standard of data protection is applied outside of the EEA to these transfers and the use of the information, to ensure your rights are protected.

11. Your personal information rights
You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section. You can exercise your rights by contacting us directly by calling, using our social media channels, calling into a branch/office, or by visiting our website at www.ebs.ie/dataprotection.

We can help you with:
Accessing your personal information: You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.
Updating and correcting your personal details:
Removing consent: You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.
Restricting and objecting: You may have the right to restrict or object to us using your personal information or using automated decision making.
Deleting your information (your right to be forgotten): You may ask us to delete your personal information.
Moving your information (your right to Portability): Where possible we can share a digital copy of your information directly with you or another organisation.
When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.
We generally do not charge you when you contact us to ask about your information.

12. Making a complaint
If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches/offices, our Website, by phone, by email or in person at your branch/office.

We ask that you supply as much information as possible to help our staff resolve your complaint quickly.
You can also contact the Data Protection Commission in Ireland at www.dataprotection.ie.

13. Updates to this notice
We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and use your personal information.

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 instruction 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.

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

EBS d.a.c.
Terms of Business

Effective date: 31.03.20

EBS113 02.20
EBS d.a.c. acts for and on behalf of Irish Life Assurance plc. for life and a share of any insurer’s profits generated at a total business level. Details of EBS d.a.c. is remunerated on a commission basis for general insurance. EBS d.a.c. acts for and on behalf of its insurers for general insurance products.

- Home Insurance is solely provided by Allianz plc.

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

- Minimum Competency Code
- Code of Conduct on the Switching of Current Accounts with the Central Bank of Ireland Codes of Conduct. The list below offers protection to consumers and can be found on the Central Bank of Ireland website at [www.centralbank.ie](http://www.centralbank.ie).

#### Consumer Protection Code

- Code of Conduct on Mortgage Amends
- Code of Conduct on the Gardening of Current Accounts with credit institutions
- Minimum Competency Code

#### Our Products and Services

- EBS acts as a principal in most cases. This means we provide and operate our products and services. We may also act as an agent in some cases.
- 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.

### 2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at DPO@ebs.ie or by writing to them at: Data Protection Officer, EBS Building, 2 Burlington Road, Dublin 4.

### 3. How we collect information about you

We collect personal information from you, for example when you open an account, make a deposit, apply for products and services, use your credit or debit card, complete transactions, or look for advice. We also collect information from third parties, such as credit reference agencies, discussion forums, market research and our CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this. We share information with third parties including credit reference agencies, and/or credit registers including the Central Credit Register and Irish Credit Bureau. We and these agencies/registers may keep records of how we view whether or not the product or service goes ahead.

#### 4. How we keep your information safe

We protect your information with security measures under the laws that apply to both the International standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

#### 5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

#### 6. Meeting our legal and regulatory obligations

To meet regulatory and legal obligations, we collect some of your personal information. We do not use credit references to check whether you are suitable for you.

#### 7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which you may purchase. We may do this by phone, post, email, text or through other digital media. You can decide how much direct marketing you want to accept when you apply for new products and services.