

## 1. Name and contact details of the creditor

Creditor:	PTSB
Address:	3rd Floor, Carysfort Avenue Blackrock Co Dublin
Telephone number:	Branch Telephone 0818 502 424
Web address:	www.ptsb.ie

## 2. Description of the main features of the credit product

The type of credit	ICE Visa Credit card
<p>The total amount of credit</p> <p>This means the ceiling or the total sums made available under the credit agreement.</p>	€1,500.00
<p>The conditions governing the drawdown</p> <p>This means how and when you will obtain the money.</p>	<p>You may drawdown on the credit card by way of balance transfer from another credit card, by purchasing goods or services or by cash advance. The credit card can be used in conjunction with your Personal Identification Number (PIN), signature or other security code as appropriate to drawdown on the credit card within the agreed credit limit.</p>
The duration of the credit agreement	The credit agreement is open-ended subject to termination in accordance with the terms of the credit agreement.
<p>Instalments and, where appropriate, the order in which instalments will be allocated</p>	<p>You will have to pay the following:</p> <p>A minimum payment of at least 2.5% of the amount outstanding on the credit card or €5.00, if greater, must be paid within 25 days of the date of the relevant statement</p> <p>Payments are applied in the following sequence:</p> <ul style="list-style-type: none"> <li>(i) Interest and Charges (if relevant)</li> <li>(ii) Fees (if relevant)</li> <li>(iii) Cash Advances (in the order in which they were applied to the Account)</li> <li>(iv) Purchases (in the order in which they were applied to the Account)</li> <li>(v) Balance transfer where applicable</li> </ul> <p>The remainder of the payment, if any is applied against current transactions not shown on the statement in the same sequence.</p>
<p>The total amount you will have to pay</p> <p>This means the amount of borrowed capital plus interest and possible costs related to your credit.</p>	<p>€1,549.59</p> <p>Assumptions:</p> <ul style="list-style-type: none"> <li>(i) Full credit limit used and paid in 12 monthly repayments.</li> <li>(ii) Minimum of 2.5% has been paid by the due date.</li> <li>(iii) Incurs purchase interest for one month.</li> <li>(iv) This includes the annual Government Stamp Duty.</li> <li>(v) Interest rates remain the same.</li> </ul>

### 3. Costs of the credit

<p>The different borrowing rates which apply to the credit agreement</p>	<p>Purchase rate 16.5% per annum (variable)</p> <p>Cash advance rate 22.46% per annum (variable)</p> <p>Introductory rate 0% (fixed) on purchases for the first 3 months and 0% (fixed) on balance transfers for the first 6 months after which the purchase rate will apply</p> <p>After the first 3 months, a purchase rate of 16.50% (variable), 22.53% APR (annual percentage rate) (variable) will apply to all new purchases and any new balances that are built up and not cleared during the 3 month interest-free period. These rates will also apply to any previous balances transferred to your new PTSB ICE Visa Card and not cleared after 6 months</p> <p>These rates may be subject to change.</p>
<p>Annual Percentage Rate of Charge (APR) This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</p>	<p>22.5% The APR is based on a credit limit of €1,500.00 and is calculated using the highest interest rate applicable to purchases and does not incorporate any introductory offer interest rates. This figure also includes Government Stamp Duty.</p>
<p>Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out</p> <ul style="list-style-type: none"> <li>- an insurance policy securing the credit or</li> <li>- another ancillary service contract</li> </ul> <p>If the costs of these services are not known by the creditor they are not included in the APR.</p>	<p>No No</p>
<p><b>Related costs</b></p>	
<p>Amount of costs for using a specific means of payment</p>	<p>Non Euro Currency Conversion - 1.75% of the Euro value of the transaction amount will apply. The amount of the transaction will be converted at a rate of exchange determined by Visa for the date when the transaction is debited to the credit card account.</p>
<p>Any other costs deriving from the credit agreement</p>	<p>Government Stamp Duty - €30.00 - charged annually per credit card account. Cash Advance Fee 1.5% of amount withdrawn min €2.00 Over Limit Fee €7.50 Unpaid Payment Fee €10.00 Duplicate Statement Fee €2.50 per page Cheque sent for collection / special presentation €5.00 All Fees &amp; Charges are subject to change.</p>
<p>Conditions under which the above mentioned costs related to the credit agreement can be changed</p>	<p>We may alter the aforementioned costs in accordance with the credit agreement from time to time. Alterations will normally be caused by market conditions, changes in the cost of providing the service, changes in legal or other requirements affecting us, promotional reasons or any other good reasons.</p> <p>We will notify you before we alter any costs relating to the credit agreement to your detriment.</p>
<p>Costs in the case of late payments Missing payments could have severe consequences for you (e.g. forced sale) and make obtaining credit more difficult.</p>	<p>Late Payment Fee €7.50</p>

## 4. Other important legal aspects

<p>Right of withdrawal You have the right to withdraw from the credit agreement within a period of 14 calendar days.</p>	<p>Yes</p>
<p>Early repayment You have the right to repay the credit early at any time in full or partially.</p>	<p>You may at any time repay the balance outstanding on your card account and cancel the contract by returning your card to us cancelled by being cut in two (through the signature box, magnetic strip and Chip).</p>
<p>Consultation of a database The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.</p>	<p>We will inform you immediately and without charge if your credit application is rejected on the basis of our analysis of a consultation of a database.</p> <p>In addition, we are required by law to ensure that the Central Credit Register is kept up to date and we report personal and credit information to the Central Credit Register.</p> <p>Further information in relation to our disclosure of your personal data to the Central Credit Register can be found in our Data Protection Notice. If you would like a copy of the full Data Protection Notice, please visit <a href="http://www.ptsb.ie">www.ptsb.ie</a>.</p>
<p>Right to a draft credit agreement You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.</p>	<p>You have the right to obtain a copy of the draft credit agreement free of charge.</p>

## 5. Additional information to be given in the case of distance marketing of financial services

### a) Concerning the creditor

Address	The company's registered office is: PTSB, 56-59 St. Stephen's Green, Dublin 2
Telephone Number	01 212 4101
Registration	Permanent TSB plc is a limited liability company registered in Dublin under No.222332
The supervisory authority	Permanent TSB plc trading as PTSB is regulated by the Central Bank of Ireland.

