must ensure that they are protected in line with this clause. Where we allow you to store a Digital Card in a Digital Wallet, you must protect the Digital Card and Digital Wallet or any computer or device on which they are stored in the same way as you would a physical Card. If the Cardholder does not do so, <del>the Cardholder</del> may be liable for any loss suffered as a result.	The Cardholder must always protect the Card (or a device on which you have registered a Digital Card) and take the greatest possible care to ensure it is not lost, stolen or used in an unauthorised way. The Cardholder is responsible for the Card <b>and you are responsible for your</b> Security Credentials and must ensure that they are protected in line with this clause. Where we allow you to store a Digital Card in a Digital Wallet, you must protect the Digital Card and Digital Wallet or any computer or device on which they are stored in the same way as you would a physical Card. If the Cardholder does not do so, <b>you</b> may be liable for any loss suffered as a result.
3.4	If you use the 3D secure service you agree that we can conclude that the transaction was made by you.	If you use the 3D Secure service <b>or provide the correct Security Credentials</b> you agree that we can conclude that the transaction was made by you.
3.5	If the Card (or a device on which you have registered a Digital Card) is lost or stolen or <del>the</del> Cardholder thinks someone knows the PIN, or other Security Credentials, <del>the Cardholder</del> must contact us immediately. We can be contacted free of charge via the Freephone number listed on our website bankofireland.com	If the Card (or a device on which you have registered a Digital Card) is lost or stolen or <b>a</b> Cardholder thinks someone knows the PIN, or other Security Credentials, <b>you</b> must contact us immediately. We can be contacted free of charge via the Freephone number listed on our website bankofireland.com
3.6	<del>The Cardholder</del> must ensure that the Bank is immediately informed of any change in <del>the Cardholder's</del> place of business. If this is not done it may not be possible for the Bank to investigate disputed or fraudulent transactions on the Account.	<b>You</b> must ensure that the Bank is immediately informed of any change in <b>your</b> place of business. If this is not done it may not be possible for the Bank to investigate disputed or fraudulent transactions on the Account.
5.8(ii)	You may be required to provide Security Credentials (such as a 3D Secure Passcode) or a response to a push notification if you have a Digital Security Key) in order to complete an online transaction.	You may be required to provide Security Credentials (such as a 3D Secure Passcode, <b>or a security code from a Physical Security Key</b> or a response to a push notification if you have a Digital Security Key) in order to complete an online transaction.
5.11 - 5.14	N/A	<p><b>Accounts with multiple Cards</b></p> <p><b><u>5.11 Where a Customer has asked us to provide more than one Card on an Account to one or more Additional Cardholders and we have agreed to do so, there will be certain restrictions on the use of those Cards for online Cardholder Transactions. Those restrictions are as follows:</u></b></p> <p><b><u>(i) Typically there can only be one Authorised User for each Account; and</u></b></p> <p><b><u>(ii) Other than in the circumstances set out in 5.13 below, where an Additional Cardholder carries out an online Cardholder Transaction and it is an online Cardholder Transaction where we require Security Credentials, the Authorised User (and not the Additional Cardholder) will be required to apply their Security Credentials to complete the transaction;</u></b></p> <p><b><u>5.12 Any transaction completed in line with Clause 5.11 will be deemed authorised by the Customer;</u></b></p>



Clause number	Old Wording	New Wording
5.11 - 5.14 (continued)	N/A	<p><b>5.13 Where an Additional Cardholder carries out an online Cardholder Transaction using the Digital Card registered to their Digital Wallet, that Additional Cardholder will need to provide the Security Credentials registered with their Digital Wallet to complete that transaction.</b></p> <p><b>5.14 In the event that any of the above clauses (5.11-5.13) are not consistent with the terms and conditions applicable to Digital Banking or business current accounts then these Terms and Conditions will take priority.</b></p>
6.4	Notwithstanding 6.3 above, where any such unauthorised Cardholder Transactions arise as a result of any fraud or gross negligence on the part of the Cardholder, the Cardholder shall be liable for the full amount of such unauthorised Cardholder Transactions.	Notwithstanding 6.3 above, where any such unauthorised Cardholder Transactions arise as a result of any fraud or gross negligence on <b>your</b> part, <b>you</b> shall be liable for the full amount of such unauthorised Cardholder Transactions.
