

Summary of Changes

Keeping you updated is our top priority

Enclosed is everything you need to know about the changes to your credit card Terms & Conditions.



Your credit card. Your way.

Following the move to your new service, here are some of the benefits you can expect:



Easy to register

Following the switch, simply verify who you are to start enjoying your new Bank of Ireland UK Credit Card app and online servicing.



Real-time control

Stay on top of your spending with transactions shown in real-time.



Smart Search

Search for and tag transactions by merchant and location.



Security & Fraud protection

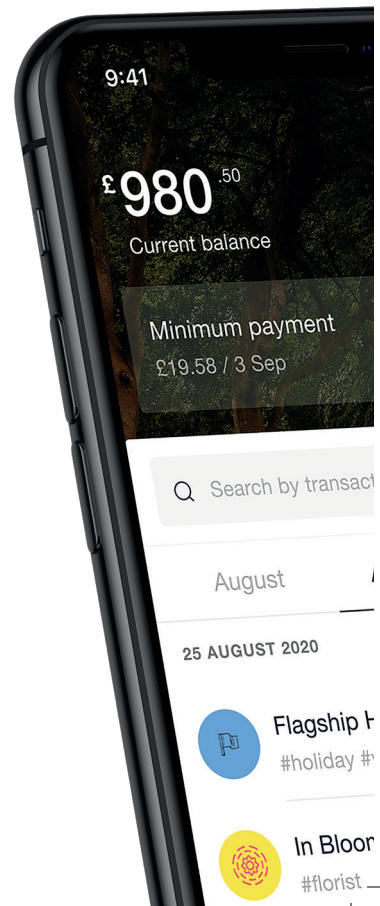
Freeze / unfreeze your card in the app or online servicing.



Great customer service

We'll be available to help with any questions or support queries when you need us.

For further information and any other help you need, visit:
bankofirelanduk.com/credit-cards

