

EBS MoneyManager Account

Personal Account Switching Pack

An Easy Guide
to Switching your
Personal Account

3 Stages of Switching

Stage 1

Drop into any EBS office. A full list of EBS offices is available on www.ebs.ie. Please see also the contact details provided along with this Pack, which will allow you to make an appointment to switch should you wish to do so.

Stage 2

To ensure that your account opening process progresses smoothly and efficiently, bring all of your identification documents with you when you visit your local office. Be sure to bring two forms of suitable identification (ideally a passport or driving licence as well as an up to date utility bill or recent bank statement) with you.

Please talk to one of a staff at your local EBS office if you are not in possession of the documentation.

Stage 3

Sign the relevant application forms.

What we do

We will open your new EBS MoneyManager account once your application has been approved and set you up on EBS Your Accounts Online.

Then, we'll work with your old bank to arrange for your Standing Order and active Direct Debit instructions to be set up on your new EBS MoneyManager account so that your new account is up and running.

On pages 4 to 9 we explain these stages further, and on page 10 we have explained some key terms for you.

**EBS d.a.c. Registered Office: The EBS Building, 2 Burlington Road, Dublin 4, D04 WV00.
Registered in Ireland, No. 500748. EBS d.a.c. is regulated by the Central Bank of Ireland.**

EBS MoneyManager Account

The information below provides an overview of the EBS MoneyManager Account. You should read this carefully as it sets out the key features and the services available with an EBS MoneyManager Account.

Eligibility	
Who is eligible to open an EBS MoneyManager Account?	Applicants must be over 18 and resident in the European Economic Area. EBS MoneyManager Accounts may only be used for personal purposes. There is a limit of 2 account-holders per account.
EBS Debit Card	
EBS Debit Card	EBS Debit Card that can be used in over 30 million outlets worldwide wherever the Mastercard® symbol is displayed. National and International ATM and Point of Sale (POS) facilities. For International use, you must supply us with your mobile phone number, which allows us to notify you for fraud prevention purposes. Please see www.ebs.ie for a list of European countries where the Card will work automatically. If you are planning to travel to a country which is not included in this list, you will be required to contact us during working hours on 1850 65 43 28 to request use of the Card in that country.
Features	
Charges	Please see 'Guide to Interest Rates and Charges' that accompanies this Pack, for full details.
Interest rates	Please see 'Guide to Interest Rates and Charges' that accompanies this Pack, for full details.
Direct Debits and Standing Orders	Electronic funds transfer by way of Direct Debit and Standing Order.
Single Euro Payments Area	SEPA Direct Debits may be paid from and into an EBS MoneyManager account.
Online	Make purchases online, pay bills online, make transfers between your EBS accounts, keep track of your account online.
Chequebooks, Passbooks and Credit Facilities/Overdrafts	Not available , however withdrawals may be made by EBS Cheque at all EBS offices*.

The EBS Debit Card is provided by Mastercard. Mastercard is a registered trademark of Mastercard International Incorporated.

Government Stamp Duty will be charged at a rate of €0.12 per ATM transaction. Government Stamp Duty only applies to ATM transactions carried out within Ireland (excluding Northern Ireland). This charge is capped at €2.50 if you only use your debit card for ATM transactions and capped at €5 if you use your debit card for both purchases and ATM transactions. Government Stamp Duty charge on debit cards is applied in January, for the previous year. The information above is correct as at 31st March 2017 and is subject to change. Further details are available at any local EBS, on our website www.ebs.ie, or by phone at 1850 654321.

A Step-by-Step Guide to switching to an EBS MoneyManager Account

The “Code of Conduct on the Switching of Payment Accounts with Payment Service Service Providers” was introduced to make it easier for customers to switch from one bank to another. The Code sets out two options for personal customers:

Option A

Switch into an EBS MoneyManager Account and close your account with your old bank.
or

Option B

Switch all your active Direct Debits and Standing Orders to an EBS MoneyManager Account - but keep your old account open at your old bank.

