

Thurles Credit Union Limited

Parnell Street, Thurles, Co. Tipperary
 Phone : 0504-91700 Fax : 0504-21557
 Web : www.thurlescu.ie Email : info@thurlescu.ie

Member Number

Date

APPLICATION FOR SHARES TO BE HELD IN JOINT TENANCY

Applicant 1		Applicant 2	
Name	<input type="text"/>	Name	<input type="text"/>
Address	<input type="text"/>	Address	<input type="text"/>
Date of Birth	<input type="text"/>	Date of Birth	<input type="text"/>
Telephone	<input type="text"/>	Start Up Account	<input type="text"/>
1. PPSN	<input type="text"/>	Deduct DIRT	<input type="text"/>
1. Source of Wealth	<input type="text"/>	2. PPSN	<input type="text"/>
1. Source of Funds	<input type="text"/>	2. Source of Wealth	<input type="text"/>
		2. Source of Funds	<input type="text"/>

Declaration:

- We, the undersigned, hereby apply for membership of and agree to abide by the rules of Thurles Credit Union Limited, and declare that neither of us is, or has been, a member of any other Credit Union other than those listed as follows:
- We understand that any insurance payable by Thurles Credit Union Limited is on the life of the both named tenants of this account. Thurles Credit Union Limited may require, in some cases, both signatures for loans.
- All shares and deposits in the Credit Union will be held jointly by us. On the death of a joint tenant, all his/her interest in the joint tenancy including all accruals, additions thereto and insurances shall become the property of the surviving tenant(s).
- All information given by us on this form is true and correct to the best of our knowledge and belief. We understand that any false or misleading information given by us in connection with our application for our membership with the Credit Union may result in termination of our membership, apart from any other legal sanctions that may apply.

Joint Account Mandate

(a) The tenant(s) authorised to obtain a loan(s) is: *(tick one)*

We (and each of us) confirm that the authorised tenant(s) is authorised by us and by each of us to create a charge or other security over all the shares, deposits, insurances, and dividends (including interest and dividends due), at any time in this account, in respect of borrowings by the authorised tenant(s) by reference to this account.

(b) The tenant(s) authorised to operate the account (other than with respect to loans) is:

Only (print name of tenant)
 Tenants Jointly
 Only (print name of tenant)
 Any one of us
 Only by the signatures of all tenants

The only person authorised to vote in respect of the ("the voting tenant") is

Where the board of directors is satisfied, after considering medical evidence, that a tenant who is responsible for the operation of the account is incapable by reason of mental or physical condition to manage or administer the property in the account, the responsibility shall

We hereby agree that this mandate shall remain in full force and effect until an amending mandate shall be communicated to the Credit Union under our joint signatures.

Applicant 1 Signature X	<input type="text"/>	Applicant 2 Signature X	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>
Witness Signature	<input type="text"/>	Witness Signature	<input type="text"/>
Print Name	<input type="text"/>	Print Name	<input type="text"/>
Date	<input type="text"/>	Date	<input type="text"/>

Application Status

OFFICE USE ONLY

Taken by

Proposed by

Seconded by

Approved by

Book Number

Date

Date

Date

Date

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Services

There are certain **non-marketing** notices that we are obliged to provide from time to time such as Statements and AGM notifications. Sending these communications by email will assist the Credit Union in reducing its carbon footprint and its costs.

These are the preferences that you have selected.

e-Statements

e-AGM

Member Signature

Date / /

Please note that we maintain the right to contact members by such means as best available to us in relation to a non-performing loan or outstanding debt due to the credit union, including by text or email.

