

GENERAL TERMS AND CONDITIONS

1. DEFINITIONS

“**Account**” – the account we open to record Transactions;

“**Additional Cardholder**” – any person to whom you have asked us to give a Card so that person can use the Account;

“**Agreement**” – the agreement between you and us which includes these General Terms and Conditions;

“**Balance Transfer**” – a payment we make on your request (i) to another organisation which pays off or reduces the amount that you owe to that other organisation or (ii) into a UK personal current account held in your name with a bank or building society, and in both cases excluding any Bank of Ireland Group company;

“**Card**” – the credit card or any replacement credit card which we give you or an Additional Cardholder to use with the Account;

“**Cash Advance**” – any Transaction under which you or any Additional Cardholder receive cash or a cash substitute (for example, travellers’ cheques) by using the Card;

“**Chip**” – an integrated circuit embedded in the Card;

“**Credit Limit**” – the maximum amount we allow you to owe us on the Account as notified to you from time to time;

“**Payment Machine**” – a machine capable of accepting the Card as payment for a Transaction;

“**PIN**” – your personal identification number issued by us to you, generally required at point of sale, or at an Automated Teller Machine (“ATM”), in order to authorise a Transaction;

“**Purchase**” – any Transaction other than a Balance Transfer or Cash Advance under which you or any Additional Cardholder make payment using your Card;

“**Retailer**” – a supplier of goods, services or cash advances;

“**Transaction**” – any Balance Transfer, Purchase or Cash Advance;

“**We**” and “**Us**” – The Governor and Company of the Bank of Ireland whose head office is at Lower Baggot Street, Dublin 2, Ireland and any business or other person to whom any or all of our rights and responsibilities under this Agreement may be transferred;

“**You**” – the Customer.

2. CARD

2.1 The use of the Card is subject to the terms of this Agreement as the same may be varied by us from time to time.

2.2 The Card and PIN may only be used by you and any Additional Cardholder.

2.3 The Card belongs to us. It must be returned to us (cut in half vertically through the Chip) immediately upon request. We or any person acting on our behalf may retain the Card.

2.4 In this Agreement, references to the use of the Card shall include the use of the Card number (for example, for telephone or internet purchases) and use of the Card number shall be subject to the terms of this Agreement in just the same way as use of the Card.

3. PROTECTING YOUR ACCOUNT

You must:

- ◆ sign the Card immediately upon receiving it;
- ◆ memorise and keep secret your PIN, never write down or record your PIN, and destroy the notification of your PIN as soon as you receive it;
- ◆ take all reasonable care and precaution in the custody of the Card and ensure that the Card is not lost, mislaid or stolen;
- ◆ keep your Card receipts safe and dispose of them carefully;
- ◆ never give your Account details, Card number or security information to anyone unless you know who they are and why they need them;
- ◆ not allow anyone else to use your Card, PIN, Card number, password or other security information;
- ◆ make sure that any Additional Cardholder observes these terms and conditions to protect your Account.

4. USING YOUR ACCOUNT

4.1 We will debit the amount of all Transactions to your Account.

4.2 Any Transaction occurring outside the United Kingdom will be converted into sterling at our rate of exchange for Transactions prevailing on the date the Transaction is charged to the Account.

4.3 You must not:

- ◆ exceed the Credit Limit;
- ◆ assume that the Credit Limit is still valid if there is a breach of this 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;
- ◆ use the Card as payment for any illegal purchase.

4.4 You cannot stop a Balance Transfer, Purchase or Cash Advance after it has been made.

4.5 If you do not make the minimum payment as shown on your statement by the payment due date, we may remove any or all promotional/introductory rates and charge instead our standard variable rates as applicable.

4.6 At the end of any promotional/introductory period, any outstanding balances will be subject to the applicable standard variable rate.

5. BALANCE TRANSFERS

5.1 We reserve the right to refuse a Balance Transfer or limit the amount for any reason; in any event there is a minimum amount of £100 and a maximum of your Credit Limit less £200.