Under the Code of Conduct for the Switching of Payment Accounts with Payment Service Providers 2016, the old bank (where you have your existing account) must ensure that all steps are taken to facilitate moving your account within 7 working days of the switching date and the new bank (where you want to switch your account) must ensure that all steps are taken to open your new account within 10 working days of the switching date.

Option A

Switch into an EBS MoneyManager Account and close your old account

Step

1

Opening your new EBS MoneyManager Account

The first step in making the switch is to open an EBS MoneyManager Account. Your EBS MoneyManager Account will be opened as soon as your application is approved.

Please note the following before opening an EBS MoneyManager Account:

- Currently, credit facilities are not available on new EBS MoneyManager Accounts.

Remember your Identification Documentation (ID)

- In order to comply with legislation to combat money laundering and terrorist financing we will need to see suitable documentation to verify both your identity and your current permanent address.

Example of Photo ID:

A valid Passport, a current Driving Licence or an EU National Identity Card.

Example of Proof of Residential Address

(documents must be no more than 6 months old):

Correspondence from a utility company
(e.g. telephone/gas/electricity/heating/oil/waste collection)

A statement from a regulated financial institution
(insurance/assurance company, bank, building society, credit card company) or
correspondence from a government department/body.

Please talk to one of our staff at your local EBS office if you do not possess the documentation outlined above.

When you open your EBS MoneyManager Account you will receive:

1. EBS Terms of Business;
2. A copy of the EBS MoneyManager terms and conditions, which include full details of associated charges;
3. Details of your new account including the account number, the International Bank Account Number (IBAN) and EBS' Bank Identifier Code (BIC) (see key terms explained on page 10); and
4. A point of contact to help you with any queries.

Step

2

Preparing to Switch

Advance planning will help your switch go smoothly.

Here is what you can do to prepare:

- Choose a date for making the switch when there is low activity on your old account: this will minimise the level of disruption to your account. EBS will accommodate your preferred Switching Date. (Note: Your Switching Date will be the date the switching process commences).
- Complete the form headed “Transfer of Account Form” (enclosed in this Pack) – your signature on this form will authorise EBS and your old bank to switch your account.
- Notify your employer or anyone lodging into your account. We have included sample letters in this Pack.
- If you have SEPA Direct Debits with a Direct Debit Originator outside the Republic of Ireland, unfortunately EBS are not able to transfer these and you will have to contact the originator and give them your new account details, not forgetting the Bank Identifier Code (BIC) and International Bank Account Number (IBAN) (see key terms explained on page 10).

Cheques and Cash

Remember to:

- Stop using any bank card(s) or cheque book(s) on your old account as and from the Switching Date agreed with EBS.
- Make sure all cheques you have issued on your old account have gone through: cheques presented after the account is closed will not be paid but instead returned marked “Account Switched” or “Account Closed” or “Account Transferred”. If there are cheques outstanding, you may want to contact the payee(s) and make alternative payment arrangements.
- Destroy any old bank cards by cutting them in two and returning them to your old bank.
- Send any unused cheques on your old account back to your old bank: you may be entitled to a refund of Stamp Duty, so make sure you ask.

Step

3

Making the Switch

Now that you have all the ground work completed, you can hand it over to us:

- EBS will send your completed Transfer of Account Form to your old bank to arrange for the closure of your account held there.
- Your old bank will do the following:
 - Send a list of all your active Direct Debits and Standing Orders to EBS and a copy to you for checking
 - Inform your Direct Debit Originators of your new EBS MoneyManager account details
 - Refund stamp duty, where due, on unused cheques which you have returned
 - Add any charges/interest due to your account
 - Transfer the balance on your account to your new EBS MoneyManager account
 - Close your old account
 - Send you a Closing Statement for your old account
- **These switching actions will be completed within seven working days of the Switching Date.**
- EBS will set up your Standing Orders on your EBS MoneyManager account as soon as we receive the list from your old bank.
- EBS will order your new bank card(s).
- **The switch will be completed and your account will be up and running within ten working days from the Switching Date selected by you.**
- Remember: during the switch period, make sure you have enough money in your new and old accounts to cover any transactions, including Standing Orders, Direct Debits, cheques, interest, fees and charges.

