

Business Debit Card User Guide and Application



First Trust Bank Business Debit Card User Guide

This guide explains the features of the Business Debit Card. You should read this guide with the terms and conditions and keep it in a safe place in case you need to refer to it in the future. If this guide and the terms and conditions of your Debit Card contradict each other, the terms and conditions will take priority. If you would like us to explain any issues relating to your Card, please contact your local branch.

What can a holder of a Business Debit Card do?

A Business Debit Card will allow the user of the Card to make purchases in stores, over the phone or online from a Business Bank Account anywhere VISA Debit is accepted. The user can also withdraw up to an amount of £500 per day from a cash machine.

The main benefits of a Business Debit Card:

- No annual fee
- Pay for goods and services without using cheques
- Worldwide acceptance wherever you see VISA Debit
- Transactions are debited directly from your Business Bank Account
- You can buy goods and services securely online
- The Business Debit Card is enabled for Contactless Transactions which allows you to make quick low value payments of £30 or less wherever you see the Contactless symbol.

Using your Business Debit Card instead of cheques

You can use your Business Debit Card anywhere VISA Debit is accepted. There are over 35 million places worldwide. Simply hand over your Card and enter your PIN (or sign the voucher you are given), and payment will be taken directly from your First Trust Bank Business Bank Account, just like a normal cheque. You will be given a copy of the receipt to keep both as proof of your purchase and to check against your bank statement. Using your Business Debit Card instead of a cheque not only saves time, but also gives you more flexibility. You can buy a wide range of goods and services over the phone, by post, or online or to withdraw up to an amount of £500 per day from a cash machine.

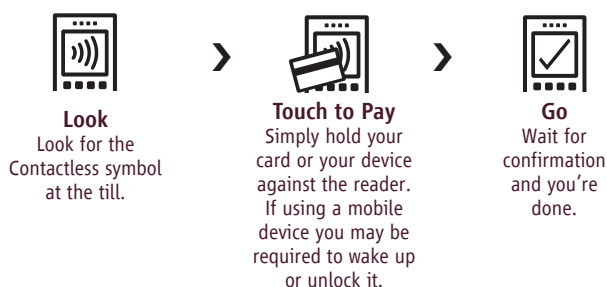
»»» Contactless and Mobile Payments –

Make easy and secure payments in seconds

Mobile Payments refers to payment services that can be performed using your mobile device.

You can pay for your purchases quickly and securely using contactless, and participating digital wallets* (such as Google Pay™). Simply touch and pay for items that cost £30 or less with your card or device. For items over £30 you can pay using your digital wallet, depending on the retailer.

Here's how it works



How do I get started?

Card: To activate Contactless »»» on your new card, complete a Chip & PIN or cash machine transaction and then you're good to go.

Digital Wallet*: Download the chosen Wallet app from your App Store, some devices may have a digital wallet pre-loaded. Add your debit or personal credit card and follow the on-screen instructions. For more see firsttrustbank.co.uk/waystobank

Benefits



*Digital Wallet means any electronic payment system which stores your Digital Card for the purposes of carrying out Transactions.



Verified by Visa

When shopping online with participating retailers who take part in the Verified by Visa scheme, to give you an extra level of protection against unauthorised use of your Card we may ask you for some extra Security Details. All you need to do is ensure that you have a valid mobile phone number registered with us because we may send you a one time passcode to complete the online transaction. You may not be able to proceed with your online purchase if you do not register your mobile number with us. For further information, please refer to the Frequently Asked Questions section on our website at www.firsttrustbank.co.uk or contact us on (028) 9033 0099.

You should take all reasonable steps to keep your Security Details secure at all times and you should not share them with anyone.

Security code

For security purposes, when you are buying something over the phone or on the internet you may be asked for your 'security code'. This is the last three digits of the number printed on or beside the signature panel on the back of your Card. You can quote this number if you are asked to, but you should never tell anyone else your PIN.

Changing your PIN

You can change the Personal Identification Number (PIN) we give you at any First Trust Bank cash machine.

Simply insert your Card, choose the 'PIN select' function on the menu and follow the onscreen instructions. Remember to be careful when choosing your new PIN. You must never tell anyone else your PIN and never write down your PIN or other security information.

Keeping track of your spending

Debit Card transactions are debited directly from the Business Bank Account. A bank statement will be issued directly to the Account Holder. The bank statement will show the last 4 digits of the Card used so you can track how much each user has spent and when they spent. If the Card is used abroad, information about the transaction such as the exchange rate and amount of any fee will appear on the statement.

Subscriptions

You can set up a continuous payment instruction (also known as 'Recurring Payment Transactions') on your Card from your Business Bank Account (such as an internet or magazine subscription). If you wish to cancel them, you can do so by contacting us up to the last business day before the payment is due to leave the Business Bank Account. You should also contact the company or service provider to advise them that you are cancelling the Recurring Payment Transaction.

Charges

Business Debit Card Charges

The charges outlined in this section will apply in addition to any other fees as advised in the price list for Business customers brochure available from our branches or on our website www.firsttrustbank.co.uk

You can withdraw cash from cash machines worldwide. If you withdraw money from a cash machine not provided by AIB Group, you may be asked to pay a handling fee (which will go to the cash machine operator). When you make a withdrawal, you should be told how much these fees are and be given the choice of cancelling the transaction.