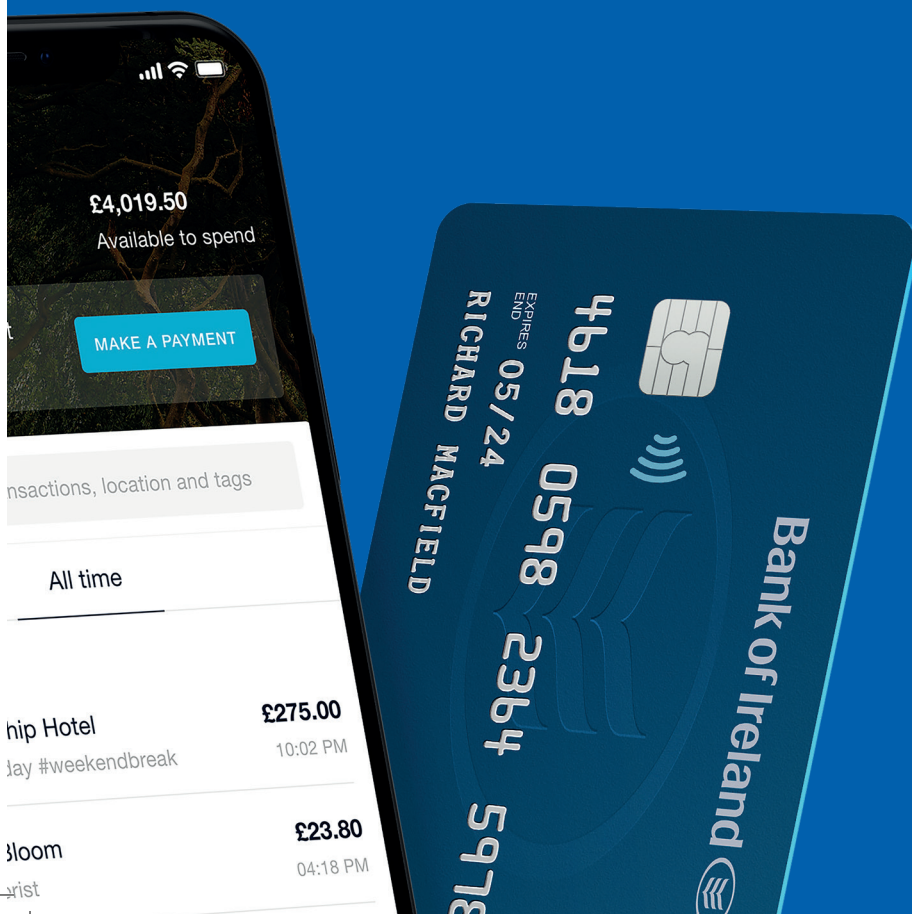


Summary of Changes to your Terms & Conditions.

This leaflet details all of the changes to your current Terms and Conditions that will come into effect when your credit card account moves from Bank of Ireland UK to Jaja Finance Ltd (Jaja).

The changes show the current terms, the new terms and the reason for the change. Some of the terms have also been renumbered due to the changes made.

Please take time to read about these changes which will take effect once your account moves to Jaja.



Current clause	New clause	What's changed
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Definitions

"Balance Transfer" – a payment we make on your request to another organisation which pays off or reduces the amount that you owe to that other organisation excluding any Bank of Ireland Group company;	"Balance Transfer" – a payment we make on your request to another organisation which pays off or reduces the amount that you owe to that other organisation excluding any Jaja Finance Ltd company or a payment we receive from another organisation which reduces the amount you owe to Jaja Finance Ltd;	Clarification of what's meant by a "Balance Transfer".
"Bank of Ireland Group" – us and any company which is from time to time a holding company of us, a subsidiary or subsidiary undertaking of us or that holding company and "subsidiary" and "holding company" shall have the meanings given in Section 1159 of the Companies Act 2006;	N/A	All references to Bank of Ireland will be removed within the General Terms and Conditions.
"Card" – the credit card including any renewal, replacement or additional credit card which we give you or an Additional Cardholder to use with the Account;	"Card" – the credit card, physical or digital including any renewal, replacement or additional credit card which we give you or an Additional Cardholder to use with the Account;	Updated to reflect the new services you'll be able to access through your new mobile app and online servicing once your account moves to Jaja.
"Cash Advance" – any Transaction under which you or any Additional Cardholder receives cash or a cash substitute (for example, gambling transactions, gaming chips, purchases of currency and also cash-related transactions such as travellers' cheques or money orders), by using the Card or Card details including where the Account is in credit;	"Cash Advance" – any Transaction under which you or any Additional Cardholder receives cash (for example ATM withdrawal) or a cash substitute (for example, gambling transactions, gaming chips, purchases of currency and also cash-related transactions such as travellers' cheques or money orders) by using the Card or Card details including where the Account is in credit;	Clarification of what's meant by a "Cash Advance".
N/A – new clause	"Credit Intermediary" – means Bank of Ireland UK whose registered office is at Bow Bells House, 1 Bread Street, London, EC4M 9BE (Company No. 7022885);	Updated to reference Bank of Ireland UK.
"Credit Reference Agencies" – means regulated organisations which hold credit information about customers that is used by lenders, examples include Experian Limited and/ or Equifax Europe (UK) Limited and/or Callcredit Information Group Limited or any company which collects information relating to your credit rating;	"Credit Reference Agencies" – means regulated organisations which hold credit information about customers that is used by lenders, examples include Experian Limited, Equifax Europe (UK) Limited and TransUnion LLC or any company which collects information relating to your credit rating;	Updated to reflect Callcredit's name change to TransUnion.
"MasterCard Exchange Rate" – the exchange rate set by MasterCard from time to time, as shown, where applicable, on your statement;	"Payment Scheme Exchange Rate" – the exchange rate set by the Payment Scheme. Further details can be found on your statement;	Updated to refer to "Payment Scheme" which refers to both Visa and Mastercard.
"We", "Us", "Our" – Bank of Ireland (UK) plc, a company incorporated in England and Wales under Company No. 7022885 and any other person to whom we may transfer any or all of our rights and duties under this Agreement;	"We", "Us", "Our" – Jaja Finance Ltd, a company incorporated in England and Wales under Company No. 09797750 and any other person to whom we may transfer any or all of our rights and duties under this Agreement;	All references to Bank of Ireland will be replaced by Jaja Finance Ltd within the General Terms and Conditions.

