

We contract with all third parties to whom we give your information for these purposes to keep your information confidential and to respect the law on data protection.

If at any time you would like to be removed from our market research database please let us know by writing to EBS, Office of the Director of Retail & Business Banking, Bankcentre, Ballsbridge, Dublin 4, D04 NV02.

We use credit reference agencies to check your credit history, your debts, how you operate your accounts and to verify your identity. The credit reference agencies record these searches, whether we offer you credit or not. We give them information about the products and services you hold with us and we keep them updated about how well you repay credit. We do this so that we can make decisions about offering credit and carry out credit reviews. We may use credit scoring techniques and automated decision making systems to either fully or partially assess your application.

Accessing and Managing Your Information

We try to make sure that the information we have about you is accurate and up-to-date. Sometimes we may ask you to verify that the information we have remains accurate. If your information changes or you believe we have information which is inaccurate or not up-to-date please let us know and we will change it.

Under the Data Protection Acts you have the right to see the personal information we hold about you. We will charge you €6.35 for this. To get a copy of this information, write to your local EBS branch or to the SARS Unit, 4th Floor, 1 Adelaide Road, Dublin 2, D02 X889.

Customer contact

Where required, we will send you statements and other details of your savings, investments and mortgages at least once a year.

Non payment by customers

We will, if necessary, exercise our legal rights to receive any payments due to us from customers and to be reimbursed for any value obtained for customers arising from payments made by us on behalf of customers who subsequently default in any payment due to us. Product producers may withdraw benefits or cover on default of any payments due under any products arranged for your benefit. Details of these provisions will be included in your relevant product Terms and Conditions.

Your safeguards

EBS d.a.c. and EBS Mortgage Finance are each regulated by the Central Bank of Ireland (www.centralbank.ie) and will comply with all relevant rules and regulations that apply to a credit institution. In addition, we respect and obey all rules governing any given product.

EBS' agents and tied branch agents ('Agents') are also appointed deposit agents and accept deposits only on behalf of EBS. EBS will reimburse customers of these Agents in respect of any funds received by an Agent in the course of its business as a deposit agent of EBS, where that Agent fails to meet its financial obligations in relation to the funds received.

EBS also offers a range of deposit products and services through specifically appointed deposit brokers.

EBS d.a.c. and EBS Mortgage Finance are both members of the Deposit Protection Scheme and Investor Compensation Scheme. Both schemes offer compensation in the highly unlikely event that we cannot repay a deposit or return your money. Your normal legal rights are not affected by these schemes.

(i) Deposit Protection Scheme

We contribute to the Deposit Protection Account maintained at the Central Bank of Ireland, in accordance with provisions of the Deposit Guarantee Scheme which provide for the protection of deposits held with us. The maximum amount payable to any depositor is 100% of the aggregate deposits held by that depositor, subject to a maximum compensation payment of €100,000 per depositor.

(ii) Investor Compensation Scheme

We are both members of the compensation scheme established under the Investor Compensation Act, 1998 (as amended).

This Act provides for payment, in certain circumstances, of compensation to certain customers (known as 'eligible investors'). Where an entitlement to compensation is established, the compensation payable will be the lesser of 90% of the amount of the customer's loss which is recognised for the purposes of the Act, or €20,000.

Complaints

We have an internal procedure for handling complaints in a fair and prompt way. If you have a complaint about a product or service received, please contact your nearest EBS office or call our Customer Direct Service Team. You can contact the team by phone, email or post.

Phone **1850 654 321**

Email **info@ebs.ie**

Post **Customer Direct Service Team**

The EBS Building, 2 Burlington Road, Dublin 4, D04 WV00.

If your complaint is still not resolved to your satisfaction, please write to: **Customer Relations Manager, The EBS Building, 2 Burlington Road, Dublin 4, D04 WV00.**

As a final step you may refer your complaint to the Financial Services Ombudsman. You can contact the Ombudsman by phone, fax, email or post.

Phone **1890 882 090** (Lo-call),

Fax **01 662 0890**

Email **enquiries@financialombudsman.ie**

Post **Financial Services Ombudsman Bureau**

3rd Floor, Lincoln House, Lincoln Place, Dublin 2, D02 VH29.