Using your Debit Card to withdraw sterling from a cash machine

You can use your Debit Card to withdraw sterling from cash machines. The only fee applied by us in this instance will be the automated withdrawal fee as outlined in our price list for Business customers brochure.

Using your Debit Card to withdraw money from other cash machines in Europe and the rest of the world

You can use your Debit Card to withdraw foreign currency at cash machines where VISA Debit is accepted. The amount will be converted at an exchange rate set by Visa. You will have to pay a currency conversion fee of 2.75% of the amount you are withdrawing. If you are withdrawing a currency other than euro, you will also have to pay a separate 1.5% cash handling fee.

Using your Debit Card to buy goods and services and withdraw money over the counter

If you use your Debit Card to buy goods and services or to withdraw money in a foreign currency money over the counter or any outlet that offers this service (known as a 'manual cash advance'), you will have to pay a currency conversion fee of 2.75% on the sterling amount, which is included in the foreign exchange rate applied to the transaction. The amount will be converted at an exchange rate set by Visa.

For manual cash advances (including pounds sterling), we will charge you a separate 1.5% cash handling fee.

Currency Conversion

When you are using your Card abroad, some cash machines, retailers and hotels may offer you the facility to pay in pounds sterling rather than in the local currency. However, if you choose to pay in pounds sterling, the retailer will apply a local exchange rate to the transaction which is currently outside our control. If you pay in the local currency, we will apply the exchange rate to the transaction.

Security tips for your First Trust Bank Business

Debit Card.

1. Sign your Card as soon as you get it, using a non-erasable ballpoint pen. You should take reasonable steps to keep your Card safe and your PIN and other security information secret at all times. You should tell us immediately if you change your name and address.
2. Do not allow anyone else to use your Card, PIN or other security information (see note below). Never give your account details or other security information to anyone unless you know who they are and why they need them.
3. You must not tell anyone your Card number, except when carrying out a transaction or to report it lost, stolen or likely to be misused. If you want to, you can register your Card and its number (but not your PIN) with a recognised Card protection service.
4. We will never ask you for your PIN, if you are not sure about whether a caller is genuine or if you think they are acting suspiciously, take their details and call us on **(028) 9033 0099**.
5. We will provide you with your PIN. When you receive your PIN you should memorise it and keep it secret. You can also change your PIN at any UK cash machine displaying the LINK sign. Do not choose a PIN that is easy for someone else to guess (such as your date of birth or 1234). You must never tell anyone your PIN. You should never write down or record your PIN on your card (or anything you normally keep with or near it) in any way which might be recognised as a PIN, or give someone else access to a device you keep your details on.
6. Keep your Card receipts and other information about your account containing personal details (for example, statements) safe and get rid of them carefully.
7. Take care when storing or getting rid of information about your accounts. People who commit fraud use many methods such as 'bin raiding' to get this type of information. You should take simple steps such as shredding printed material.
8. Check your statement. If you do not recognise a transaction, please call us immediately. In some cases, we will need you to give us confirmation or evidence that you have not carried out a transaction you do not recognise.
9. You will find the APACS website **www.cardwatch.org.uk** a helpful guide for practical tips on Card security and fraud prevention.
Note: By 'other security information', we mean personal facts and information (in an order which only you know) we use to check your identity. We will not ask for your PIN.

Other Information

How to apply

Eligibility: Business Debit Cards are available to all parties on the First Trust Bank Business Bank Account who are authorised signatories and where the account mandate allows any one to sign. Applicants must be aged 18 or over.

If you wish to apply for a Business Debit Card, please complete the form in this brochure and return it to your branch who will be happy to assist you.

Important Information

Whether we issue you with a Business Debit Card depends on your eligibility for the Card. Please see our terms and conditions applying to your Business Bank Account. For full details of the charges for making transactions on your Business Bank Account with your Card and other Business Bank Account charges, please read our Price list for Business customers brochure which is available from our branches or on our website at www.firsttrustbank.co.uk

Making a Complaint - Customers of First Trust Bank

If at any time you are dissatisfied with our service 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, our website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly. We ask that you provide the following information:

- your name, address, Sort Code and Account Number.
- a summary of your complaint.
- if feasible, any relevant documentation.

We value your feedback and will try to resolve your complaint as soon as possible.

In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephones: 0800 023 4567

+44 20 7964 1000 (for calls from outside the UK)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Alternatively, if you disagree with the final response we have given you in relation to a complaint about an account opened with us online or a service taken from us online, you may use the online dispute resolution platform, which is available on www.ec.europa.eu/odr to refer the matter to the Financial Ombudsman Service.

You will be able to contact the Financial Conduct Authority if you think that we have not complied with the Payment Services Regulations 2017. If the non-compliance relates to Cash Machine charging information or access to a payment account you will be able to contact the Payment Systems Regulator.

Contacting us

You can contact us through Your Branch, by email, by phone, by text message (if applicable) or by any other electronic means (as set out in your Terms and Conditions and in our 'Customer care. Our commitment to you' brochure), and through our different Helplines (for example, Online Banking).

If your Card or any other security feature of the Card is lost or stolen or has fallen into the hands of someone who may use it to commit fraud, please contact us immediately on **Freephone 0800 0391 140** or **0044 (028) 9033 0099** if calling from outside the UK. You can also contact us by writing to our head office at:

First Trust Bank,

92 Ann Street,

Belfast BT1 3HH.