Member Identification

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Tax Residency for the purposes of the Common Reporting Standard

- If you are tax resident in another country, please provide your Tax Identification Number ("TIN") and Country of Tax Residence:

1. TIN* Country of tax Residence*

2. TIN* Country of tax Residence*

I confirm that the information provided is true and correct to the best of my knowledge, and that if my circumstances change, I will notify the credit union:

Member Signature Date

Member 2 Signature Date

- If you are not tax resident in another country, please sign the following:

I wish to declare that I am not resident for tax purposes in any other country, and that if my circumstances change, I will notify the credit union:

Member Signature Date

Member 2 Signature Date

* Mandatory Field

** This information is being sought for the purposes of reporting obligations under the Common Reporting Standard (CRS), as provided for by Section 891F of the Taxes Consolidation Act 1997. The information required to be reported under the CRS, including name, address, TIN, account number, account balance and payments on the account will be provided to the Revenue Commissioners and may be exchanged securely with another Competent Tax Authority in your jurisdiction of tax residence, but such information will at all times be treated with the strictest confidentiality as required by the Data Protection Acts 1988 & 2003. Only data that is legally required to be reported will be provided to the Revenue Commissioners. For more information on this, please speak to your credit union, contact Revenue at aeo@revenue.ie or see

Deposit Guarantee Scheme

I acknowledge receipt of the Depositor Information Sheet

Member Signature Date

Member 2 Signature Date

Account Opening Privacy Notice

I acknowledge that I am in receipt of the Account Opening Privacy Notice.

Member Signature Date

Member 2 Signature Date

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APPLICATION FOR SHARES TO BE HELD IN JOINT TENANCY

Supplementary Membership Application Information

(This page to be completed by the First Named Member)

All Credit Unions are obliged to comply with the legislation that Government has enacted to combat money laundering and the financing of terrorism. This legislation is called the 'Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010' and the 'Criminal Justice Act, 2013'.

In accordance with this legislation we are required to obtain answers from all our members to the following questions. We should be grateful if you would tick the relevant boxes on this form. The explanation of the terminology used is given at the

Please tick (✓) the relevant box to answer the following questions:

1. Are you a Politically Exposed Person (PEP) as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010?

Yes No

If the answer is 'Yes', please explain why here:

2. Are you the beneficial owner of the funds in your shares/deposit account?

Yes No

If the answer is 'No', please explain why here:

I will promptly notify the Credit Union of any changes in the information which I have provided and confirm that I will inform the Credit Union in writing of the details of such changes and any other relevant/material information of which I may become aware at any time after the date of this Declaration.

Member Signature	<input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Print Name	<input type="text"/>		
Witness Signature	<input type="text"/>	Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Print Name	<input type="text"/>		

The explanation of the terminology used is provided.

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APPLICATION FOR SHARES TO BE HELD IN JOINT TENANCY

Supplementary Membership Application Information

(This page to be completed by the Second Named Member)

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1. Are you a Politically Exposed Person (PEP) as defined in Section 37 (10) of the Criminal Justice (Money Laundering and Terrorist Financing) Act, 2010?

Yes

No

If the answer is 'Yes', please explain why here:

2. Are you the beneficial owner of the funds in your shares/deposit account?

Yes

No

If the answer is 'No', please explain why here:

I will promptly notify the Credit Union of any changes in the information which I have provided and confirm that I will inform the Credit Union in writing of the details of such changes and any other relevant/material information of which I may become aware at any time after the date of this Declaration.

Member 2 Signature

Date

 / /

Print Name

Witness Signature

Date

 / /

Print Name

APPLICATION FOR SHARES TO BE HELD IN JOINT TENANCY

Supplementary Membership Application Information

Explanation of terms used overleaf

Politically Exposed Person' (PEP)

A 'Politically Exposed Person' is an individual who is or has in the preceding 12 months been entrusted with a prominent public function, other than as a middle ranking or more junior official. Please also declare if you are a family member or close associate of a PEP. The relevant list is provided below.

A PEP includes the following:

1. heads of state, heads of government, ministers and deputy or assistant ministers;
2. members of parliament or of similar legislative bodies;
3. members of the governing bodies of political parties;
4. members of supreme courts, of constitutional courts or of other high-level judicial bodies whose decisions, other than in exceptional circumstances, are not subject to further appeal;
5. members of courts of auditors or of the boards of central banks;
6. ambassadors, charges d'affaires and high-ranking officers in the armed forces;
7. members of the administrative, management or supervisory bodies of state-owned enterprises;
8. directors, deputy directors and members of the board or equivalent function of an international organisation.