- 5.2 Each Balance Transfer is subject to a fee, as set out in "Key Information".
5.3 It may take up to 3 weeks to process a Balance Transfer. You should therefore continue to make payments to the other lender(s) (if appropriate) until the Balance Transfer shows as a credit on your account with the other lender(s).

6. FEES AND CHARGES

- 6.1 The amounts of our fees and charges and details of when they will be payable can be found under the heading "Other Financial Information" and "Key Information". These fees and charges will be debited directly to your Account.
6.2 We may at any time increase or decrease any fee or charge payable under this Agreement or introduce a new charge for any service provided under or in connection with this Agreement. If we do this we will give you notice as provided in Clause 8 below.
6.3 If at any time you become a resident in the Republic of Ireland you are liable to pay Government Stamp Duty. The fee is currently €40. We will debit your Account annually on 1 April with the sterling equivalent using our rate of exchange prevailing at that date. If for any reason your Account is terminated prior to this date, the fee is payable immediately (together with any other payments which may be due). This is Republic of Ireland Revenue legislation.
6.4 If you require copy statements of your Account, other than those which the law entitles you to receive free of charge, we may make a charge. This is currently £5 per copy statement. If you require any other documents, we will make a charge at our current rate.

7. INTEREST

- 7.1 The rates of interest payable by you under this Agreement and details of how and when interest will be charged can be found under the heading "Other Financial Information". The APR is stated in "Key Financial Information".
7.2 All interest payable by you under this Agreement will be debited directly to the Account.
7.3 The Total Charge for Credit under "Other Financial Information" is based on the assumption of a credit limit for purchases of £1,500, debited to the Account in full for a period of one year at the standard rate of interest for Purchases, with the credit being repayable in 12 equal monthly instalments beginning one month after the date of this Agreement. The amount shown is only illustrative.

8. CHANGES

- 8.1 We may at any time change:
♦ the Credit Limit;
♦ the rate of interest;
♦ any charge or fee payable under this Agreement;
♦ any other term of this Agreement.
8.2 Changes in interest rate, the Credit Limit, or in any of our charges or fees may be personal to you and may be as a result of a change in your credit risk.
8.3 Changes (other than those specified in Clause 8.2 above) will be caused by a change in market conditions or banking practice, alterations in the costs of maintaining the Account, complying with legal or regulatory requirements or recommendations or codes of practice, changes in technology, to introduce a new service or improve the service we already offer you, to correct any errors, to make the terms of this Agreement clearer or more favourable to you or for any other valid business reason.
8.4 Before increasing the Credit Limit we will carry out appropriate checks. If you do not wish us to increase the Credit Limit, you should contact us.
8.5 We may also change this Agreement by adding new terms or deleting existing terms, or both.
8.6 We will tell you about any changes (including any changes in interest rate) by:
♦ advertising in the press;
♦ advising you in your monthly statements; or
♦ sending you a separate written notice.
8.7 If the change is to your benefit, we will implement it as soon as possible and tell you within 30 days. Otherwise, most changes will occur at least 30 days after we tell you about them. Changes in the rate of interest may apply immediately, but we will tell you about the change within 30 days. All notices and notice periods will observe the requirements of the Consumer Credit Act 1974 and any other relevant law.

9. PAYMENTS TO THE ACCOUNT

9. Details of the payments you must make under this Agreement can be found under the heading "Key Financial Information". We will then apply those payments in the order set out under the heading "Other Financial Information".

10. STATEMENTS

10. We will send you a statement showing all debits and credits to your Account since the date of your last statement. We will do this every month, unless there have been no Transactions during that period and you do not owe anything. We will choose the date of your first statement. You must check statements issued and raise any queries as soon as possible.