Leaflets

If you need this brochure in Braille, in large print or on audio, please ring 0345 6005 925[†] or ask your branch. Customers with hearing difficulties can use our Text Relay service by dialling 18001 0345 6005 925[†].

[†]Call charges may vary please refer to your service provider.

Chip and Signature Business Debit Card

For customers who have difficulty using a PIN, we can offer a Chip and Signature Business Debit Card. When you buy goods in a shop, you will not have to enter your PIN on the terminal. Instead, the assistant will print a receipt for you to sign and this signature will then be compared to the signature on the back of your Card. All other transactions, such as online and mail order, will be carried out in the same way as the Business Debit Card. For more information or to ask for a Chip and Signature Business Debit Card, please contact your branch.

First Trust Bank Business Debit Card

Terms and Conditions of use effective from 13th January 2018

These terms and conditions apply to the First Trust Bank Business Debit Card.

By using your Card you are deemed to have accepted these terms and conditions. In the event of a conflict between these terms and conditions and the Business Account terms and conditions in relation to the Card, these terms and conditions will prevail. We will give you a copy of these terms and conditions when you apply for a Card. You can also get a copy from any of our branches or on our Website at www.firsttrustbank.co.uk **"you"** and **"your"** refers to the Account Holder and, unless the context otherwise requires, any Authorised User. The Card is issued by AIB Group (UK) p.l.c., trading as First Trust Bank, its successors or assigns (referred to throughout these terms and conditions as 'we', 'us' and 'our'). AIB Group is made up of Allied Irish Banks, p.l.c., its subsidiaries and associated companies from time to time, including AIB Group (UK) p.l.c.

Within these terms and conditions, some words have special meanings.

'Account' means the bank Account opened by the Account Holder and kept by us on behalf of the Account Holder on which Transactions can be carried out.

'Account Holder' means only a sole trader, partnership, limited liability partnership, company, club, society, association, trustee, charity or other group, entity or individual(s) in whose name the Account is maintained.

'Agreed Overdraft Limit' means an overdraft amount we have agreed with the Account Holder.

'Authorisation' means our confirmation to a bank or any Outlet that they can accept your Card for a Transaction.

'Authorised User' means a person other than the Account Holder who has been authorised in accordance with Condition 3.8 to effect Transactions on the Account.

'Card' means any First Trust Bank Business Debit Card issued by us to you for the purpose of carrying out Transactions on the Account including any virtual or digital versions of the Card registered in a Digital Wallet.

'Card Number' means the number on the front of the Card or any digital versions of the Card Number.

'Cash Machine' means any automated teller machine which is capable of dispensing cash or providing other services associated with a Card.

'Chip' means an integrated circuit used in a Card.

'Contactless Transaction' means a Transaction that is carried out by holding your Card or your Device, if it is enabled to carry out Contactless Transactions, near a terminal which is enabled to accept Contactless Transactions.

'Continuous Payment Authority' is where you have entered into an agreement with a company or service provider for them to take repeated payments from the Account using the Card details.

'Device' means a mobile phone, tablet, watch or other electronic device in which a Digital Card has been registered or that you use to access a Digital Wallet.

'Digital Card' means virtual or digital versions of your Card.

'Digital Wallet' means any electronic payment system which stores your Digital Card for the purposes of carrying out Transactions.

'Digital Wallet Agreement' means any terms and conditions applicable to a Digital Wallet which is either offered by us or by a third party provider in agreement with us.

'EEA' means the current members of the European Economic Area as may be amended from time to time.

'Gross Negligence' means a very significant degree of carelessness.

'Helpline' means our Freephone service on 0800 389 6218 (Some mobile phone providers may charge for calls to this number) or for lost or stolen cards please call our Freephone service on 0800 0391 140.

'Liable' means to be held legally responsible.

'Outlet' means any business or individual who accepts a Card as a method of payment.

'Payment Service' means a cash deposit or withdrawal, an electronic payment (for example a direct debit, standing order, credit transfer, Debit Card or credit card Transaction) or a Transaction carried out through our Online Services.

'Payment Service Provider' means any organisation that offers any payment services to customers including, but not limited to, us, AIB Group (UK) p.l.c., trading as First Trust Bank.

'PIN' stands for 'Personal Identification Number' and means any number we give you, or any number that you later choose, to use with your Card.

'Price list for Business customers' brochure' means the published list of our fees and charges. These brochures are available at all our branches and also on our Website. You can also call our Helpline.

'Safeguard System' means a system to aid the secure use of your Card over the internet for example Verified by Visa, as that system or its name may change or be replaced from time to time.

'Security Code' means the last block of 3 digits which appears on the signature panel on the reverse of your Card.

'Security Details' means any security procedure you follow or use to give or authorise an instruction, confirm your identity or access a Device or certain functionality on that Device (for example a passcode, access code, Security Code, or biometric data such as a fingerprint).

'Transaction' means getting cash, or paying for anything using your Card, Card Number, PIN or any other service you get with your Card including through the use of a Digital Wallet.

'Validity Period' means the time during which you can use your Card. This period starts on the first day you receive your Card and ends on the last day of the 'EXPIRES END' month.

'Website' refers to our internet site, www.firsttrustbank.co.uk

'Your Branch' means the First Trust Bank branch where the Account Holder holds the Account.