Section 37 (10) of the CJA 2010

Close Associate

In this section 'close associate' of a politically exposed person includes any of the following persons:

- a) Any individual who has joint beneficial ownership of a legal entity or legal arrangement, or any other close business relations, with the politically exposed person;
- b) Any individual who has sole beneficial ownership of a legal entity or legal arrangement set up for the actual benefit of the politically exposed person;

Section 37 (10) of the CJA 2010

Immediate Family Member

'Immediate family member' of a politically exposed person includes any of the following persons:

- a) Any spouse of the politically exposed person;
- b) Any person who is considered to be equivalent to a spouse of the politically exposed person under the national or other law of the place where the person or politically exposed person resides;
- c) Any child of the politically exposed person;
- d) Any spouse of a child of the politically exposed person;
- e) Any person considered to be equivalent to a spouse of a child of the politically exposed person under the national or other law of the place where the person or child resides;
- f) Any parent of the politically exposed person;
- g) Any other family member of the politically exposed person who is of a prescribed class;

Section 37 (10) of the CJA 2010

'The Minister may prescribe a class of family member of a politically exposed person, for the purposes of paragraph (g) of the definition of "immediate family member" of a politically exposed person in subsection (10), only if the Minister is satisfied that it would be appropriate for the provisions of this section to be applied in relation to members of the class, having regard to any heightened risk, arising from their close family relationship with the politically exposed person, that such members may be involved in money laundering or terrorist financing'.

Section 37 (11) of the CJA 2010

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Your Marketing Preferences

As part of improving our services to you, from time to time we would like to inform you of goods, services, competitions and/or promotional offers available from us.

We may wish to contact you by different means when sending such marketing communications.

Please Confirm, by signing below, the methods by which you have verbally consented to be contacted.

Marketing Consent	
Post	<input type="checkbox"/>
Email	<input type="checkbox"/>
Text	<input type="checkbox"/>
	<input type="checkbox"/>

There is no obligation to grant consent nor are there any consequences if you withhold consent.

Granting or withholding consent will have no effect on this application.

You may withdraw your consent at any time by contacting the Credit Union at , , .

Member Signature

Date

 / /

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Deposit Guarantee Scheme - Depositor Information Sheet

Personal information

Member Number

Address

Member Names

Basic information about the protection of your eligible deposits

Eligible deposits in Thurles Credit Union Limited are protected by:	the Deposit Guarantee Scheme ("DGS") ¹
Limit of protection:	EUR 100,000 per depositor per credit institution ²
If you have more eligible deposits at the same credit institution:	All your eligible deposits at Thurles Credit Union Limited are 'aggregated' and the total is subject to limit of EUR 100,000 ²
If you have a joint account with other person(s):	The limit of EUR 100,000 applies to each depositor separately ³
Reimbursement period in case of credit institution's failure:	15 working days ⁴
Currency of reimbursement:	Euro
To contact Thurles Credit Union Limited for enquiries relating to your account:	Thurles Credit Union Limited Parnell Street Thurles Co. Tipperary Tel: 0504-91700 Fax: 0504-21557 Web : www.thurlescu.ie Email : info@thurlescu.ie
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin 1 Tel: 1890-777777
More information:	www.depositguarantee.ie
Acknowledgement of receipt by the depositor:	

Deposit Guarantee Scheme - Depositor Information Sheet

Additional Information

¹ Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to EUR 100,000.

² General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum EUR 100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with EUR 90,000 and a current account with EUR 20,000, he or she will only be repaid EUR 100,000.