Step

4

Up and Running

- Your new EBS MoneyManager account is now fully operational and you can start using it.
- Your old account with your old bank is now closed.

Statement Record: it is worth noting that when you switch your account, you are entitled to ask your old bank for a statement of your account for the previous 12 months. If this statement is not available to you electronically, the bank will provide a printed copy, free of charge.

Option B

Switch all your active Direct Debits and Standing Orders to your new/ existing EBS MoneyManager account – but keep your old account open with your old bank.

When you choose this option, your account balance stays in your account at your old bank but your active Direct Debits and Standing Orders switch to your EBS MoneyManager account. Most of the steps described for Option A also apply here, but there are a few differences outlined below:

Step

1

Completing the form: EBS Transfer of Account Form

Once you have opened an EBS MoneyManager account, fill in the Transfer of Account Form, making sure to choose Option B. Make sure you:

- Tell us that you want to switch all your active Direct Debits and Standing Orders to your EBS MoneyManager account and leave your old account open.
- Specify your preferred Switching Date i.e. the date that you want the switching process to commence, ideally a time of low activity in your account at your old bank so the chance of disruption is minimised. EBS will accommodate your preferred Switching Date.

Remember: when you choose this option, your account in your old bank remains open and any balance stays there. Also, the terms and conditions of your account in your old bank will continue to apply to that account.

Step

2

Planning the Switch

With some advance planning and checking, your switch can be smooth and swift:

- Notify your employer or anyone lodging into your old account that your account details have changed, if you wish your new account to be credited. We have included sample letters in this pack.
- If you are a Direct Debit Originator (someone pays you by Direct Debit) you should arrange to change your bank details if necessary.

Step

3

Making the Switch

Now that you've done the groundwork, you can hand it over to us:

- We will send your completed Transfer of Account Form to your old bank to arrange for the transfer of all your active Direct Debits and Standing Orders to your EBS MoneyManager account.
- Your old bank will then send EBS a list of your active Direct Debits and Standing Orders – and a copy to you, which you will need to check carefully.
- Direct Debit Originators will be notified by your old bank of your new EBS MoneyManager account details.
- We will set up on your EBS MoneyManager account all your active Direct Debits and Standing Orders. Remember we cannot transfer any Direct Debits originating outside of Ireland. If you have SEPA Direct Debits with a Direct Debit Originator abroad you will have to notify the originator(s) of your EBS MoneyManager account details including your Bank Identifier Code (BIC) and International Bank Account Number (IBAN) (see key terms explained on page 10).
- **The timelines for Option B are the same as Option A. Your account will be up and running within ten working days from the Switching Date selected by you.**

Step

4

Up and Running

- All switched active Direct Debits and Standing Orders will from now on be paid out of your EBS MoneyManager account.
- Your account with your old bank will remain open and any balance remains in the account.
- Any cards on your account in your old bank will remain active unless you choose to cancel them: remember that you will pay Stamp Duty for every bank card related to active accounts.

Remember!

- Our dedicated team will be able to assist you with any switching queries on **01 665 8207**.
- Lines are open 9.00am to 5.00pm.
- Keep an eye on both accounts until this process is completed.
- Make sure you select a Switching Date for the switch to commence when there is least activity on your account. During the transfer make sure you have enough money in your new and old accounts to cover any transactions.
- If you choose to close your old account (i.e. Option A) please don't use your old cards or cheque book once the switching process has started.
- Any cheques presented on your old bank account after it has been closed will not be paid; they will be returned marked "Account Switched" or "Account Transferred" or "Account Closed".
- Single Euro Payments Area (SEPA) Direct Debits may be paid from and into an EBS MoneyManager account. See below for explanation of SEPA Direct Debits.

Some terms explained

Standing Order

A Standing Order is an automatic payment of a fixed regular amount from your account, for example, a payment to a savings or loan account.

Direct Debit

A Direct Debit is an automatic way of paying regular bills where the amount can vary from one bill to another, for example, telephone, gas, electricity, mortgage repayments, insurance premiums etc.

Switching Date

Switching Date means the date agreed by the consumer and the credit institutions for the switch process to commence.