GENERAL INFORMATION

Contacting us

You can contact us through Your Branch, by email, by phone, by text message (if applicable) or by any other electronic means. If your Card, Device or any other security feature of the Card or Device is lost or stolen or has fallen into the hands of someone who may use it to commit fraud, please contact us immediately on our Freephone helpline **0800 0391 140** or **0044 (028) 9033 0099** if calling from outside the UK. A customer service adviser is available 24 hours a day.

You can also contact us by writing to our Head Office at:

First Trust Bank,
92 Ann Street,
Belfast,
BT1 3HH.

Contacting you:

Subject to applicable law, we may contact you in person, by phone (including text message), post, hand delivery, by fax, by email or online (for example, via any message facility available on our online banking or similar systems) or other electronic means.

If we contact you by phone we may need to identify you. We'll do this by asking for certain information known only to you. However, we will:

- NEVER ask you to make payments from your Account to any account; and
- NEVER ask you to provide your Security Details.

If you suspect that a call may be fraudulent, or are unsure about the source of a call please hang up and call us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement, as fraudsters can keep the original line open and use it to gather your details.

We may on occasion send you product related or marketing surveys via email, if you have told us you are happy to receive such information from us via email. It is important to note that these mails will not ask you for Security Details or personal information.

Always contact us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement. Do not call the number provided on the text, letter or email without first confirming that it belongs to us.

Please visit the Security Centre on our Website to find details of specific current security threats to our customers and alerts that you should be aware of.

MAKING A COMPLAINT

If at any time you are dissatisfied with our service 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, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly. We ask that you provide the following information:

- your name, address, Sort Code and Account Number.
- a summary of your complaint.
- if feasible, any relevant documentation.

We value your feedback and will try to resolve your complaint as soon as possible.

In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephones: 0800 023 4567

+44 20 7964 1000 (for calls from outside the UK)

Email: complaint.info@financial-ombudsman.org.uk

Website: www.financial-ombudsman.org.uk

Alternatively, if you disagree with the final response we have given you in relation to a complaint about an account opened with us online or a service taken from us online, you may use the online dispute resolution platform, which is available on www.ec.europa.eu/odr to refer the matter to the Financial Ombudsman Service.

You will be able to contact the Financial Conduct Authority if you think that we have not complied with the Payment Services Regulations 2017. If the non-compliance relates to Cash Machine charging information or access to a payment account you will be able to contact the Payment Systems Regulator.

1 LOOKING AFTER YOUR CARD AND PIN

- 1.1 For information on how to use your Card you should refer to the relevant section of your 'Business Debit Card User Guide' brochure
- 1.2 You should sign your Card as soon as you receive it. You should take all reasonable steps to keep your PIN, other security information or any other code allocated to you by us and/or subsequently chosen by you secret, your Card, your Security Details and any Device secure at all times. You should tell us immediately if you change your address, phone number or any other contact details for the Account or Card. The Card will be our property at all times.
- 1.3 You must not let anybody else use your Card, PIN, Security Details or any other code allocated to you by us or chosen by you.

- 1.4 You must not tell anyone your Card Number, except when carrying out a Transaction or to register or activate your Card in a Digital Wallet or to report that the Card is lost, stolen or likely to be misused. If you want to, you can register your Card and its number (but not your PIN, Security Details or any other code allocated to you by us or chosen by you) with a recognised card protection company.

- 1.5 We will provide you with your PIN. When you receive your PIN you should memorise it and keep it secret. You can also change your PIN at any UK Cash Machine displaying the LINK sign. Do not choose a PIN that is easy for someone else to guess (such as your date of birth or 1234). You must never tell anyone your PIN. You should never write down or record your PIN on your Card (or anything you normally keep with or near it) in any way which might be recognised as a PIN, or give someone else access to a Device you keep your details on.

2 IF YOUR CARD, DEVICE OR SECURITY DETAILS ARE LOST OR MISUSED

- 2.1 If you think someone else knows your PIN, Security Details or any other code allocated to you by us or chosen by you, or if your Card or if a Device is lost, stolen or likely to be misused, you must tell us immediately. Call us, on the number noted in our 'Contacting us' section.
- 2.2 We will accept notice from a card protection company if you have your Card registered with them or from Visa, if your Card, PIN, Security Details or Safeguard System passcode has been lost, stolen or is likely to be misused.
- 2.3 If any Card we have issued to you is lost, stolen or misused, we expect you to co-operate with us and the police in any investigation. If we can show that you have acted fraudulently in relation to a Transaction that you tell us is unauthorised, we will not refund you the amount of that Transaction, nor any related interest and charges.
- 2.4 Unless we can show that you have acted fraudulently or with intent or Gross Negligence, we will refund you the amount of any Transaction, interest and charges:
 - a) if you have not received your Card and someone else misuses it; or
 - b) for all Transactions not authorised by you after you have told us that your Card or Device has been lost or stolen or that someone else knows your PIN, Security Details, Safeguard System passcode or other security information; or
 - c) if someone else uses your Card details without your permission and your Card or Device has not been lost or stolen.
- 2.5 Once you have reported your Card as being lost, stolen or likely to be misused, it cannot be used again. If you later find your Card, you must destroy it by cutting through the Chip.
- 2.6 If you act fraudulently, you will be Liable for all losses. If you act with intent or Gross Negligence and you cause losses as a result, you may be Liable for them. This may apply if you fail to keep to any of the conditions set out in section 1, 'Looking after your Card and PIN'.