This method will also be applied if a credit institution operates under different trademarks. This means that all eligible deposits with

³ Limit of protection for joint accounts

In case of joint accounts, the limit of EUR 100,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of Eur 100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above Eur 100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

⁴ Reimbursement

The responsible Deposit Guarantee Scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, PO Box 11517, Spencer Dock, North Wall Quay, Dublin 1.
Tel: 1890-777777. Email: info@depositguarantee.ie. Website: www.depositguarantee.ie.

It will repay your eligible deposits (up to €100,000) within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

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EUROPEAN COMMUNITIES (PAYMENT SERVICES) REGULATIONS 2018 (the “Regulations”)

REGULATION 76 INFORMATION (this is your ‘framework contract’ with us in relation to the particular account for the purposes of the Regulations).

Thurles Credit Union Limited is regulated by the Central Bank of Ireland.

Contact details for the Central Bank are:

Address: New Wapping Street, North Wall Quay, Dublin 1.
Telephone: +353 1 224 6000
Fax: +353 1 671 5550
Website: www.centralbank.ie

CONTACT DETAILS FOR THURLES CREDIT UNION LIMITED

Address: Parnell Street
Thurles
Co. Tipperary

Telephone: 0504-91700
Fax: 0504-21557
Email: info@thurlescu.ie
Website: www.thurlescu.ie
Register Number: 0192CU (the Central Bank’s register can be accessed on its website www.centralbank.ie).

Insert Sub office details where appropriate:

Our Business Days are as follows:

Monday 9am - 5pm
Tuesday 9am - 5pm
Wednesday 9am - 5pm
Thursday 9am - 5pm
Friday 9am - 5pm
Saturday 9am - 5pm

YOUR ACCOUNT

The following is a description of main characteristics of the account and payment services on the account:

FOR EXAMPLE:

Share Account
Special Share Account
Deposit Account
Direct Debit
Standing Order
Electronic Funds Transfer (EFT)

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1. Giving an order for payment from your account:

When you give us an order to make a payment from your account, we will need you to provide us with the details of the beneficiary of the payment (i.e. their account number and sort code, together with any relevant identification details for the payment service provider ('PSP') with which they hold their account). Depending on how you place your order with us (i.e. online, in our offices, by telephone etc) we may also need you verify that order by signature, by use of a password, or by use of a PIN, depending on the type of account that you hold. All of this information, taken together, is known as the 'unique identifier' that you must give us. In giving us that unique identifier, you will be consenting to our execution of that order for you. You cannot withdraw that consent after you have given it to us. However, if the order is for a direct debit to be taken from your account, you can revoke that order and your consent by notice to the beneficiary of that direct debit up to close of business on the business day before the funds are to be debited from your account. If the order is for a standing order to be taken from your account, you can revoke that order and your consent by [telephoning us or calling into our offices – to be confirmed] up to close of business on the Business Day before the funds are to be debited from your account. In exceptional cases, we may allow you to withdraw your consent after the times specified above, but our specific agreement will be required and we will not be obliged to do this.

2. Cut-off times:

When we are given an order in relation to a payment on your account, we must be given that order before ___ a.m./p.m. on one of our Business Days. If we are given that order after that time, we will be deemed to have received that order on our next following Business Day. If we agree with you that an order is to be executed on a particular Business Day, then we will be deemed to have received that order on that particular Business Day.

3. Execution times:

We confirm that we have up to the end of the first Business Day following the date of deemed receipt under 2 above to so credit that amount. If the order is initiated by paper we will have an extra Business Day to do this.

4. Spending limits and payment instruments:

If we give you a payment instrument on your account (i.e. a card with a PIN number, or use of online banking with a password etc [include any other types of payment instruments which may be used]), you may separately agree spending limits with us for use of a particular payment instrument. If we give you such a payment instrument for your account, you must, as soon as you receive it, take all reasonable steps to keep personalised security credentials safe including [include steps user must take]. If the payment instrument is lost, stolen, misappropriated or used in an unauthorised manner, you should notify us by ['at all times' contact details and secure procedure for notification to be inserted]. We reserve the right to block your use of a payment instrument for any of the following reasons:

- (a) the security of the payment instrument;
- (b) if we suspect that it is, or has been, used in an unauthorised or fraudulent manner;
- (c) (if the payment instrument is connected with the provision by us of credit to you) a significantly increased risk that you may be unable to fulfil your obligations to pay; and
- (d) our legal or regulatory obligations, including our national or European Union obligations.