Changes to our Terms of Business or your details

If there is any important change in our Terms of Business after you open an account, we will let you know as soon as possible.

We will send any notices and letters to you at the last address you gave us.

If you wish to update or change your details, please fill in a change of instructions form. You can get one and fill it in at your local EBS office.

If this is not convenient, you can call the Customer Service Line on **1850 654 321** and we will send a form to you. We can act on your new instructions once you have completed and returned the form to us at, **The EBS Building, 2 Burlington Road, Dublin 4, D04 WV00.**

EBS d.a.c.

Terms of Business

The EBS logo consists of the letters 'EBS' in a white, serif font, centered within a solid red square. The square has a slight drop shadow effect.

This booklet outlines the terms and standards we uphold when we do business with you. We call this our Terms of Business. If you need more information after reading this booklet, please call our Customer Service Line on 1850 654 321.

General information

The registered address for EBS d.a.c. ('EBS') and EBS Mortgage Finance is **The EBS Building, 2 Burlington Road, Dublin 4, D04 WV00.**

EBS d.a.c. is authorised and regulated by the Central Bank of Ireland and licensed as a bank pursuant to Section 9 of the Central Bank Act 1971. EBS d.a.c. acts as an insurance intermediary and is registered with the Central Bank of Ireland under the European Communities (Insurance Mediation) Regulations 2005 (as amended). The Registered Company Number for EBS d.a.c. is 500748. [EBS d.a.c. is registered with the Revenue Commissioners for Value Added Tax ("VAT") and its VAT Registration Number is 4744723D].

EBS Mortgage Finance is authorised and regulated by the Central Bank of Ireland and licensed as a bank pursuant to Section 9 of the Central Bank Act 1971. EBS Mortgage Finance is also registered as a designated credit institution under Section 14 of the Asset Covered Securities Act 2001. The Registered Company Number for EBS Mortgage Finance is 463791.

EBS d.a.c. and EBS Mortgage Finance are subject to the following Central Bank of Ireland Codes of Conduct and Regulations. The list below offers protection to consumers and can be found on the Central Bank of Ireland website at www.centralbank.ie:

- Consumer Protection Code
- Code of Conduct on Mortgage Arrears
- Lending to Small and Medium-Sized Enterprises Regulations
- Code of Conduct on the Switching of Current Accounts with Credit Institutions
- Minimum Competency Code

Our Products and Services

EBS offers a range of savings accounts such as demand, notice and fixed-term deposits.

We also offer a range of other products: mortgages, current accounts, debit cards, life and general insurance products.

EBS acts as a principal in most cases. This means we provide and operate our own services. We have also teamed up with the following companies to provide additional services:

- Home Insurance is solely provided by Allianz plc.
- Payment Protection is solely provided by Financial Insurance Company Limited (part of AXA)

EBS d.a.c. is tied to Irish Life Assurance plc for life insurance products, including life assurance, specified illness cover, income protection, savings, investments, pension and PRSA products.

If you take part in a Financial Review with one of our employees, we will advise you on the full product details. We have appointed Irish Life Assurance plc to provide the financial advice process for these products.

Our products can change from time to time. You can find details of the current products and services from our website, www.ebs.ie, or at any EBS office.

We have a remuneration arrangement in place with Financial Insurance Company Limited (part of AXA) and Allianz plc for the introduction of Mortgage Payment Protection and Home Insurance respectively. Further details are available within the product Terms and Conditions and available upon request.

We take every precaution to avoid conflicts of interest, but if one arises, we will let you know.

Group company

EBS d.a.c. and EBS Mortgage Finance are part of the AIB Group (AIB Group is a registered business name of Allied Irish Banks, p.l.c.). EBS Mortgage Finance is a wholly-owned subsidiary of EBS d.a.c. which provides mortgages.

EBS d.a.c. is an authorised agent and servicer of EBS Mortgage Finance. In these Terms of Business where there is a reference to 'we' or 'us', this means EBS d.a.c. and EBS Mortgage Finance.

Money laundering and fraud prevention

To help us meet our duties to prevent money laundering under anti-money laundering legislation, and to prevent you from becoming a victim of identity crime, we will ask you for photo ID and proof of your address when you open a new account.

We may also ask you for identification at other times, for example when you intend withdrawing a large sum of money from your account.