3 USING YOUR CARD

- 3.1 You must only use your Card in line with these terms and conditions, your Account terms and conditions where applicable, the Digital Wallet Agreement and any other terms and conditions relevant to the use of your Card.
- 3.2 The Card must be used for business purposes only.
- 3.3 You can use your Card in the following ways:
 - a) in conjunction with your PIN for point of sale Transactions, or Transactions using a Cash Machine to lodge at the Post Office® or in conjunction with your PIN for withdrawals and balance enquiries over the counter at a branch or Post Office®

- b) for Transactions by mail, telephone, mobile phone or other portable device, internet or by use of a Safeguard System (including the use of your Digital Card through a Digital Wallet);
 - c) through a Card or a Device enabled to make a Contactless Transaction to make purchases for small amounts without using the Chip and PIN or other Security Details. When making a payment using your Card or Device by way of a Contactless Transaction you must place your Card or Device against the reader in the Outlet. The Card or Device, as applicable will be detected and the payment is completed without you entering your PIN or other Security Details. Occasionally, for your security or for Transactions over certain amounts, you may also be asked to insert your Card into the card terminal and enter your PIN or on your Device you may be asked to enter your Security Details to authenticate your Transaction and enable your Transaction to proceed. Details of these limits are available by contacting us. Some limits may not be disclosed for security purposes.
- 3.4 You can use your Card only within the Validity Period shown on it.
 - 3.5 Use of your Card is subject to Transaction and daily limits as set by us. You can contact us to agree spending limits for using your Card online, subject to our Transaction and daily limits. Our contact details are set out in the 'Contacting us' section.
 - 3.6 A Card does not give you an overdraft or any other form of credit, so you must apply for these in the normal way. If you already have an agreed overdraft, you can use your Card to make withdrawals, but you must not go over any Agreed Overdraft Limit. If, by using your Card, you go overdrawn and you do not have an Agreed Overdraft Limit or you go over the Agreed Overdraft Limit and we have not given you permission to do so, the Account Holder must immediately pay back the amount by which you have gone over the limit. We will charge you a fee for any items presented for payment when you have gone overdrawn or the amount you have gone over the Agreed Overdraft Limit. The Account Holder will also have to pay any other bank charges that apply. You can find details of our unauthorised overdraft interest rate and charges in our Price list for Business customers' brochure and also on our Website.
 - 3.7 When necessary, we may give you a new or replacement Card and/or PIN. There may be a charge for new or replacement Cards please refer to our Price list for Business customers' brochure. However, we will not issue any more Cards on the Account if you tell us not to do so.
 - 3.8 We may, following the request of the Account Holder, agree to issue additional Cards on the Account. Any such agreement on our part is at our absolute discretion, and we are entitled to decline such requests. Each additional Card requires a separate PIN and may be used by a person nominated by you. Additional Cards will be issued subject to these terms and conditions.
 - 3.9 It is the responsibility of the Account Holder to provide the Authorised User with a copy of these terms and conditions and to make sure that the Authorised User complies with these terms and conditions and any subsequent amendments to or replacement of these terms and conditions.
 - 3.10 It is the responsibility of the Account Holder to contact us to cancel any Card issued to an Authorised User who is no longer authorised by the Account Holder to use the Card. For security reasons, immediately destroy all physical Cards by cutting through the Chip and delete or un-register all related Digital Cards.
 - 3.11 If the Authorised User ceases to be an authorised signatory on the Account or if the signing instructions on the Account cease to be 'any to sign' we will cancel the Card(s) on the Account.
- ## 4 CARD TRANSACTIONS
- 4.1 You cannot stop or reverse a Transaction you have made using your Card or Card Number once the Transaction has been completed (whether or not you have entered a PIN, Safeguard System passcode, Security Details, signed a voucher or by way of Contactless Transaction) as we guarantee the payment.
 - 4.2 If you have recurring Transactions (also known as 'Continuous Payment Authorities') set up on your Card (such as an internet or magazine subscription) and you wish to cancel them, you can do so by contacting us up to the last Banking day before the payment is due to leave the Account. You should also contact the company or service provider to advise them that you are cancelling the recurring Transaction.
 - 4.3 Transactions may take a number of days to appear on the Account statement. If there are any mistakes on the statement or you have any questions about the information on it, you should contact us as soon as possible. We recommend that the Account Holder reviews the Account statement regularly.
 - 4.4 We may, without notice, refuse Authorisation for a Transaction if we have good reason to believe that:
 - a) the security of the Account, Card or Device is compromised;
 - b) the Account, Card or Device could be used to commit fraud, or by someone who does not have authority to use it;
 - c) the Transaction seems unusual compared with the way you normally use your Card, Account or Device;
 - d) in the case of a Payment Service that offers you credit (for example, an overdraft), there is a significantly increased risk that you may not be able to pay back the money you have borrowed; or
 - e) the Transaction would damage our reputation,
 then we may prevent or stop any Transaction on your Account. Where applicable, unless to do so would be against the law, we will try to contact you before we take a decision to decline a Transaction, but it may not always be possible for us to do so. Please refer to the 'Contacting you' section for the ways in which we can communicate with you. If we contact you by text message you may be asked to confirm a Transaction by responding to the text message with a 'Y' or 'N' reply.
 The text will come from +447537414900. This is a number for texting only and it won't answer if you ring it. We will not ask you for any personal information, account numbers or PIN numbers. If you are not happy to answer the text, contact us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement. If you do not have a mobile phone or your phone does not receive text messages, we will try to call you. If we are unable to make contact with you by phone we will send you a letter asking that you contact us.
 - 4.5 The Account Holder is Liable (except as mentioned in section 2), for paying:
 - a) all Transactions;
 - b) all interest and charges as mentioned in these terms and conditions and the Price list for Business customers' brochure; and
 - c) all losses and reasonable costs which we have to pay as a result of you breaching these terms and conditions including if this is arising from a Card issued to an Authorised User.
 - 4.6 When you use your Card to withdraw cash or to carry out any Transaction in a currency other than sterling, you will have to pay extra charges for non-sterling Transactions. You can get details about how we apply these charges from the relevant sections in our Price list for Business customers' brochure. In addition to the fees and charges referred to in our Price list for Business customers' brochure you may also be charged a Transaction fee by the local bank which processes the Transaction.