### b) Concerning the credit agreement

Exercise of the right of withdrawal	<p>You may cancel the contract within 14 days of the receipt by you of your credit card. To cancel you should send an email to us at <a href="mailto:dmdunit@ptsb.ie">dmdunit@ptsb.ie</a> or write or deliver a letter to us addressed to the DMD Unit, PTSB, 56-59 St. Stephen's Green, Dublin 2. To withdraw an online or voice application contact 0818 212 168 or +353 1 215 1355. If you exercise that right you must, within 30 days, repay any balance on your credit card account plus interest and charges (including Government Stamp Duty) due to the date of payment and return the credit card to us, cut in two, to the above address. If you do not exercise this right to cancel you will remain bound by the contract.</p> <p>If you wish to cancel your Credit Card facility outside of this timeframe please visit <a href="https://www.ptsb.ie/help-and-support/help-with-banking/account-closing/">https://www.ptsb.ie/help-and-support/help-with-banking/account-closing/</a> for further information.</p>
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The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract.	Irish law
Clause stipulating the governing law applicable to the credit agreement and/or competent court.	The Agreement is governed by the laws of Ireland and for our benefit you submit to the Irish Courts with respect to any dispute arising out of or in connection with the Agreement.
Language regime	Information and contractual terms will be supplied in English. With your consent, we intend to communicate in English during the duration of the credit agreement.
<b>c) Concerning redress</b>	
Existence of and access to out-of-court complaint and redress mechanism	In the event that you wish to make a complaint you may do so by contacting your local branch or by contacting our Customer Resolution Centre in writing to Customer Resolution Centre, Churchyard Lane, Douglas, Cork; by phoning 0818 818 700 or by completing and submitting an online complaint form available on <a href="https://www.ptsb.ie/online-complaint-form">ptsb.ie/online-complaint-form</a> . If you are still not satisfied you are entitled to take your complaint to the Office of the Financial Services & Pensions Ombudsman. The Ombudsman may be contacted at Lincoln House, Lincoln Place, Dublin 2, D02 VH29. Phone: 01 5677000; Email: <a href="mailto:info@fspo.ie">info@fspo.ie</a> ; Website: <a href="https://www.fspo.ie">www.fspo.ie</a> .
<b>ANNEX</b>	
The information supplied in this SECCI is valid for the next 30 calendar days	

## Important Information – Credit Card

Before completing your application please read the following important information on our credit card product.

You should read the Standard European Consumer Credit Information ("SECCI") which also accompanies this notice and sets out the indicative terms on which we may offer you a credit card. If, for any reason, you do not understand the SECCI or any of the features of our credit card you should contact us, please see the SECCI for our contact details.

### What is a Credit Card?

A credit card is used for covering daily expenses and offers customers a revolving line of credit. It is an unsecured form of lending with various variable interest rates relating to the different types of transactions e.g. purchases, cash advances and balance transfers. It is a suitable form of lending for customers who require short term borrowing.

It can be used to:

- Pay for goods and services in retail outlets, online and over the phone.
- Obtain cash from ATMs worldwide.

### Credit limit

The minimum credit limit available is €1,000 and the maximum limit is subject to individual lending criteria.

### Interest & Charges

- Interest is only applied to the amount of credit that is used.
- Customers must pay at least the minimum payment on their account by the due date each month (2.5% of the outstanding balance or €5.00 which ever is greater).
- To avoid paying any interest on transactions cardholders should pay the full outstanding balance by the payment due date each month.
- Fees will apply for the following; non euro transactions; cash advances; items returned unpaid; or accounts that exceed the approved credit limit. (Please read our personal & business banking charges booklet for full details).
- If you miss a repayment on the loan you will go into arrears and you will be in breach of our loan agreement with you. A late payment fee will be applied each month and is subject to interest. Failure to repay the loan may affect your credit rating and may make getting credit in the future more difficult.

### Payments

Payments can be made in any of the following ways, in any PTSB branch, by direct debit, by post, or online.

### Right of Withdrawal

In addition to your contractual right to terminate the loan agreement at any time, you also have the right to withdraw from the loan agreement at any time within 14 calendar days of concluding it or receiving a copy of it. If you withdraw from the loan agreement within the withdrawal period you must repay, within 30 days of withdrawal, the amount borrowed with interest to the date of repayment. If you do not exercise your right of withdrawal the terms of the loan agreement will continue to apply to you.

**WARNING: IF YOU DO NOT MEET THE REPAYMENTS ON YOUR CREDIT AGREEMENT, YOUR ACCOUNT WILL GO INTO ARREARS. THIS MAY AFFECT YOUR CREDIT RATING, WHICH MAY LIMIT YOUR ABILITY TO ACCESS CREDIT IN THE FUTURE.**