Direct Debit Originator

An Originator is a company or organisation that is authorised by you to collect direct debits directly from your bank account. Typically originators will be utilities such as electricity, gas and telephone companies and also included will be financial institutions and clubs and associations.

The Single Euro Payments Area (SEPA)

SEPA aims to make all electronic cross-border payments in Euro between the 31 participating countries as easy, inexpensive and secure as possible. In the new SEPA world a customer can make electronic payments to any beneficiary located anywhere in the euro area using a single bank account and a single set of payment instructions. This means making a payment from Dublin to Dusseldorf will cost the same as from Dublin to Dingle, and will be processed within the same timeframe. SEPA direct debits operate under the SEPA Scheme with a common level of service within the 31 participating countries.

SEPA Direct Debit Originators

Under the SEPA Scheme, you will be able to pay bills with direct debit originators throughout Europe from your euro account in the Republic of Ireland using the SEPA Direct Debit Scheme. So for instance, if you have a property in Spain, you will be able to pay the utilities bills to the Spanish utility companies directly from your Irish account. However you will need to notify direct debit originators which are located outside of Ireland yourself of the changes to be made to your account details.

Deposit Guarantee Scheme

We are a member of the Deposit Guarantee Scheme administered by the Central Bank of Ireland. The Deposit Guarantee Scheme protects depositors in the event of a credit institution failing. The maximum amount payable is €100,000 per credit institution in respect of all eligible deposits held by one depositor.

For further information on the Deposit Guarantee Scheme and on what eligible deposits are protected please see www.ebs.ie/saving-and-investing/deposit-guarantee-scheme.html and www.depositguarantee.ie

Transfer of Account Form

Old Bank Name & Address:

Customer Name(s):

Address:

Telephone:

Mobile:

New Bank and Account Details

EBS:

Address:

Contact Name:

Contact No:

B.I.C (Bank Identifier Code, 8-11 characters)

IBAN (International Bank A/C No, 22-34 characters)

Old Bank and Account Details

Name:

Address:

Contact Name:

Contact No:

B.I.C (Bank Identifier Code, 8-11 characters)

IBAN (International Bank A/C No, 22-34 characters)

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Preferred Switching Date:

Note: this is the date that the switching process will commence

Option A: I would like my 'Old' Account to be closed (tick box if yes):

OR Option B: I would like my 'Old' Account to remain open (tick box if yes):

Transfer of Account Form

To: The Manager, 'Old Bank'

1. I/We hereby request and authorise you to prepare and supply to EBS and to me/us a schedule of active Direct Debit instruction details (excluding non domestic SEPA Direct Debits) and active Standing Order details ("the Schedule") held by you in relation to each of my/our Account(s) at your branch as listed above. Please send this schedule to The Account Switching Unit, EBS Operations, The EBS Building, 2 Burlington Road, Dublin 4, D04 WV00 and send a copy to me/us at the above address.
- 2.1 If I/we have indicated above by ticking the box for Option A that I/we would like my/our 'Old' Account to be closed, then;
 - a. Please transfer the remaining balance of my/our Account(s) to EBS (and to the Account thereat) as listed above as soon as all other normal procedures for account switching are completed. Once this switch is completed, I/we instruct you to close my/our Account(s) in your bank.
 - b. I/We will destroy and return cards and return cheque books on the 'Old' Account(s) directly to the 'Old' Bank.
 - c. If the balance is overdrawn, I/we hereby request you to seek clearance for the said balance against EBS before transferring the balance in the usual manner to EBS for my/our Account.
 - d. I/We understand that you will redirect any ATM/debit card transactions presented on my/our 'Old' Account(s), after it has been closed, to my/our EBS Account(s).
 - e. I/We acknowledge that cheques, active Direct Debits and other items which are presented for payment on the 'Old' Account(s) after the date of transfer will be returned unpaid.
- 2.2 If I/we have indicated above by ticking the box for Option B that I/we would like my/our 'Old' Account to remain open then I/we understand that my/our account balance will remain in the Account(s) held by 'Old' Bank and my/our active Direct Debits and Standing Orders will switch to my/our new Account with EBS.