We have no control over third parties that might apply a charge for processing the Transaction or who convert the local currency into sterling and charge for doing this. We also have no control over the rates they may apply.

4.7 The available balance on the Account may reflect:

- a) any Authorisation we have given for a Transaction which has already been carried out but has not yet appeared on the Account statement; or
- b) any Authorisation we have given for a Transaction which has not yet been carried out but for which we have been asked to authorise an estimated amount.

4.8 Once a Card Transaction has been carried out on the Account both the Account Holder and us will be bound by that Transaction, unless the details of it are proved to be incorrect. If we think you have acted fraudulently or with intent or Gross Negligence, it will be our responsibility to prove it. We must also prove that you have received your Card if there is any dispute about this. If you have any questions about Card Transactions on the Account, you should contact us as soon as possible and in any case no later than 13 months after the date of the Transaction.

4.9 If we issue a Card for use by an Authorised User, the Account Holder will be Liable for all amounts arising from, or losses incurred in connection with the use of the Card. If we receive an instruction about the Card from the Account Holder or Authorised User, we may act on it.

4.10 When shopping online with participating retailers who take part in the Verified by Visa scheme, we may ask you for some extra Security Details to give you an additional level of protection against unauthorised use of your Card. All you need to do is ensure that you have a valid mobile phone number registered with us because we may send you a one time passcode to complete the online Transaction. You may not be able to proceed with your online purchase if you do not register your mobile number with us. You should take all reasonable steps to keep your Security Details secure at all times and you should not share it with anyone.

4.11 When you make a Transaction using your Card, the balance on your Account will usually be decreased immediately by the amount of the Transaction. Sometimes, an Outlet (for example a self-service petrol station or a hotel) may obtain a specific pre-authorisation for an amount agreed with you. This may reduce your available balance, although that pre-authorised amount may only be charged by the hotel or petrol station to your Account where you have obtained goods or services to the value of the pre-authorised amount. Once the Outlet instructs us to, we will remove the pre-authorised amount as soon as possible.

We recommend that you review your Account details online on a regular basis. Please contact us if you have any queries.

5 REFUNDS (FOR MORE DETAILS PLEASE ALSO SEE THE ACCOUNT TERMS AND CONDITIONS)

5.1 If you are not happy with something you have paid for using your Card and the Outlet agrees to give you a refund, we will only credit the Account with the amount due upon receipt and processing of the refund amount from the Outlet. For non-sterling Transactions the amount actually credited to your Account may, following deduction of relevant fees and charges, differ from the original amount of the Transaction carried out on your Account. We will not accept any other method of refund. Unless the law says otherwise, you cannot use a claim you have made against an Outlet as a defence or claim against us.

5.2 We cannot be held Liable (whether or not you or an Authorised User make or try to make a Transaction) for:

- a) any other person failing, or taking longer than expected, to accept your Card, Device or Card Number;
- b) the way in which any other person communicates that they failed or took longer than expected to accept your Card, Device or Card Number, or refused to authorise a Transaction; or
- c) The publication of a refusal of Authorisation of any Transaction.

5.3 Where a payment from your Account has been initiated by or through a Payee, you may be entitled to a refund if:

- a) the authorisation you gave did not specify the exact amount of the payment; or
- b) the payment made from your Account was more than reasonably expected, taking into account your previous spending pattern, the terms and conditions of your Account or Card and the circumstances surrounding the payment.

To request a refund, you must tell us as soon as possible if either or both of the above happen and, in any case, no later than 8 weeks after the amount is taken from your Account.

5.4 We will refund you within 10 Banking days of your request or of receiving any information we ask you to provide to us. If we refuse your request for a refund we will inform you of this within the same 10 Banking day timeframe along with our reasons.

5.5 You are not entitled to a refund where:

- a) you have given consent directly to the Payment Service Provider for the Transaction; and
- b) information on the Transaction was provided or made available in an agreed manner to you by the Payment Service Provider or Payee at least four weeks before the due date.

5.6 If we refuse your refund request, and you do not agree with this decision you may refer to the Financial Ombudsman Service. Please see the 'Making a complaint' section for details.