6.5	Other than in the case of any fraud or gross negligence on the part of the Cardholder, the Cardholder shall not be liable for any transactions carried out after the Cardholder has notified the Bank of the loss, theft or misappropriation of the Card PIN, 3D Secure Passcode or other Security Credentials.	Other than in the case of any fraud or gross negligence on <b>your</b> part, <b>you</b> shall not be liable for any transactions carried out after <b>you have</b> notified the Bank of the loss, theft or misappropriation of the Card PIN, 3D Secure Passcode or other Security Credentials.
6.6	In the event we suspect or detect any fraud or unauthorised activity on the Account, we may advise you and/or the relevant Cardholder via phone call, SMS message or email as appropriate. If we deem it necessary we may block the Account and/or any Card issued on the Account and will advise you and/or the relevant Cardholder of the block and how it may be removed.	In the event we suspect or detect any fraud or unauthorised activity on the Account, we may advise you via phone call, SMS message or email as appropriate. If we deem it necessary we may block the Account and/or any Card issued on the Account and will advise you of the block and how it may be removed.
7.2	The Bank may change fees and charges by giving the Customer and the Cardholder notice and the Bank will notify you in a way allowed by law or banking regulations (See Clause 10.).	The Bank may change fees and charges by giving <b>you</b> notice and the Bank will notify you in a way allowed by law or banking regulations (See Clause 10.).
7.4	At some Bank ATMs the Bank allows the Cardholder to withdraw non euro currency. The Bank may charge commission on non euro transactions carried out at Bank ATMs. The Bank <del>do</del> not charge commission: (a) when Sterling is withdrawn from Bank ATMs in Northern Ireland; or (b) when Sterling is withdrawn from our Bank ATMs in UK Post Office Locations Full details are set out in the Schedule of fees and charges for Business customers and Schedule of International Banking Charges.	At some Bank ATMs the Bank allows the Cardholder to withdraw non euro currency. The Bank may charge commission on non euro transactions carried out at Bank ATMs. The Bank <b>does</b> not charge commission: (a) when Sterling is withdrawn from Bank ATMs in Northern Ireland; or (b) when Sterling is withdrawn from our Bank ATMs in UK Post Office Locations Full details are set out in the Schedule of fees and charges for Business customers and Schedule of International Banking Charges.
9.1	The Cardholder may terminate this Agreement at any time on notice to the Bank.	<b>You</b> may terminate this Agreement at any time on notice to the Bank.
9.2	The Bank may terminate this Agreement at any time on two months' notice to the Cardholder.	The Bank may terminate this Agreement at any time on two months' notice to <b>you</b> .



Clause number	Old Wording	New Wording
9.3	<p>In addition to the general right to terminate as set out above, and without any liability to <del>the Cardholder</del>, the Bank may terminate this Agreement or, at the discretion of the Bank, may immediately block the use or operation of the Card in circumstances where;</p> <p>(a) the Bank is made aware of <del>the death</del>, bankruptcy or other act of insolvency of <del>the Cardholder</del> (under Irish or other law) or where <del>the Cardholder seeks</del> legal protection from creditors or <del>enters</del> a composition or settlement agreement with creditors whether under a statutory scheme or otherwise</p> <p>(b) <del>the Cardholder has</del> have failed security checks in a manner that the Bank deems unacceptable</p> <p>(c) there is a reasonable suspicion of unauthorised or fraudulent activity on the Card; or</p> <p>(d) there has been a breach of these terms and conditions by <del>the Cardholder</del>. Where the Card is closed or blocked, <del>the Cardholder</del> will be notified and, where the Card is blocked <del>the Cardholder</del> will be advised as to how the block may be removed</p> <p>(e) The Account is overdrawn without an agreed overdraft permission or is operating in excess of an agreed overdraft permission</p>	<p>In addition to the general right to terminate as set out above, and without any liability to <b>you</b>, the Bank may terminate this Agreement or, at the discretion of the Bank, may immediately block the use or operation of the Card in circumstances where;</p> <p>(a) the Bank is made aware of <b>your</b> death, bankruptcy or other act of insolvency (under Irish or other law) or where the <b>you seek</b> legal protection from creditors or <b>enter</b> a composition or settlement agreement with creditors whether under a statutory scheme or otherwise</p> <p>(b) <b>You</b> have failed security checks in a manner that the Bank deems unacceptable</p> <p>(c) there is a reasonable suspicion of unauthorised or fraudulent activity on the Card; or</p> <p>(d) there has been a breach of these terms and conditions by <b>you</b>. Where the Card is closed or blocked, <b>you</b> will be notified and, where the Card is blocked, <b>you</b> will be advised as to how the block may be removed</p> <p>(e) The Account is overdrawn without an agreed overdraft permission or is operating in excess of an agreed overdraft permission</p>