Card

2.2 The Card and PIN may only be used by You and any Additional Cardholder. In this Agreement when we refer to the 'use of the Card', this refers both to your physical use of the Card or Card number and/or the Security Details for transactions made online, using a mobile device, by telephone or by contactless.	2.2 The Card and PIN may only be used by You and any Additional Cardholder. In this Agreement when we refer to the 'use of the Card', this refers both to your physical use of the Card, including the digital card, or Card Number and/ or the Security Details for transactions made online, using a mobile device, by telephone or by contactless.	Updated to reflect the new services you'll be able to access through your new mobile app and online servicing once your account moves to Jaja.
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Current clause	New clause	What's changed
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Protecting your account and security details

3. You must: • Sign the Card as soon as you receive it; • Do everything that you reasonably can to keep your Card details and your Security Details safe. For example, you should not: • write down your PIN or other Card Security Details in a way that is recognisable on your Card or banking documentation; • choose sequences of letters or numbers that may be easy to guess; • let anyone watch you enter your PIN into an ATM or Card reading machine. • Take all reasonable care to ensure that the Card and Security Details are not lost, mislaid, or stolen; • Not use the Card or your Account for anything illegal or to buy anything illegal; • Keep your Card receipts safe and dispose of them carefully; • Never give your Security Details to anyone unless you know who they are and why they need them; • Make sure that any Additional Cardholder takes the same precautions to protect the Card and your Account; • Comply with any new and/or enhanced security measures we may tell you about from time to time; • Contact us about any suspicious matter or problem regarding the use of the Card; • Co-operate with us and the police to recover lost or stolen Cards and to investigate any unauthorised transaction. If you are asked to provide details of an unauthorised transaction that has been reported to the police, you must do so.	3. You must: • Sign the Card as soon as you receive it; • Do everything that you reasonably can to keep your Card details and your Security Details safe. For example, you should not: • write down your PIN or other Card Security Details in a way that is recognisable on your Card or banking documentation; • choose sequences of letters or numbers that may be easy to guess; • let anyone watch you enter your PIN into an ATM or Card reading machine. • Take all reasonable care to ensure that the Card and Security Details are not lost, mislaid or stolen; • Not use the Card or your Account for anything illegal or to buy anything illegal; • Keep your Card receipts safe and dispose of them carefully; • Never give your Security Details to anyone unless you know who they are and why they need them; • When using third parties for the provision of Account Information or Payment Initiation services, only provide these to an authorised Account Information Service Provider or Payment Initiation Service Provider; • Make sure that any Additional Cardholder takes the same precautions to protect the Card and your Account; • Comply with any new and/or enhanced security measures we may tell you about from time to time; • Contact us about any suspicious matter or problem regarding the use of the Card; • Co-operate with us and the police to recover lost or stolen Cards and to investigate any unauthorised transaction. If you are asked to provide details of an unauthorised transaction that has been reported to the police, you must do so.	Introducing a new way in which you must protect your account when using third parties for online payment or for a dashboard view of your accounts.
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Using your account

4.3 Any Transaction occurring in a currency other than sterling, will be converted into sterling at the MasterCard Exchange Rate for Transactions on the date the Transaction is posted to the Account. Please refer to the Summary Box for more information.	4.3 Any Transaction occurring in a currency other than sterling, will be converted into sterling at the Payment Scheme Exchange Rate for Transactions on the date the Transaction is posted to the Account. Please refer to the Summary Box for more information.	Updated to refer to "Payment Scheme" which refers to both Visa and Mastercard.
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Current clause	New clause	What's changed
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Using your account (CONTINUED)

