

Changes to EBS MoneyManager T&C's

<b>Current Condition</b>	<b>New Condition (Effective from 17 June)</b>
<p>16. The maximum aggregate amount that may be withdrawn from an Account in a 24 hour period subject to condition 18 and condition 39:</p> <p>16.1. using your Card at an ATM is €600;</p> <p>16.2. using your Card for purchases at Retail Terminals including Cashback Transactions or for purchases made online or by telephone is €2,000;</p> <p>16.3. over-the-counter in cash is €1,300, unless alternative arrangements have been made at an EBS office;</p> <p>16.4. by Online Transfer is €5,000; and</p> <p>16.5. by Direct Debit, Credit Transfer or Standing Order is the amount(s) specified in the relevant mandate(s).</p>	<p>16. The maximum aggregate amount that may be withdrawn from an Account in a 24 hour period subject to condition 18 and condition 39:</p> <p>16.1. using your Card at an ATM is €600;</p> <p>16.2. using your Card for purchases at Retail Terminals including Cashback Transactions or for purchases made online or by telephone is €2,000;</p> <p>16.3. over-the-counter in cash is €1,300, unless alternative arrangements have been made at an EBS office;</p> <p>16.4. by Online Transfer is €5,000; and</p> <p>16.5. by Direct Debit, Credit Transfer or Standing Order is the amount(s) specified in the relevant mandate(s).</p> <p>There may also be other limits such as the number of times you can use your Card in one day or the combined value of transactions you can use your Card for in one day. These limits, as with all limits, are subject to change. You can find out more information by contacting us, however we won't always be able to confirm the amount of each limit due to security reasons. You can also contact us to agree spending limits for using your Card online, subject to our other applicable limits.</p>
<p>20. It shall be deemed evidence of your authorisation and consent to a withdrawal when:</p> <p>20.1. you sign the Withdrawal Request;</p> <p>20.2. you use your Card and Card PIN or Card and your signature;</p> <p>20.3. your registration number, personal access code and any applicable one time passwords are entered on the EBS website in accordance with the Your Account Online Conditions (including where withdrawals are initiated through third parties);</p> <p>20.4. you use your Card, expiry date and 3-digit Card Verification Value Code for an online purchase or telephone purchase; or</p> <p>20.5. you sign the Direct Debit or Standing Order mandate.</p>	<p>20. It shall be deemed evidence of your authorisation and consent to a withdrawal when:</p> <p>20.1. you sign the Withdrawal Request;</p> <p>20.2. you use your Card and Card PIN or Card and your signature;</p> <p>20.3. you use your Card and you touch or hold your Card or Device against a Retail Terminal, generally without the need to insert your Card, enter your PIN or provide other personal security processes such as biometrics, passwords or passcodes, where the Retail Terminal can accept such transactions and where the transaction amount can be processed by that Retail Terminal. Sometimes, for your security, for transactions over certain limits or for other reasons, you may be asked to insert your Card into the Retail Terminal and enter your PIN;</p> <p>20.4. your registration number, personal access code and any applicable one time passwords are entered via the relevant link on the EBS</p>