10.1	The Bank reserves the right at all times to introduce new Terms and Conditions and to vary or amend the existing Terms and Conditions by giving notice thereof to <del>the Cardholder</del> by whatever means allowed by law or regulation the Bank, in its discretion deems appropriate	The Bank reserves the right at all times to introduce new Terms and Conditions and to vary or amend the existing Terms and Conditions by giving notice thereof to <b>you</b> by whatever means allowed by law or regulation the Bank, in its discretion deems appropriate
10.2	If the Bank changes or adds to these terms and conditions and <del>the Cardholder is</del> not happy with the changes, the Cardholder may return the Card to the Bank and these terms and conditions will be at an end but first <del>the Cardholder</del> must pay the Bank charges or Government Duty that may be due on the Card	If the Bank changes or adds to these terms and conditions and <b>you are</b> not happy with the changes, the Cardholder may return the Card to the Bank and these terms and conditions will be at an end but first <b>you</b> must pay the Bank charges or Government Duty that may be due on the Card
10.3	If the Cardholder does not return the Card to the Bank, <del>the Cardholder is</del> deemed to accept the changes on their effective date.	If the Cardholder does not return the Card to the Bank, <b>you are</b> deemed to accept the changes on their effective date.
10.5	N/A	<b><u>The Customer is responsible for ensuring that any Authorised User is provided with a copy of these terms and conditions and with copies of any amendments to them.</u></b>
12.1	No time or indulgence which the Bank may extend to <del>the Cardholder</del> , nor any waiver by the Bank of any breach of any term or condition of these Terms and Conditions of Use, shall affect the Bank's rights and powers hereunder.	No time or indulgence which the Bank may extend to <b>you</b> , nor any waiver by the Bank of any breach of any term or condition of these Terms and Conditions of Use, shall affect the Bank's rights and powers hereunder.
14.2	In the event of any disputed Cardholder Transactions, it shall be the responsibility of the Cardholder to demonstrate to the satisfaction of the Bank that any such disputed transaction was actually unauthorised or incorrectly executed.	In the event of any disputed Cardholder Transactions <b><u>the provisions of the Account terms and conditions which apply to disputed and unauthorised transactions shall apply to those disputed Cardholder Transactions.</u></b>

## B. Business Current Account Terms and Conditions

Clause number	Old Wording	New Wording
1.0	N/A	<u>"365 Online" means our internet banking service accessed via a web browser;</u>
1.0	N/A	<u>"365 User" means the person registered to access the Account or give instructions relating to the Account using 365 Online or the Bank of Ireland App on behalf of the Customer</u>
1.0	N/A	<u>"Bank of Ireland App" means any of our applications that can be downloaded from the relevant App store and which allow access to the Account online.</u>
1.0	"Customer" means a company, person or persons, and shall include individuals, partnerships, trustees, incorporated and unincorporated bodies who has or have opened an Account with the Bank subject to these terms and conditions and includes any Administrator, or Authorised User that has been appointed by the Customer, and any third party authorised to act on the Customer's behalf, such as a TPP and the definition of "you" and "your" in these terms and conditions and includes any person defined as "you" and "your" in these terms and conditions.	"Customer" means a company, person or persons, and shall include individuals, partnerships, trustees, incorporated and unincorporated bodies who has or have opened an Account with the Bank subject to these terms and conditions and includes any Administrator, Authorised User <b>or 365 User</b> that has been appointed by the Customer, and any third party authorised to act on the Customer's behalf, such as a TPP and the definition of "you" and "your" in these terms and conditions and includes any person defined as "you" and "your" in these terms and conditions.
15.2 -15.3	N/A	<p><b><u>15.2 On request, we may (but we are not obliged to) issue an additional Visa Business Debit Card to a person nominated by the Customer in accordance with the Account mandate. That nominated person will be able to use a Visa Business Debit Card subject to any obligations (and any restrictions) set out in our Business Debit terms and conditions.</u></b></p> <p><b><u>15.3 In certain circumstances, Visa Business Debit Cards may be issued with limited functionality. We will tell you in advance if you have such a card or where you already have a Visa Business Debit Card, we will write to you to explain any restrictions that will apply to the use of that Visa Business Debit Card in the future.</u></b></p>