4.4 You must not: - exceed the Credit Limit (please note that we can decline Transactions that cause you to do so, but in the event we do authorise such a Transaction, you will have to pay the relevant overlimit fee); - assume that you can use your Card if you have breached your Agreement; - use the Card before or after the period for which it is stated to be valid or after any notification given to you or to any Additional Cardholder of its withdrawal, or after this Agreement ends.	4.4 You must not: - exceed the Credit Limit (please note that we can decline Transactions that cause you to do so, but in the event we do authorise such a Transaction, you may have to pay the relevant overlimit fee and make a payment to bring the account within the limit - please refer to section 7. Fees and Charges, for details); - assume that you can use your Card if you have breached your Agreement; - use the Card before or after the period for which it is stated to be valid or after any notification given to you or to any Additional Cardholder of its withdrawal, or after this Agreement ends.	Clarification that should you be over your credit limit, you should ensure you make a payment to bring your balance back within your limit. Section 7. Fees and Charges, can be found in your Terms & Conditions.
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Balance Transfers

N/A – new clause	5.4 As part of servicing your account, we will notify you of any fees or interest applicable on Balance Transfers.	A new clause has been added to clarify that we will inform you about new rates available.
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Instalment Plans

N/A – new clause	6.1 From time to time we may offer you an instalment plan which allows you to repay a balance in monthly instalments over a period of time. 6.2 If you have an instalment plan on your account, the monthly instalment will be the instalment plan amount divided by the number of months we offer for repayment. 6.3 You can cancel an instalment plan at any time by telling us. 6.4 We will cancel any instalment plans on your account if you don't pay the minimum monthly payment, including the monthly instalment, for two months in a row. 6.5 If an instalment plan is cancelled, the amount you owe on the instalment plan will become part of the overall amount you owe on the account for calculating the minimum payments and charging interest.	A new clause has been added which allows you to be offered an instalment plan as an alternative way to use your account to manage repayments.
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Changes

8.4 Before increasing or decreasing the Credit Limit we will carry out appropriate checks. If you do not want us to increase the Credit Limit, you can ask us not to do so. At any time, you can ask us not to offer you future increases in your Credit Limit and to stop giving you information about increases to your Credit Limit. Before we agree to significantly increase your Credit Limit we will assess your credit profile based on our own records and/or the records about you held by the Credit Reference Agencies.	9.5 Before increasing or decreasing the Credit Limit we will carry out appropriate checks. If you do not want us to increase the Credit Limit, you can ask us not to do so. At any time, you can ask us to only apply credit limit increases with your explicit permission or not to offer you future increases in your Credit Limit and to stop giving you information about increases to your Credit Limit. Before we agree to significantly increase your Credit Limit we will assess your credit profile based on our own records and/or the records about you held by the Credit Reference Agencies.	Updated to reflect the additional options you have to help you manage your credit limit.
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Current clause	New clause	What's changed
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Changes (CONTINUED)

8.6 We will tell you about any changes (including any changes in interest rates and/or your Credit Limit) by: - advising you in your monthly statements; or - sending you a separate written notice by post or electronically (including by e-mail, online servicing, SMS messages, or similar).	9.6 We will tell you about any changes (including any changes in interest rates and/or your Credit Limit) by: - advising you in your monthly statements; or - sending you a separate written notice by post or electronically (including by e-mail, online servicing, SMS messages, app notifications or similar).	Updated to include additional electronic communications, such as app notifications.
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Payments to the account

N/A	10.3 We are required to monitor your account and contact you if, over a sustained period, your repayments are going towards fees, interest, and charges more than they are going towards your balance. If this continues, we are also required to request additional or larger payments, or to take other action as required to ensure you repay your outstanding balance over a reasonable period in a manner that is affordable for you. Depending on your personal circumstances or your response to our correspondence, we may be required to suspend your account whilst your outstanding balance is paid.	A new clause will be added to clarify the actions Jaja as your card issuer may take to support you if your long-term repayment patterns could make your borrowing too expensive.
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Ending the agreement

