

Terms and Conditions changes - effective 13th January 2015

Some of our Terms and Conditions are changing, effective 13th January 2015. Please read below for more detail.

Page 6

Definition to be added

"**Future Dated Payment**" means a payment where an instruction is received from you to make a payment in favour of another person or to pay a sum due to another person on a future Business Day of your choosing;

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Text change

Current Text:

12 (b) Before a payment is made from your Account, you must comply with our applicable procedures including completing, either manually or online, the relevant payment instruction or the relevant Standing Order or Direct Debit instruction.

To change to:

12 (b) Before a payment is made from your Account, you must comply with our applicable procedures including completing, either manually or online, the relevant payment instruction or the relevant Standing Order, Direct Debit or Future Dated Payment instruction.

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Text change

Current Text:

- (g) Standing Orders are subject to the following provisions
- Standing Orders may be cancelled or amended by giving written instruction to your branch at least 4 Business Days prior to the payment due date.
 - Standing Order payments unpaid on three consecutive payment dates will automatically be cancelled and you will be notified of the cancellation.

To change to:

(g) Standing Orders and Future Dated Payments are subject to the following provisions

New point to be added

- Future Dated Payments unpaid on the designated date will be attempted again on the next Business Day. If unpaid again on the next Business Day, the payment will be cancelled.

Text change

Current Text:

6 (a) Although it is our intention that the Automatic Self Service System will be available to Users 24 hours a day 365 days a year and that customer service advisers will be available 8am to 10pm (Monday to Friday) and 10am to 5pm (Saturday and Sunday), excluding bank holidays in Ireland, there will be occasions when due to technical, security, maintenance, administrative or other reasons (whether within our control or not) some or all of the Services normally available through the OPEN24 Service will not be available. Accordingly, we may from time to time, without incurring any liability to the User, temporarily suspend any or all of the OPEN24 Services for such periods as we shall determine.

To change to:

6 (a) Although it is our intention that the Automatic Self Service System will be available to Users 24 hours a day 365 days a year and that customer service advisers will be available at the times indicated on the website, there will be occasions when due to technical, security, maintenance, administrative or other reasons (whether within our control or not) some or all of the Services normally available through the OPEN24 Service will not be available. Accordingly, we may from time to time, without incurring any liability to the User, temporarily suspend any or all of the OPEN24 Services for such periods as we shall determine.

Text change

Current Text:

12 (a) The Customer and each User acknowledges that his or her use of the Website is subject to the other legal terms and conditions governing the use of the Website and as posted on the Website from time to time under 'Legal & Disclaimers' and agrees to be bound by same.

(b) The Customer and each User acknowledges that the use of the Website is subject to the Data Protection and Privacy statements as posted on the Website from time to time under 'Legal & Disclaimers' and agrees to be bound by same.

To change to:

12 (a) The Customer and each User acknowledges that his or her use of the Website is subject to the other legal terms and conditions governing the use of the Website and as posted on the Website from time to time under 'Legal Information' and agrees to be bound by same.

(b) The Customer and each User acknowledges that the use of the Website is subject to the Data Protection and Privacy statements as posted on the Website from time to time under 'Legal Information' and agrees to be bound by same.