Please notify the originators of all active Direct Debits on the Schedule of the details of the above transfer and my new Account details as soon as practicable following receipt of this request. I/We understand that I/we must personally contact SEPA originator(s) outside of the Republic of Ireland and arrange to transfer the non domestic SEPA Direct Debit(s) to my new EBS Account.

Customer Signature(s):

Date:

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To: The Manager, EBS

1. On receipt of the Schedule as described above, I/we authorise you to pay active Direct Debits and Standing Orders as so listed in the Schedule from my/our Account(s) with your branch as listed above (and in accordance with the bank mandate applicable to that Account). I/We will inform you in writing if I/we wish to amend or cancel any part of this instruction.
2. If I/we have indicated that I/we wish my 'Old' Account to be closed then; I/We request and authorise you to apply and pay any ATM/debit card transactions redirected to you from my/our "Old" Bank, to my/our new Account(s) in accordance with the Terms and Conditions applying to my/our Account(s).

Customer Signature(s):

Date:

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Note: Any card(s) held on the 'Old' Bank Account must be cut in two and returned directly with any cheque book(s) to the 'Old' Bank if Option A is chosen.

Letter to inform your employer of your new account details for salary payment

To: The Accounts/Payroll Department

Company Name:

Customer Address:

Name:

Staff Number (if applicable):

Your home address:

Date:

Dear Sir/Madam,

Please arrange for my salary to be paid to my new bank account, with immediate effect, as detailed below:

Bank Name:

Branch Address:

IBAN:

BIC:

Name of account holder:

Thank you for your help

Your signature:

Your name printed:

**Letter to other credit transfer sources of your new account
details for payments (photocopy if necessary)**

Company Name:

Customer Address:

Reference Number (if applicable):

Date:

Request to Credit Payments to New Account

Dear Sir/Madam,

Please arrange for my/our payments to be paid to my/our new bank account, with immediate effect, as detailed below:

Bank Name:

Branch Address:

IBAN:

BIC:

Name of account holder(s):

Thank you for your help

Your signature(s):

Your name(s) printed:

Your address:

GUIDE TO INTEREST RATES AND CHARGES

1. EBS MoneyManager Interest Rates

The Credit Interest Rate on the EBS MoneyManager Account is 0.03% (0.03% AER*) variable rate. Credit Interest is accrued on credit balances on a daily basis (and from the end of the third Working Day from the date of lodgement of Non-Cash Items). Credit Interest is credited annually on 30 June. Note: Deposit Interest Retention Tax will be deducted, where applicable.

The Debit Balance Interest Rate on the EBS MoneyManager Account is 6% per annum above the Mortgage Standard Variable Rate. Debit Balance Interest is accrued on debit balances on a daily basis and is debited on a quarterly basis. When a debit balance occurs on your account, an additional charge will be debited from your account – please see Debit Balance Charge in the table below.

2. EBS MoneyManager Charges

Applicable Charges are set out in the table below. Charges will be debited at the times specified in the table below.

Non-Euro Transactions – The relevant transaction amount will be converted into Euro at the applicable Mastercard exchange rate on the date the transaction is debited from your account. A conversion charge will also apply – please see table of Charges below.

Charges applicable to MoneyManager Accounts

Government Stamp Duty will be charged at a rate of €0.12 per ATM transaction. Government Stamp Duty only applies to ATM transactions carried out within Ireland (excluding Northern Ireland). This charge is capped at €2.50 if you only use your debit card for ATM transactions and capped at €5 if you use your debit card for both purchases and ATM transactions. Government Stamp Duty on debit cards is applied in January for the previous year. Government Stamp Duty of €0.50 is payable in respect of cheque withdrawals.