12.1 You may end this Agreement at any time by giving us one months' notice and paying us the outstanding balance on your Account in full.	13.1 You may end this Agreement at any time by telling us and paying off the outstanding balance on your Account in full.	You will no longer have to give a month's notice.
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Theft, loss or misuse of card

13.1 If the Card is lost or stolen or if you know or suspect that the PIN, Card number or other Card Security Details have been misused or are likely to be misused, then you must notify Bank of Ireland UK Credit Cards as soon as you can, using the contact details set out below. You can call us or you can write to us. If such notification is received orally you may be required to provide further information in writing as part of our investigation. We can also ask you to provide further information to help us look into any unauthorised use of your Card, Pin or Security Details.	14.1 If the Card is lost or stolen or if you know or suspect that the PIN, Card number or other Card Security Details have been misused or are likely to be misused, then you must notify us as soon as you can. You can call us or you can write to us. If such notification is received orally you may be required to provide further information in writing as part of our investigation. We can also ask you to provide further information to help us look into any unauthorised use of your Card, Pin or Security Details.	Updated as contact details are not referenced in the Terms & Conditions.
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Current clause	New clause	What's changed
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Theft, loss or misuse of card (CONTINUED)

13.3 Unless we can establish that you acted fraudulently, or you authorised the use of your Card by someone else, you will be liable for the first £50 of losses which occur during the period of unauthorised use of your Card which starts when your Card is in the possession of an unauthorised person and ends when you notify us of this, or when you or we recover possession of the Card (whichever is first).	14.3 Unless we can establish that you acted fraudulently, or you authorised the use of your Card by someone else, you will be liable for the first £35 of losses which occur during the period of unauthorised use of your Card which starts when your Card is in the possession of an unauthorised person and ends when you tell us about this, or when you or we recover possession of the Card (whichever is first).	Updated to reflect the reduction in liability you have for disputed transactions from £50 to £35.
13.4 If we can show that you acted fraudulently or that you authorised the use of your Card by someone else, then you may be liable for all losses. If you need to tell us under clause 13.1 that your Card is lost, stolen or likely to be misused, then you should call or write to us: Bank of Ireland UK Lost or Stolen Credit Card Services Operations Unit Cabinteely Dublin 18 Telephone: 0345 309 8099 Or if outside the UK: +44 345 309 8099	14.4 If we can show that you acted fraudulently or that you authorised the use of your Card by someone else, then you may be liable for all losses. 14.5 If you need to tell us under clause 14.1 that your Card is lost, stolen or likely to be misused, then you should call or write to us.	Clause has been updated to reflect the change in card issuer.

Retailers

14.4 If you are unable to use a PIN due to a disability or medical condition, please contact us on 0345 3098 099 for an alternative.	15.4 If you are unable to use a PIN due to a disability or medical condition, please contact Customer Services.	Clause has been updated to reflect the change in card issuer.
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Disputed transactions and refunds

N/A	16.3 There are online services available that allow you to view your account and/or make payments using a third party service provider. If you sign up to one of these, then this means that information and instructions will move between us and them. If one of these services tells us that you have authorised a payment from your account, we have to treat that instruction as if it came from you. If it turns out that a transaction made through these services is executed incorrectly, then we will treat it the same way as set out above. The third party service provider has to refund us if it is their fault.	There have been some new laws recently that give you some extra protections when using certain online services to access your account or make payments. To reflect these, we have added some new text to the clauses about losing your Card and getting refunds if something goes wrong.
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Withdrawal