Suitable forms of photo ID include the original of your passport or driver's licence and suitable proof of address includes a current gas or electricity bill in your name. You can get a full list of acceptable documents from your local EBS office.

Fees and Charges

If you hold a debit card, we will apply the relevant Government stamp duty to your account. Government stamp duty will also be payable in respect of cheque withdrawals from certain accounts.

You may also have to pay fees and charges for certain account transactions and in respect of debit balances on certain accounts.

We also pass on transaction charges if we are charged fees by other service providers, for example in the case of:

- unpaid cheques returned by our bankers,
- unpaid direct debits, and
- fees from third parties.

Our fees and charges are notified to the Central Bank of Ireland where applicable. If fees or charges apply, full details are included in your account brochure or Terms and Conditions. If you take out a life assurance policy, the Customer Information Notice, which you will receive before signing any contract, contains details of commissions.

If you would like to find out more about our fees and charges, please call into your local EBS office or log onto www.ebs.ie

Data Protection Notice - Use of Information

How we use your information at EBS

In this Notice, we explain how we collect information about you, how we use it and how you can interact with us about it.

Who We Are

In this Notice "EBS" refers to EBS d.a.c. and "EBS Group" refers to EBS d.a.c., its subsidiaries (including EBS Mortgage Finance and Haven Mortgages Limited), its affiliates and its parent company and their respective subsidiaries and affiliates. EBS is a wholly-owned subsidiary of Allied Irish Banks, p.l.c. ("AIB") and a member of the AIB group of companies ("AIB Group").

How We Collect Information about You and Your Consent

We collect personal information, for example when you open an account; make a deposit; apply for a loan; use your credit or debit card; or look for advice about your investments. We will also collect information from others, such as credit bureaus (like the Irish Credit Bureau), or through our website, apps, social media sites, community based discussion forums and CCTV footage. We will sometimes record phone conversations to improve security, resolve complaints, improve service and train our people. We will always let you know when we are recording our calls with you.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites. They help us make the site work better for you. You can find out more about cookies, including how to disable them on www.ebs.ie. We also use cloud technology to store data including your information, to support our infrastructure and to deliver you real time personalised offers.

By using our products and services, or asking about them directly or online, you are consenting to us collecting and using your information in the ways we explain in this notice and any future versions of it.

How We Keep Your Information Safe

We know that you care about how information about you is used, stored and shared. We appreciate your trust in us to do that. To protect your information we use security measures that comply with Irish law and meet international standards. This includes computer safeguards and secure files and buildings.

What We Use Your Information For

Offering and Managing Your EBS Products and Services

We gather information about you and the products and services you use, or ask us about. We use this information to:

- make recommendations about the products or services you hold with us,
- decide how the products and services you don't yet hold might be suitable for you, and
- decide to offer these to you, the terms and conditions under which we offer them and how we will offer them to you, for example directly or through digital media.

Developing Our Relationship – Marketing and Customer Experience

We may use your information for direct marketing purposes, where you have given us permission to do so. We may make you aware of products and services which may be of interest to you. We may do this by phone, mail, email, text or through other digital media. You can decide how much direct marketing you want to accept, so we make it as easy as possible for you to change your direct marketing preferences, simply contact us directly.

We will also use the information we have gathered on you to personalise your experience on digital media such as websites, apps, ATMs, social media sites, mobiles and tablet devices. This may include giving you product and service content we believe might be of interest to you.

Data Analytics – Using Information in Our Business

We analyse the information that we collect and hold on you through channels such as social media networks (Facebook, Twitter, YouTube etc.). This helps us understand your behaviour, our relationship with you and also our position in a market place. Our analysis helps us to offer you products and services content we believe will be of interest to you.

Our Legal Obligations

We have legal obligations to prevent fraud, tax avoidance, money laundering and terrorist financing. These obligations mean we have to continually update our customer information. Often we have to share customer information with third party law enforcement agencies. Where false or misleading information is given to us, or we suspect criminal activity we will record this and tell the appropriate law enforcement agencies, which may be within and outside Ireland.

Your Information and Third Parties

We sometimes use other companies and individuals to work on our behalf or to give us information to help us make decisions. For example to:

- analyse data;
- collect debts;
- trace information;
- process information; and
- conduct market research.