6 CANCELLING THE CARD

6.1 We reserve the right at any time and without giving notice, to refuse Authorisation for a Transaction. We may also make this refusal public. We can also decide not to renew or replace the Card. We can also cancel the Card on the Account. If we take such action we will give the Account Holder notice of this in writing. If we decide to do this we will, wherever possible, give the Account Holder at least two months' notice in writing unless there are exceptional circumstances. These include, but are not limited to, the following:

- a) the security of the Account, your Card or Device is compromised;
- b) the Account, your Card or Device could be used to commit fraud, or by someone who does not have authority to use it;
- c) in the case of a Payment Service that offers you credit (for example, an overdraft), there is a significantly increased risk that you may not be able to pay back the money you have borrowed;
- d) if an encumbrancer takes possession of, or a receiver, administrator, administrative receiver, liquidator, trustee, manager or similar officer is appointed over all or any part of your business or assets;
- e) if you are unable to pay your debts, within the meaning of Article 103 of the Insolvency (NI) Order 1989, or if you are the subject of an administration order or if you make or offer to make any voluntary arrangement or composition with your creditors or if you suffer a material change in your financial position which adversely affects your ability to perform your obligations in connection with the Account;
- f) if you pass a resolution for, or are the subject of, a court order for your liquidation, whether compulsory or voluntary, except for the purposes of solvent amalgamation or reconstruction;
- g) if you cease, or threaten to cease to carry on business;
- h) if any representations, warranties or statements made by you to us in connection with the Account are breached or are untrue in any material respect;
- i) we have reasonable grounds to believe that you are no longer using the Account and it has not been active for 6 months or more;
- j) you act, or are suspected of acting, fraudulently against us or any other party;
- k) if you commit any serious or repeated breach of these terms and conditions;
- l) if you are in breach of any other agreement with us;
- m) to enable us to comply with any law, regulation, code or good practice; or
- n) if you can no longer manage your financial affairs or you die.

- 6.2 If we ask you to return the Card, you must do so immediately, cutting the physical Card through the Chip and delete or un-register all related Digital Cards for security reasons. If you try to use the Card after we have suspended or cancelled it, any person acting on our behalf has the right to hold the Card and not return it to you.

7 ENDING THIS AGREEMENT

- 7.1 There is no minimum period for how long this Agreement needs to be in force. It will continue to be in force until either you or we end it in line with these terms and conditions.
- 7.2 Unless we have agreed otherwise, you can end this Agreement any time by contacting us. We may end this Agreement by giving the Account Holder at least two months' notice in writing. If you or we end the Agreement, you must, for security reasons, immediately destroy all physical Cards you (or any other Authorised Users) hold by cutting through the Chip and delete or un-register all related Digital Cards.
- 7.3 Whether you or we end this Agreement, its terms will continue to apply until you have paid all the money you owe.

8 GENERAL

- 8.1 We will not be Liable if, despite all our efforts, we are prevented (directly or indirectly) from meeting any of our responsibilities under these terms and conditions because of:
- a) a fault which has happened in any system or machine used to carry out a Transaction;
 - b) an industrial dispute (for example, a strike);
 - c) anything outside our or our agents' or subcontractors' control; or
 - d) for the Card being retained, damaged or not honoured by a third party.
- 8.2 We reserve the right for any reason (on giving reasonable notice where possible) to stop offering or supporting any Digital Card or to stop offering or participating in any Digital Wallet services or facilities.
- 8.3 We shall not be Liable for any loss you suffer due to our failure to perform our obligations under this Agreement where that failure arises because of anything outside our reasonable control. Any liability we do have in these circumstances will be limited to your direct loss caused by any such failure and shall, in any case, be no more than the amount of the relevant Transaction (where you have lost that amount), plus interest and any relevant fees.
- 8.4 Third parties providing applications or services in connection with your Digital Card or Digital Wallet may have their own Agreements which you are subject to ("Third Party Agreements"). It is your responsibility to read and understand these Third Party Agreements before creating, activating or using a Digital Card or a Digital Wallet. We will have no responsibility or liability in respect of any Digital Wallet facilities provided by third parties nor any other applications or services which are provided by third parties in connection with your Digital Card or Digital Wallet, including any fees or charges which may be charged to you by third parties.
- 8.5 If we send a written demand or notice in connection with the Account or Card by post to the last address you gave us, we will consider this to have been properly served and received on the day that you should have received the envelope containing the demand or notice.
- 8.6 If we choose not to enforce any term, or we cannot enforce any term which applies to the Account, this will not affect our right to:
- a) enforce that term later; or
 - b) enforce any of the other terms which applies to the Account or the Card.
- 8.7 These terms and conditions are written in English and all our communications will be in English.
- 8.8 The laws of Northern Ireland apply to this Agreement and the courts of Northern Ireland will have exclusive jurisdiction over any dispute that may come about as a result of this Agreement.

- 8.9 We have the right at all times to change and add to these terms and conditions as a result of:

- a) a change in the law, regulation, code or good practice;
- b) customer feedback;
- c) product development; or
- d) for any other valid reason we give you at the time we tell you about the change.

If we want to make a change to your terms and conditions we will let the Account Holder know at least two months' beforehand in writing (unless, by law or in line with regulation, we are able to give you shorter notice). Unless we hear otherwise from you during the notice period, we will assume that you are happy to accept the amended terms and conditions. If you are not happy, you have the right to end this Agreement with us. At any time up to two months' from the date of the notice, you can, without notice, cancel your Card without having to pay any extra charges or interest for doing this. When you receive this notice, you can end the Agreement in line with section 7, as long as you have paid all the amounts you owe. However, if you continue to hold your Card after this time, we will consider you to have accepted the relevant changes. It is the responsibility of the Account Holder to provide the Authorised User with a copy of these amended terms and conditions.