11. RESTRICTIONS ON USE OF THE CARD

- 11.1 We will be entitled without prior notice to you to refuse to allow or authorise payment under any Transaction and/or suspend or restrict your right to use the Account and/or refuse to replace the Card if you or any Additional Cardholder is in breach of this Agreement, or if as a result of the Transaction in question there would be a breach of this Agreement, or if we suspect fraud, theft or dishonesty or we have another good reason for doing so. If we do this, we will tell you as soon as possible.
11.2 We will be entitled to take such steps as are reasonably necessary to restrict your and any Additional

Cardholder's right to use the Card (including withdrawal of the Card and suspension of your right to use the Account) if:

- ◆ you or any Additional Cardholder is in breach of this Agreement;
- ◆ you or any Additional Cardholder is bankrupt or any steps are taken to put in place a voluntary arrangement under the Insolvency Act 1986 in respect of you or any Additional Cardholder;
- ◆ you or any Additional Cardholder dies; or
- ◆ we have reasonable grounds to suspect fraud, theft or dishonesty; or
- ◆ we have good reason such as a change in your credit profile.

12. ENDING THIS AGREEMENT

- 12.1 You may end this Agreement at any time on giving written notice to us.
- 12.2 We may end this Agreement at any time on giving 30 days written notice to you.
- 12.3 We may end this Agreement at any time if any of the circumstances set out in Clause 11.2 occur provided we give you such notice as is required by the Consumer Credit Act 1974 and any other relevant law.
- 12.4 When this Agreement ends for any reason you and each Additional Cardholder must immediately cut up the Card(s) vertically through the Chip and return them to us, and you must immediately repay the outstanding balance on the Account in full. If you do not do this interest at the relevant rate will continue to be charged on the outstanding balance until it is paid in full. See "Other Financial Information" for details.

13. THEFT, LOSS OR MISUSE OF CARD

If the Card is lost or stolen or if the PIN or Card number becomes known to any unauthorised person you must notify Post Office® Financial Services (details below) immediately. If such notification is received orally it must be confirmed in writing within seven days. If it is not confirmed in writing within seven days the notice shall be treated as not taking effect. Until we receive proper notification you will remain liable for any debit to the Account by the unauthorised use of the lost or stolen Card, subject to a limit of £50. You may nevertheless be liable to us for any use of the Card, PIN or Card number by any person who acquired possession of it with your (or the Additional Cardholder's) consent or as a result of your (or the Additional Cardholder's) gross negligence before such notification is received (subject to confirmation as above) as if you or any Additional Cardholder had used it personally.

Notification Under This Condition Should Be Made To:

Post Office® Financial Services, PO Box 52746, London EC4P 4WP

Telephone: 0800 169 2646

or if outside the UK: 0044 117 373 3865

14. RETAILERS

- 14.1 In some cases it may become necessary for a Retailer to obtain specific authorisation from us or our agents to honour the Card for a particular Transaction even though the amount of the Transaction is within the Credit Limit. The granting of any such authorisation has the effect of reducing the available balance under the Credit Limit.
- 14.2 We will not be liable for the refusal of any Retailer to accept or honour the Card. When a Retailer becomes liable to make any refund to a Cardholder we will credit the Account with the amount to be refunded only on the receipt of appropriate verification of the refund from the Retailer.
- 14.3 You may use the Card in conjunction with the PIN at a Payment Machine. To authorise a Transaction you must enter the PIN on the "PIN pad" attached to the Payment Machine. The amount of the Transaction must be confirmed with the Retailer at the time of authorisation. You will not need your PIN to authorise a telephone, mail order or internet transaction.

15. ADDITIONAL CARDHOLDERS

- 15.1 On your written request, we may issue an additional Card and PIN to any person nominated as an Additional Cardholder. The terms and conditions set out in this Agreement apply to the use of any additional Card and PIN and you will be liable for its use in the same manner as if you had used the additional Card with or without the PIN personally. All Transactions made with the use of the additional Card and PIN will be debited to the Account.
- 15.2 We may cancel an additional Card at any time at the written request of either you or the Additional Cardholder accompanied by the return of the additional Card to us cut vertically through the Chip. We may, and shall on your request, disclose to the Additional Cardholder details of the Account.
- 15.3 An Additional Cardholder has no right to enforce any provisions of this Agreement under the Contracts (Rights of Third Parties) Act 1999.