Charges:

Description	Amount	When Debited
Non euro-denominated ATM withdrawal	1% of the amount of the withdrawal (minimum €1.91, maximum €6.00). The Mastercard Exchange Rate will apply	Same day at end of Working Day
Non euro-denominated Retail Terminal transaction including a non euro-denominated Cashback Transaction	1% of the amount of the transaction (minimum €0.30, maximum €6.00). The Mastercard Exchange Rate will apply	Same day at end of Working Day
Stamp duty on EBS Cheque (Government Charge)	Applicable Government Stamp Duty per EBS Cheque	Same day at end of Working Day
Stamp duty on Card (Government Charge)	Applicable Government Stamp Duty per Card. The amount depends on whether you use your Card at both an ATM and a Retail Terminal	Annually in arrears
Debit Balance Charge	€5.00	Will be debited on the same day as a Debit Balance occurs on your Account at end of Working Day
Debit Balance Interest Rate	6% per annum above the EBS Mortgage Standard Variable Rate (as displayed in EBS offices)	Quarterly
Unpaid cheque (a cheque that is lodged to your Account and returned "unpaid" due to the cheque failing to clear)	€4.44	Same day at end of Working Day
Unpaid Direct Debit (a Direct Debit presented on your Account and returned "unpaid" due to insufficient funds in your Account)	€6.35	Same day at end of Working Day

Complaints :

If you are not happy with our switching service , you have the right to complain and you may do so by writing to our Customer Support Team, EBS d.a.c., The EBS Building, 2 Burlington Road, Dublin 4, D04 WV00.

If you make a complaint and are not satisfied with our final response you may take your complaint to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Terms and Conditions apply. The information above is correct as at 31st March 2017 and is subject to change. For further information on EBS MoneyManager interest rates and fees and charges, please see the EBS MoneyManager Terms and Conditions available from any EBS office, on our website www.ebs.ie or by phoning 1850 654 321.