Data Protection Notice

AIB Group (UK) plc

Effective 25 May 2018

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at www.firsttrustbank.co.uk/data-protection or www.aibgb.co.uk/Data-protection. You can also ask for more details at your local branch.

1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes First Trust Bank, Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit www.aibgroup.com.

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

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 UKDPO@aib.ie or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., First Trust Centre, 92 Ann Street, Belfast, BT1 3HH.

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 through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

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 or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches 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 and we meet 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 use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;
- protecting the vital interests of you or others;
- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

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 may be of interest to you. 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. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online. Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;
- research your experiences dealing with us;
- collect debts;
- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud

is detected, you could be refused certain services, finance or employment.

Further details of the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

10. International transfers of data

We may transfer your personal information outside of the European Economic Area (EEA) to help us provide your products and services. We expect the same 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 calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at www.firsttrustbank.co.uk/data-protection or www.aibgb.co.uk/Data-protection

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, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at www.ico.org.uk

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 products.

You can always find an up-to-date version of this notice on our website at www.firsttrustbank.co.uk/data-protection or www.aibgb.co.uk/Data-protection. You will also find a copy on display at your local branch, or you can ask us for a copy.

Business Debit Card Application Form



First Trust Bank Business Debit Card Application

Section 1: Business Bank Account Details

Bank Sort Code

Bank Account Number

Please fill all the white boxes in BLOCK CAPITALS and sign where appropriate

Business Name

Business Contact Person

Business Contact Number

Position in the Business

Section 2: Request for Cards

The Card may only be used for the purposes of the Business. You shall be liable to the Business for payment of any Card Transactions made by you on the Card. The business will be liable to us for all Card transactions and any Charges.

By signing the request for a Card you agree to be issued with a First Trust Bank Business Debit Card and accept and abide by Business Debit Card terms and conditions. It is important that you read and understand the section entitled 'Data Protection Notice' at the end of the terms and conditions.

Card request No.1

Name (as will appear on the Card) Must be the name of the holder of the Card and not the business name

BLOCK CAPITALS

I confirm I have read, accept and have received a copy of the terms and conditions for the Debit Card.

I confirm I am an authorised signatory on the Business Bank Account.

Applicant's signature

Signature

Date

DD/MM/YYYY

Card request No.2

Name (as will appear on the Card) Must be the name of the holder of the Card and not the business name

BLOCK CAPITALS

I confirm I have read, accept and have received a copy of the terms and conditions for the Debit Card.

I confirm I am an authorised signatory on the Business Bank Account.

Applicant's signature

Signature

Date

DD/MM/YYYY

Card request No.3

Name (as will appear on the Card) Must be the name of the holder of the Card and not the business name

BLOCK CAPITALS

I confirm I have read, accept and have received a copy of the terms and conditions for the Debit Card.

I confirm I am an authorised signatory on the Business Bank Account.

Applicant's signature

Signature

Date

DD/MM/YYYY

Section 3: Declaration

I/We authorise First Trust Bank to issue a Business Debit Card and Personal Identification Number (PIN), for use on this Business Bank Account to the person(s) named in Section 2. I/We confirm that the person(s) named in Section 2 is/are an authorised signatory on the Business Bank Account quoted in Section 1.

I/We have received a copy of the terms and conditions for the Debit Card and confirm I/We have read and accept them.

I/We understand that once this application is filled in, you do not have a duty to issue a Debit Card in the name of the person(s) in Section 2 and that you may refuse this application.

I/We acknowledge that if I/we provide instruction to remove any of the above-named applicants as authorised signatories on the Business Bank Account or the account mandate is updated, we give permission to cancel the Cards and I/we will return the Cards to the bank.

Who needs to sign?

Limited Company/PLC - two Directors or one Director and the Company Secretary (except Limited Company with sole Director which requires sole signature).

Limited Liability Partnership (LLP) - one Designated Member together with either any other Designated Member or the Secretary of the LLP.

Trust - minimum of two trustees

Sole Trader - sole trader

Partnerships - minimum of two partners to sign.

Authorised Signatory (*as per the above*)

Date

Name (BLOCK CAPITALS)

Position

Signature

DD/MM/YYYY

Name (BLOCK CAPITALS)

Position

Signature

DD/MM/YYYY

Section 4: For Bank Use Only

Business Debit Cards are available to all parties on the First Trust Bank Business Bank Account who are authorised signatories and where the account mandate allows "any one to sign".

Business Bank Account

Confirm that the account mandate is "any one to sign"

Y/N

Cards requests

Card Request 1

Confirm the person named is an authorised signatory on the account mandate

Y/N

Card request 2

Confirm the person named is an authorised signatory on the account mandate

Y/N

Card Request 3

Confirm the person named is an authorised signatory on the account mandate

Y/N

If N is answered for the any of the above you can not order a Card for this person named.

Staff Name

BLOCK CAPITALS

Staff ID

Staff ID

Authorised
Signature

Signature

Date

DD/MM/YYYY



Information correct as at May 2018

First Trust Bank is a trade mark of AIB Group (UK) p.l.c. (a wholly owned subsidiary of Allied Irish Banks, p.l.c.), incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

www.firsttrustbank.co.uk