

Changes to EBS Teen T&C's

Current Condition	New Condition (effective from 17th June)
<p>2. Additional terms and conditions apply in relation to viewing Accounts online. These are set out in the Your Account Online Conditions</p>	<p>2. Additional terms and conditions apply in relation to viewing Accounts online. These are set out in the Your Account Online Conditions. Additional terms and conditions may also apply for other services or offerings associated with the use or operation of your Card or Account, for example the EBS Mastercard Identity Check Terms of Service. You should see those terms and conditions for more information.</p>
<p>25.3. over-the-counter in cash is €1,300, unless alternative arrangements have been made at an EBS office</p>	<p>25.3. over-the-counter in cash is €1,300, unless alternative arrangements have been made at an EBS office. 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>35. The Card and Passbook may only be used in accordance with these Conditions, and by the accountholder to whom it has been issued.</p>	<p>35. The Card and Passbook may only be used in accordance with these Conditions, and any other terms and conditions associated with the operations of your Card and/or Account, such as the EBS Mastercard Identity Check Terms of Service. The Card may also only be used by the Account holder to whom it has been issued.</p>
<p>40. If you are using your Card to make purchases online, you may be first required to register with Mastercard's Securecode®. EBS bears no responsibility for any loss, damages or expense you may incur as a result of registering with Mastercard's Securecode.</p>	<p>40. 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. EBS bears no responsibility for any loss, damage or expense you may incur as a result. Please see the Mastercard Identity Check Terms of Service for more information.</p>

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<p>44. You should take all reasonable care to prevent a Card or Passbook being lost, stolen or misappropriated or a Card PIN being misappropriated.</p>	<p>44. You should take all reasonable care to prevent a Card or Passbook or Device being lost, stolen or misappropriated or a Card PIN or any one time passcode being misappropriated.</p>
<p>45. If you become aware that a Card or Passbook is lost, stolen or misappropriated or is being used in an 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 36 without undue delay and no later than 24 hours after becoming aware of such loss, theft, misappropriation, unauthorised use or unauthorised disclosure.</p>	<p>45. If you become aware that a Card or Passbook or Device is lost, stolen or misappropriated or is being used in an unauthorised manner or you have reasons to suspect that someone other than the Card holder knows the Card PIN, any applicable one time passcodes or can otherwise use the Card or someone other than the Accountholder can use the Passbook or Device, you must advise us by telephone in accordance with condition 36 without undue delay and no later than 24 hours after becoming aware of such loss, theft, misappropriation, unauthorised use or unauthorised disclosure.</p>
<p>46. If we are notified that a Card or Passbook has been lost, stolen or misappropriated or that a Card PIN has been misappropriated or if we believe that the security of a Card or, Passbook has been compromised or that unauthorised or fraudulent activity may be occurring on an Account, we may place a block on the relevant Card or Passbook 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. We will advise you of any block in writing or by telephone (including SMS) as soon as possible unless we are prevented from doing so by operation of law.</p>	<p>46. If we are notified that a Card or Passbook 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 or, Passbook has been compromised or that unauthorised or fraudulent activity may be occurring on an Account, we may place a block on the relevant Card or Passbook 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. We will advise you of any block in writing or by telephone (including SMS) as soon as possible unless we are prevented from doing so by operation of law.</p>
<p>49. 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 25. The granting of this authorisation is at EBS' discretion and has the effect of reducing the available credit on the Account.</p>	<p>49. 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>59. Subject to condition 58, if a withdrawal from an Account was not authorised or consented to by you and it resulted from a lost,</p>	<p>59. Subject to condition 58, if a withdrawal from an Account was not authorised or consented to by you and it resulted from a lost,</p>

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<p>stolen or misappropriated Card or Passbook 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:</p>	<p>stolen or misappropriated Card or Passbook or Device or the misappropriation of a Card PIN or one time passcode, your liability for withdrawals in the period before you notify us will be limited to €50, provided that:</p>
<p>60. 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. For example, you did not take reasonable care to prevent your Card or Passbook 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 the Your Account Online Conditions) safe, or you failed to notify us in accordance with condition 45. If, as result of an investigation, we establish that a withdrawal claimed as unauthorised is in fact an authorized withdrawal, we will debit your Account with any amount refunded and re-charge any fees and/or charges (including interest) that you owe us. You may also be responsible for any reasonable costs incurred by us in carrying out the investigation.</p>	<p>60. 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 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 Passbook or Device 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 the Your Account Online Conditions) or any one time passcode issued to you safe, or you failed to notify us in accordance with condition 45. If, as result of an investigation, we establish that a withdrawal claimed as unauthorised is in fact an authorised withdrawal, we will debit your Account with any amount refunded and re-charge any fees and/or charges (including interest) that you owe us. You may also be responsible for any reasonable costs incurred by us in carrying out the investigation.</p>
<p>65. 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. If, as a result of an investigation, we establish that a withdrawal was in fact correctly executed, you may be responsible for any reasonable costs incurred by us in carrying out the investigation.</p>	<p>65. 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 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 be responsible for any reasonable costs incurred by us in carrying out the investigation.</p>
<p>Definitions</p>	

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<p>Card means the EBS Mastercard (Mastercard is a registered trademark of Mastercard International Incorporated) Debit Card</p>	<p>Card 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 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.</p>
<p>Device – new definition</p>	<p>Device means computer terminal, mobile phone or tablet, as applicable.</p>
<p>Valid Transaction means a transaction using the Card which has been duly authorised and consented to by you.</p>	<p>Valid Transaction means a transaction using the Card and/or Card details which has been duly authorised and consented to by you.</p>
<p>Withdrawal Request means any withdrawal order, transfer instruction or other instruction to debit an Account.</p>	<p>Withdrawal Request means any withdrawal order, transfer instruction or other similar such instruction to debit an Account.</p>