If we block your use of a payment instrument, we will tell you about it (and the reasons for it) by [to be confirmed how this will be done] unless giving you that information would compromise our security or would be prohibited by law. You may request that we unblock the payment instrument and we will do so, or replace the payment instrument, once the reason for blocking no longer exists.

5. Charges:

We only levy a limited number of charges in connection with the accounts that we offer. Details of these charges are set out below: [charges]

6. Interest rates:

If an interest rate applies to your account, you are told this when you open your account and that interest rate is incorporated by reference into this Framework Contract. You can obtain confirmation of that interest rate by contacting us as set out on page 1 above.

7. Exchange rates:

If any payment on your account (including a withdrawal by you from your account) involves a currency conversion being made by us, we will use a reference exchange rate [to be confirmed what this is] (the 'reference exchange rate'). The reference exchange rate will change [daily –to be confirmed] and this is the basis on which we will calculate the actual exchange rate. On the date on which we effect the currency conversion, we will take the reference exchange rate that applies on that date, add a fixed amount of [amount to be confirmed] and the total will equal the actual exchange rate that is used by us in the currency conversion. You can find out changes to the reference exchange rate by contacting us as set out on page 1 above.

8. Giving you information:

If we need to communicate with you, give you information or notice of any matters relating to this Framework Contract, we will do so in writing unless we state otherwise herein. Include any other methods the credit union uses – such methods must be

personal to the member. Such information or notice will be given to you promptly upon the requirement to do so arising. You may request that we provide or make available to you certain information (prescribed by law) relating to individual payment transactions executed on your account at least once a month and free of charge, in a manner that allows you to store and reproduce the information unchanged.

9. Copy Regulation 53 Information:

For as long as you hold this account with us, you have the right to receive, at any time and on request by you, a copy of this Framework Contract on paper or, if possible, by secure email.

10. Unauthorised transactions:

If you become aware of a transaction on your account that is unauthorised or incorrectly executed, or if your payment instrument is lost, stolen or misappropriated, you must tell us without undue delay and, in any event, within thirteen months of such a transaction being debited from your account. You will be entitled to rectification from us if that transaction was unauthorised or incorrectly executed. If the transaction was unauthorised, we will refund the amount of it to you and, if necessary, restore your account to the state that it would have been in if the unauthorised transaction had not taken place PROVIDED THAT:

(a) you will bear the loss of an unauthorised transaction on your account, up to a total of €50, if the unauthorised transaction resulted from the use of a lost, stolen or misappropriated payment instrument unless (i) the loss, theft or misappropriation was not detectable to you prior to the payment and you have not acted fraudulently, or (ii) the loss was caused by actions or lack of action by us or any of our employees, agents or third parties acting on our behalf.

(b) you will bear all losses relating to an unauthorised transaction on your account if you incurred those losses by acting fraudulently or by failing, intentionally or with gross negligence, or if you failed to take all reasonable steps to keep the payment instrument and personalised security credentials safe, to use the payment instrument in accordance with any terms that we tell you are applicable to it, and to notify us without undue delay of it being lost, stolen, misappropriated or used in an unauthorised manner;

(c) so long as you have not acted fraudulently you will not bear any financial consequences resulting from the use of a lost, stolen or misappropriated payment instrument once you have notified us in accordance with this Framework Contract that it has been lost, stolen or misappropriated;

(d) if we have not required strong customer authentication, in accordance with applicable legal or regulatory standards, you will not bear any financial losses unless you have acted fraudulently.