Changes to EBS MoneyManager T&C's

	<p>website in accordance with the Your Account Online Conditions (including where withdrawals are initiated through third parties);</p> <p>20.5. you use your Card details, expiry date and 3-digit Card verification value code located on the back of your Card together with any applicable one time passcodes for an online purchase or telephone purchase; or</p> <p>20.6. you sign the Direct Debit or Standing Order mandate.</p>
<p>23.5 no other Withdrawal Request may be cancelled. If you wish to amend or cancel a payment initiated through a third party, you must follow the third party's procedures as well as ours.</p>	<p>23.5 no other Withdrawal Request may be cancelled other than what is otherwise set out in this condition. If you wish to amend or cancel a payment initiated through a third party, you must follow the third party's procedures as well as ours.</p>
<p>27. The Card may only be used in accordance with these Conditions and by the accountholder to whom it has been issued.</p>	<p>27. The Card may only be used in accordance with these Conditions and any of our other terms and conditions associated with the operation of your Card and/or Account, such as the EBS Mastercard Identity Check Terms of Service. The Card may also only be used and by the Account holder to whom it has been issued.</p>
<p>30. A Card must be signed immediately on receipt. The Card PIN must be memorised by the relevant accountholder to whom it has been issued and may not be disclosed to any other person. The notification of a Card PIN received from EBS should be destroyed by the relevant accountholder because it is not safe to retain.</p>	<p>30. A Card must be signed immediately on receipt. The Card PIN, and any applicable one time passcodes must be memorised by the relevant Account holder to whom they have been issued and may not be disclosed to any other person. The notification of a Card PIN or one time passcode received from EBS should be destroyed by the relevant Account holder because it is not safe to retain.</p>
<p>32. If you are using your Card to make purchases online, you may first be required to register with MasterCard's SecureCode. EBS bears no responsibility for any loss, damage or expense you may incur as a result of registering with MasterCard's SecureCode.</p>	<p>32. If you are using your Card to make purchases online, you will be automatically registered to make your purchase using Mastercard Identity Check, as that system or name may change from time to time. This is a system to enhance the secure use of your Card over the internet. You may or may not be able to finalise the transaction using Mastercard Identity Check, depending on the Merchant you are transacting with and whether they use the service or not. Please see the EBS Mastercard Identity Check Terms of Service for more information.</p>
<p>34. You should take all reasonable care to prevent a Card being lost, stolen or misappropriated or a Card PIN being misappropriated.</p>	<p>34. You should take all reasonable care to prevent a Card or Device being lost, stolen or misappropriated or a Card PIN or any one time passcode being misappropriated.</p>
<p>35. If you become aware that a Card is lost, stolen or misappropriated or is being used in an</p>	<p>35. If you become aware that a Card or Device is lost, stolen or misappropriated or is being</p>

Changes to EBS MoneyManager T&C's

<p>unauthorised manner or you have reasons to suspect that someone other than the accountholder knows the Card PIN, you must advise us by telephone in accordance with condition 28 without undue delay and no later than 24 hours after becoming aware of such loss, theft, misappropriation, unauthorised use or unauthorised disclosure.</p>	<p>used in an unauthorised manner or you have reasons to suspect that someone other than the Account holder knows the Card PIN, any applicable one time passcodes or can otherwise use the Card or Device, you must advise us by telephone in accordance with condition 28 without undue delay and no later than 24 hours after becoming aware of such loss, theft, misappropriation, unauthorised use or unauthorised disclosure.</p>
<p>36. If we are notified that a Card has been lost, stolen or misappropriated or that a Card PIN has been misappropriated or if we believe that the security of a Card has been compromised or that unauthorised or fraudulent activity may be occurring on an Account, we may place a block on the relevant Card so as to prevent its further use. We will report confirmed instances of fraud to the relevant authority, including law enforcement and will, in compliance with our legal obligations, support the criminal prosecution of confirmed fraudsters.</p>	<p>36. If we are notified that a Card or Device has been lost, stolen or misappropriated or that a Card PIN or any one time passcode has been misappropriated or if we believe that the security of a Card has been compromised or that unauthorised or fraudulent activity may be occurring on an Account, we may place a block on the relevant Card so as to prevent its further use. We will report confirmed instances of fraud to the relevant authority, including law enforcement and will, in compliance with our legal obligations, support the criminal prosecution of confirmed fraudsters</p>
<p>39. In some circumstances you may need permission from EBS or our agents to permit a particular transaction which exceeds the transaction limits set out in condition 16. The granting of this authorisation is at EBS' discretion and has the effect of reducing the available credit on the Account.</p>	<p>39. In some circumstances you may need permission from EBS or our agents to permit a particular transaction which exceeds the transaction limits set out elsewhere in these conditions. The granting of this authorisation is at EBS' discretion and has the effect of reducing the available credit on the Account.</p>
<p>49. Subject to condition 48, if a withdrawal from an Account was not authorised or consented to by you and it resulted from a lost, stolen or misappropriated Card or the misappropriation of a Card PIN, your liability for withdrawals in the period before you notify us will be limited to €50, provided that: 49.1. you notify us as soon as reasonably possible, but at any rate within 30 days of becoming aware of the withdrawal in accordance with condition 28; and 49.2. such notification is made no later than 13 months after the date of the withdrawal.</p>	<p>Subject to condition 48, if a withdrawal from an Account was not authorised or consented to by you and it resulted from a lost, stolen or misappropriated Card or Device or the misappropriation of a Card PIN or any applicable one time passcode, your liability for withdrawals in the period before you notify us will be limited to €50, provided that: 49.1. you notify us as soon as reasonably possible, but at any rate within 30 days of becoming aware of the withdrawal in accordance with condition 28; and 49.2. such notification is made no later than 13 months after the date of the withdrawal.</p>
<p>50. We will have no liability to you for any withdrawals or other losses suffered where it is established that such loss was incurred as a result of your fraudulent action or where it is established that you either intentionally or by acting with gross negligence, breached any of these Conditions or the Your Account Online</p>	<p>50. We will have no liability to you for any withdrawals or other losses suffered where it is established that such loss was incurred as a result of your fraudulent action or where it is established that you either intentionally or by acting with gross negligence, breached any of these Conditions or the Your Account Online</p>