GUIDE TO EBS OFFICES

Arklow

47 Ferrybank, Arklow,
Co Wicklow.
0402 - 29922

Artane

Malahide Road, Kilmore Rd
Corner, Artane, Dublin 5.
01 - 831 0199

Ashbourne

Main Street, Ashbourne,
Co Meath.
01 - 835 0392

Athlone

Unit 24, Golden Island
Shopping Centre,
Athlone, Co Westmeath,
090 - 6472635

Baggot Street

13 Lower Baggot Street,
Dublin 2.
01 - 676 1400

Ballincollig

24 Main Street, Ballincollig,
Co Cork.
021 - 4873610

Blackrock

6 Main Street, Blackrock,
Co Dublin.
01 - 288 7878

Blanchardstown

Unit 166, Blanchardstown
Centre, Dublin 15.
01 - 822 3242

Bray

82/83 Main Street, Bray,
Co Wicklow
01 - 286 0248

Cahiriveen

New Street, Cahirciveen,
Co Kerry.
066 - 9481558

Carlow

135 Tullow Street,
Carlow.
059 - 9142203

Castlebar

Linenhall Street, Castlebar,
Co Mayo.
094 - 9025800

Castleisland

121 Main Street,
Castleisland, Co Kerry.
066 - 7141688

Clonakilty

10 Rossa Street,
Clonakilty,
Co Cork.
023 - 8833763

Clonmel

Emmett Street, Clonmel,
Co Tipperary
052 - 6122755

Clontarf

2a Vernon Avenue
Clontarf, Dublin 3
01 - 833 5088

Cork

98 Patrick Street, Cork.
021 - 4273141

Crumlin Village

2 St Agnes Road,
Crumlin Village, Dublin 12.
01 - 455 5888

Dalkey

43 Castle Street,
Dalkey, Co Dublin.
01 - 285 6610

Dingle

Upper Green Street, Dingle,
Co Kerry.
066 - 9151655

Donegal

Main Street,
Donegal Town, Co Donegal.
074 - 9721144

Douglas

1 East Village,
Douglas, Co. Cork.
021 - 436 9612

Drogheda

3 West Street, Drogheda,
Co Louth.
041 - 9836203

Drumcondra

8 Upper Drumcondra Road,
Drumcondra, Dublin 9.
1800 325 125

Dun Laoghaire

78 Lower George's Street,
Dun Laoghaire, Co Dublin.
01 - 280 3304

Dundalk

17 Park Street, Dundalk,
Co Louth.
042 - 9334145

Dundrum

9 Main Street, Dundrum,
Dublin 14.
01 - 298 6547

Ennis

Abbey Street, Ennis,
Co. Clare.
065 - 6899600

Finglas

1-3 Main Centre
Finglas, Dublin 11.
01 - 834 3760

Galway

Hardiman House, 5 Eyre
Square, Galway City.
091 - 565431

Gorey

102 Main Street, Gorey,
Co Wexford.
053 - 9420907

Greystones

Church Road,
Greystones, Co Wicklow.
01 - 287 7411

Kenmare

5 Main Street, Kenmare,
Co Kerry.
064 - 6641263

Kilkenny

31 Patrick Street, Kilkenny.
056 - 7721000

Killarney

3 Main Street,
Killarney, Co. Kerry.
064 - 6636511

Killiney

Unit 7 Killiney Shopping
Centre, Killiney, Co Dublin.
01 - 285 6902

Letterkenny

McKendrick House,
Pearse Road, Letterkenny,
Co Donegal
074 - 9120166

Liffey Street

36 Upper Liffey Street,
Dublin 1.
01 - 879 4500

Limerick

7 William Street, Limerick.
061 - 418674

Limerick

Unit 30A Parkway Shopping
Centre, Limerick.
061 - 400816

Limerick

Unit 1 The Crescent
Shopping Centre,
Dooradoyle, Limerick.
061 - 301622

Listowel

35 William Street, Listowel,
Co Kerry.
068 - 53870

Longford

14 Main Street,
Longford.
043 - 3345487

Lucan

Main Street, Lucan,
Co Dublin.
01 - 628 3353

Malahide

The Diamond,
Malahide, Co Dublin.
01 - 845 2752

Mitchelstown

New Square, Mitchelstown,
Co. Cork.
025 - 24400

Mullingar

60 Pearse Street, Mullingar,
Co Westmeath.
044 - 9348208

Naas

17 North Main Street,
Naas, Co Kildare.
045 - 881877

Navan

Kennedy Road, Navan,
Co Meath.
046 - 9097600

Nenagh

52 Kenyon Street,
Nenagh, Co Tipperary.
067 - 37174

Newbridge

Edward Street,
Newbridge, Co Kildare.
045 - 431790

Newcastlewest

Bishop Street,
Newcastlewest, Co Limerick.
069 - 61422

Phibsboro

Unit 9 Phibsboro Shopping
Centre, Dublin 7.
01 - 830 6087

Portlaoise

41 Main Street,
Portlaoise, Co Laois.
057 - 8621856

Raheny

409 Howth Road,
Raheny, Dublin 5.
01 - 831 4517

Rathfarnham

Unit 10c Rathfarnham S.C.
Dublin 14.
01 - 493 4851

Rathmines

Swan Centre,
Rathmines, Dublin 6.
01 - 497 1259

Skerries

21 Strand Street,
Skerries, Co Dublin.
01 - 849 0129

Sligo

22 Grattan Street,
Sligo.
071 - 9143886

Stillorgan

24 Lower Kilmacud Road,
Stillorgan, Co Dublin.
01 - 288 6033

Sutton

Unit 5, Sutton Cross Centre,
Sutton, Dublin 13.
01 - 839 2443

Swords

28 Main Street,
Swords, Co Dublin.
01 - 840 5851

Tallaght

Unit 217/218
The Square S.C.,
Tallaght, Dublin 24.
01 - 451 5707

Tipperary Town

73 Main Street,
Tipperary Town,
Co Tipperary.
062 - 51481

Tralee

Russell Street, Tralee,
Co Kerry.
066 - 7123140

Tullamore

O'Connor Square,
Tullamore, Co. Offaly.
057 - 9321515

Waterford

19/20 Broad Street,
Waterford, Co Waterford.
051 - 872926

Wexford

93 North Main Street,
Wexford.
053 - 9123122

Whitehall

406 Collins Avenue,
Whitehall, Dublin 9.
01 - 837 5552

Wicklow

Greentree House, Fitzwilliam
Square, Co Wicklow.
0404 - 69096

Wilton

Unit 44, Wilton Shopping
Centre, Wilton, Cork.
021 - 4542622