11. Refunds of direct debits:

If a direct debit is taken from your account but:

(a) your direct debit authorisation did not specify the exact amount of the payment; and

(b) the amount of the payment exceeded the amount you could reasonably have expected taking into account your previous spending patterns, this Framework Contract and other relevant circumstances; and

(c) you give us such factual information as we may require; and

(d) you did not give us consent in advance to the direct debit being taken from your account; and

(e) neither we nor the beneficiary of the direct debit made information available to you about the transaction at least four weeks before the debit date,

then you may request a refund from us of that direct debit for an eight week period following the debit date. We will then have ten Business Days to refund you, or give you reasons for our refusal to refund you.

12. Unique identifier:

If you give us an order to make a payment from your account and we execute it in accordance with the correct unique identifier, we will be taken to have executed it correctly as regards the beneficiary of that order. If you give us an incorrect unique identifier, we will not be liable for the non-execution, or defective execution, of the order. We will, however, make reasonable efforts to recover the funds involved.

13. Our liability if you make a payment out of your account:

If you give us an order to make a payment from your account, we are liable to you for its correct execution unless we can prove to you (and if necessary to the beneficiary's PSP) that the beneficiary's PSP received the payment. If we are so liable to you for a defective or incorrectly executed order, we will refund the amount of it to you and, if applicable, restore your account to the state that it would have been in if the defective or incorrect transaction had not taken place. Irrespective of whether we are liable to you or not in these circumstances, we will try to trace the transaction and notify you of the outcome. If we refuse to execute a payment transaction we will provide the reasons to you and the procedure for correcting any factual mistakes that may have led to the refusal unless prohibited by law or regulatory requirements.

14. Our liability if you receive a payment in to your account:

If the payer's PSP can prove that we received the payment for you, then we will be liable to you. If we are liable to you we will

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immediately place the amount of the transaction at your disposal and credit the amount to your account. If you have arranged for a direct debit to be paid into your account, we will be liable to transmit that order to the payer's PSP. We will ensure that the amount of the transaction is at your disposal immediately after it is credited to our account. If we are not liable as set out above, the payer's PSP will be liable to the payer for the transaction. Regardless of whether we are liable or not, we will immediately try to trace the transaction and notify you of the outcome.

15. Duration, changes and termination:

Your contract with us, as detailed in this Framework Contract, is of indefinite duration. If we want to change any part of the information provided herein which is required by Regulation 76, we will give you at least two months' written notice of the proposed change where required by law to do so. If you do not notify us within that two month period that you do not accept the proposed change, you will be deemed to have accepted it. If you do not want to accept the proposed change, you must notify us in writing and you will be allowed to terminate your contract with us in relation to the account to which this Framework Contract relates immediately and without charge before the end of that two month period. If we change an interest rate or an exchange rate in a way that is more favourable to you, we have the right to apply that change immediately and write to you soon afterwards confirming that change. We can change an exchange rate immediately and without notice if that change is based upon the reference exchange rate agreed in this Framework Contract. You may terminate your contract with us in relation to the account to which this Framework Contract relates on one month's notice in writing. We may terminate our contract with you in relation to the account to which this Framework Contract relates on giving you two month's notice in writing.

16. Governing law and language:

This Framework Contract shall be governed by and construed in accordance with the laws of Ireland, and all communication between us and you during our contractual relationship shall be conducted in English.

17. Redress:

If you have a complaint in relation to the matters governed by this Framework Contract you can write to us and we will deal with your complaint in accordance with our obligations under the Regulations. If you are not satisfied with the outcome of this internal process, you may refer your complaint to the Financial Services Ombudsman. Contact details are as follows: Financial Services Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 Lo-call 1890 662090, Tel. (01) 662 0699, Fax (01)6620890, E-mail: enquiries@financialombudsman.ie.

18. Consent:

By maintaining and/or carrying out transactions on this account, you explicitly consent to us accessing, processing and retaining personal data necessary for the provision of these payment services. By ticking this box and returning one copy of this Framework Contract to us at the address stated above, you provide such consent.