18.1 If we accept your application, you will have a period of time in which to withdraw from the Agreement. Please refer to your Agreement for further details. If you wish to withdraw from this Agreement, you must contact us on 0345 3098 099 or write to us at Bank of Ireland UK Credit Card Services, Operations Unit, Cabinteely, Dublin 18.	19.1 If we accept your application, you will have a period of time in which to withdraw from the Agreement. Please refer to your Agreement for further details. If you wish to withdraw from this Agreement, you must contact Customer Services.	Clause has been updated to reflect the change in card issuer.
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Current clause	New clause	What's changed
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Card Protection

19. Card Protection Plan insurance provided by Card Protection Plan Ltd (CPP) is no longer offered to new customers. Any existing policies will continue to be subject to separate terms & conditions with CPP. CPP arranges direct cover with ACE European Group Limited (ACE). All benefits and terms and conditions are detailed in an insurance policy pack sent on acceptance of your application. More information is available by calling CPP on 0844 848 1517. CPP and ACE are authorised and regulated by the Financial Conduct Authority. English Law will govern your policy. The information you provide will be used by CPP to administer your policy, collect payments when due, to process and settle claims and for marketing purposes. If you do not want your details to be used for marketing, please let CPP know when you take out your cover. CPP and Card Protection Plan are registered trademarks of CPP Group Plc© 2005	N/A	This service is no longer available.
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Payment / Purchase Protection

20. Where payment/purchase protection insurance is taken you acknowledge that such insurance is subject to terms and conditions. We will debit the payment/purchase protection premiums (if any) to the Account on each monthly statement date. Bank of Ireland (UK) plc collects your payment protection insurance premiums and deals with premium refunds as an agent of Financial Insurance Company Limited. Limited (part of AXA). Financial Insurance Company Limited (part of AXA)(Company No.1515187. FCA & PRA No.202639) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Insurance Company Limited (part of AXA) is registered in England with its registered address at Building 6 Chiswick Park, 566 Chiswick High Road, London W4 5HR.	N/A	This service is no longer available.
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Use of your information – Data Protection

21. Data Protection including: 21.1 Considering your application 21.2 Use and disclosure of your information 21.3 Direct Marketing 21.4 Transfer of your information abroad 21.5 Sensitive Data 21.6 Your right to information	20.1 Details of how we will use your data and your right to information can be found in our Privacy Statement. See the reverse of your credit card for the website containing the Privacy Statement.	The Data Protection information has been replaced by a new Privacy Statement.
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Current clause	New clause	What's changed
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About us

22. For the purposes of its consumer credit activities, Bank of Ireland (UK) plc is authorised and regulated by the Financial Conduct Authority. See www.fca.org.uk for details. The information provided is correct at time of printing and is valid until varied in accordance with the General Terms and Conditions. Bank of Ireland (UK) plc provides, amongst other things, credit and loan facilities to its customers. The basis on which the Card is supplied to you is set out in the General Terms and Conditions. Bank of Ireland (UK) plc subscribes to the 'Lending Code'.	21. Jaja Finance Ltd is authorised and regulated by the Financial Conduct Authority. See www.fca.org.uk for details.	All references to Bank of Ireland will be replaced by Jaja Finance Ltd within the General Terms and Conditions.
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Complaints, notices and requests

23. If you have a complaint, or you wish to send any notice or request to us under any statute or otherwise, you may contact Customer Services at Bank of Ireland UK Credit Card Services, Customer Care Team, PO BOX 3191, Bristol, BS1 9HY. Any notice or request shall be deemed to have been received by us when it is received at this address. If you cannot settle your complaint with us, you have the right to refer it to the Financial Ombudsman Service.	22. If you have a complaint, you may contact Customer Services. We will start to look at your complaint when we receive it. Complaints sent by post take longer to reach us than electronic messages. If you cannot settle your complaint with us, you have the right to refer it to the Financial Ombudsman Service, more details on www.financial-ombudsman.org.uk. You can also send notices or requests to Customer Services. Contact details can be found on our website.	If you wish to contact us, please use the updated details.
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How to make a payment

Please read the following information on different payment methods. It includes important information about changes to the time required to process payments once your account moves to Jaja.