Changes to EBS MoneyManager T&C's

<p>Conditions. For example, you did not take reasonable care to prevent your Card from being lost, stolen or misappropriated or you did not take all reasonable steps to keep your Card PIN safe or your registration number and personal access code (as referred to in Your Account Online Conditions) safe, or you failed to notify us in accordance with condition 49.</p>	<p>Conditions or any of our other terms and conditions associated with the operation of your Card and/or Account. For example, you did not take reasonable care to prevent your Card or Device from being lost, stolen or misappropriated or you did not take all reasonable steps to keep your Card PIN or any one time passcode safe or your registration number and personal access code (as referred to in Your Account Online Conditions) safe, or you failed to notify us in accordance with condition 49.</p>
<p>54. We will have no liability to you for any losses suffered by you resulting from an incorrectly executed withdrawal or a delayed withdrawal due to incorrect, incomplete or unclear instructions (including but not limited to providing an incorrect account number) or where it is established that you either intentionally or by acting with gross negligence, breached any of these Conditions or the Your Account Online Conditions. If, as a result of an investigation, we establish that a withdrawal was in fact correctly executed, you may also be responsible for any reasonable costs incurred by us in carrying out the investigation.</p>	<p>54. We will have no liability to you for any losses suffered by you resulting from an incorrectly executed withdrawal or a delayed withdrawal due to incorrect, incomplete or unclear instructions (including but not limited to providing an incorrect account number) or where it is established that you either intentionally or by acting with gross negligence, breached any of these Conditions or the Your Account Online Conditions or any of our other terms and conditions associated with the operation of your Card and/or Account If, as a result of an investigation, we establish that a withdrawal was in fact correctly executed, you may also be responsible for any reasonable costs incurred by us in carrying out the investigation.</p>
<p>85. Where we are allowed to by 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 our online services) or other electronic means. 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>85. Where we are allowed to by 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 our online banking services) or other electronic means. 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><b>Definitions</b></p>	
<p><b>Card</b> means the EBS Mastercard (Mastercard is a registered trademark of Mastercard International Incorporated) Debit Card.</p>	<p><b>Card</b> means the EBS Mastercard (Mastercard is a registered trademark of Mastercard International Incorporated) Debit Card that may be issued by us to you for the purpose of effecting transactions on the Account in accordance with the Conditions. This incorporates all elements of the Card, including, without limitation, the chip, which is the embedded circuit on the Card, and Card</p>

## Changes to EBS MoneyManager T&C's

	number. The term also includes a 'Digital Wallet', being the Card or any virtual or digital representation of the Card registered in a Digital Wallet. Where the context or provision so requires, reference to "Card" or "Cards" within these Conditions shall be limited to a physical Card
<b>Device</b> – new definition	<b>Device</b> means computer terminal, mobile phone or tablet, as applicable.
<b>Valid Transaction</b> means a transaction using the Card which has been duly authorised and consented to by you.	<b>Valid Transaction</b> means a transaction using the Card and/or Card details which has been duly authorised and consented to by you.