Payment type	Current timing	Timing once your account moves to Jaja	What's changed
Direct Debit	Payment is deducted from your Bank Account on the payment due date shown on your credit card statement.	Payment will be deducted from your Bank Account on the payment due date shown on your credit card statement.	No change.
Using Banking 365 Bill Pay	Payment is credited to your account the same working day if the payment is made before 5pm. Payments made after 5pm are credited to your account the next working day.	Payment will be credited to your account the same working day if the payment is made before 4.30pm. Payments made after 4.30pm will be credited to your account the next working day.	The cut off time for same day payments will move from 5pm to 4.30pm.
By Telephone/ Online Banking	Payment is credited to your account the same working day if the instruction is received before 5pm.	Payment will be credited to your account the same working day if the instruction is received before 5pm.	No change.
At a Bank of Ireland UK Branch (Cash)	Payment is credited to your account in real-time (same working day).	Payment will be credited to your account at the end of the next working day.	Payment is credited to your account one working day later.
At a Bank of Ireland UK Branch (Cheque or Credit Transfer)	Payment is credited to your account at the end of the next working day.	Payment will be credited to your account at the end of the next working day.	No change.
At a non-Bank of Ireland Bank branch (Cash or Cheque)	Payment is credited to your account within three working days.	Payment will be credited to your account within three working days.	No change.
By Post (Cheque)	Payment is credited to your account within two working days of receipt.	Payment will be credited to your account within two working days of receipt.	No change.
At a Bank of Ireland ATM machine	This service will be removed shortly before your account moves to Jaja.		

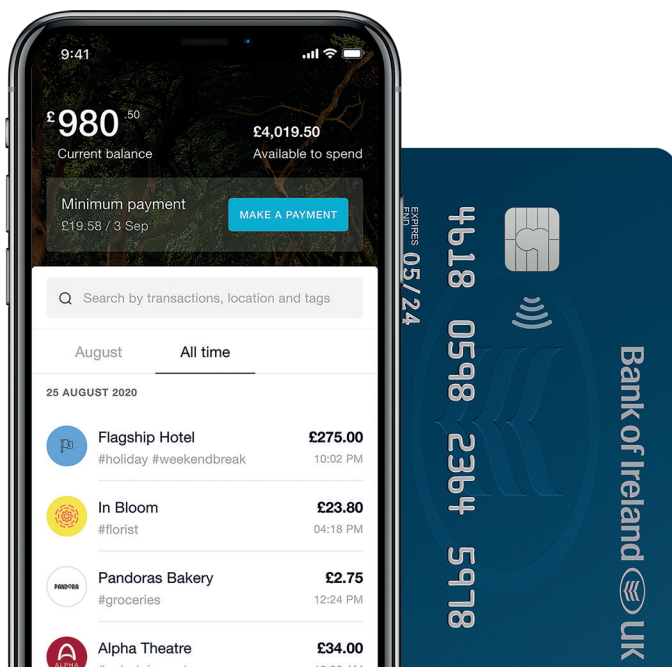
This information is
available in large print,
braille and audio,
by calling 0800 917 9910

Made simple.

The Bank of Ireland UK Credit Card has teamed up with Jaja, an innovative credit card business that is a Principal Member of the VISA payment network and regulated by the FCA.

As a customer of the Bank of Ireland UK Credit Card, you can expect simplicity and a host of new features, helping you take control of your money and service needs all in the app, online and at the end of the phone.

bankofirelanduk.com/credit-cards



Made Simple by
JAJA®

The Bank of Ireland UK Credit Card is provided by Jaja Finance Limited. Jaja Finance Limited is licensed to operate the 'Bank of Ireland' brand as the credit card issuer for the Bank of Ireland (UK) plc. Jaja Finance Limited is authorised and regulated by the Financial Conduct Authority with number 775979 and is a company registered in England and Wales with Company Number 09797750 at 3 Valentine Place, Southwark, London, SE1 8QH, United Kingdom.