16. GENERAL

- 16.1 We shall be entitled on giving you notice to set-off, combine or consolidate any sum of money due from you to us in respect of the Account, against or with any sum of money payable by us to you. You waive any right of set-off you may have in respect of sums payable by you under this Agreement.
- 16.2 The Card may be used outside of the UK subject to limits and regulations which may be imposed by us or any official body from time to time.
- 16.3 The Card may be used in conjunction with the PIN at an ATM displaying the appropriate credit card symbol.
- 16.4 We will not be liable for any delay or failure in performing any of our obligations in respect of use of the Card where such delay or failure occurs because of any circumstances beyond our reasonable control.
- 16.5 The books and records kept by us or on our behalf shall, in the absence of an obvious error, constitute sufficient evidence of any facts or events relied upon by us in connection with any Transaction or matter or dealing in relation to the Card.
- 16.6 We may disclose details of the Account to any person acting as our agent in connection with the use or issue of the Card.
- 16.7 This Agreement and any dealings with you prior to any agreement being made shall be governed by and

interpreted in accordance with Northern Irish law if you are ordinarily resident in Northern Ireland, or Scottish law if you are ordinarily resident in Scotland or English law if you are resident anywhere else.

16.8 All communications with you will be in English.

16.9 We may record or monitor phone calls between us and you or any Additional Cardholder so that we can check instructions and to make sure that we are meeting our service standards.

16.10 We may transfer to any other person any or all of our rights under this Agreement or our duties (including our duty to lend to you). We may do this without telling you but your legal rights will not be affected and your obligations will not be increased as a result. You may not transfer any of your rights or duties under this Agreement.

16.11 You must notify us in writing immediately of any change of address for you or any Additional Cardholder.

16.12 You and any Additional Cardholder must be aged 18 or over and live in the UK.

17. **CANCELLATION**

If we accept your application, you will have 14 days from the date of our acceptance to cancel this Agreement. The date of acceptance will be the date you receive a further copy of this Agreement in the post. If you cancel this Agreement, please write to us at Post Office® Financial Services, PO Box 52746, London EC4P 4WP enclosing the Card(s), cut in half vertically through the Chip. If you or any Additional Cardholder has used the Card(s), you may be required to repay the amounts debited to your Account as soon as possible and in any event, no later than 30 days from the date of cancellation. If you do not cancel, you will be bound by the terms of the Agreement which will continue unless terminated in accordance with Clause 12.

18. **CARD PROTECTION**

Card Protection Plan insurance is provided by Card Protection Plan Ltd (CPP) who arranges direct cover for you 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 0870 6081529. CPP and ACE are authorised and regulated by the Financial Services 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.

19. **PAYMENT/PURCHASE PROTECTION**

Where payment and/or purchase protection insurance is taken, you acknowledge that such insurance is subject to terms and conditions. We will debit the payment and/or purchase protection premiums (if any) to the Account on each monthly statement date. Payment and Purchase protection is underwritten by AXA Insurance UK plc registered in England No. 78950 and AXA Sun Life plc registered in England No. 3291349. For both companies the Registered Office is: 5 Old Broad Street, London, EC2N 1AD. The information you provide will be used by these companies to administer your policy and any claims arising thereunder.

AXA Insurance UK plc and AXA Sun Life plc are authorised and regulated by the Financial Services Authority.

From time to time we may decide to change the insurer for payment and/or purchase protection insurance. If this happens we will write to you at least 30 days before your insurance with the current insurer ends to provide details of the new insurer and any other changes affecting your insurance at that time. You authorise us to change the insurer in this way.

20. **USE OF YOUR INFORMATION – DATA PROTECTION**

20.1 **Considering your application**

The Card is issued by The Governor and Company of the Bank of Ireland (“Bank”, “we” or “us”) who is the data controller. To help us decide whether to enter into this and any future agreement with you, we will search your record at Experian Limited and/or Equifax Europe (UK) Limited (“the Credit Reference Agencies”). They will provide us with information, including information from the electoral register. A record of our search will be made and this will be available to other organisations who make similar searches. This may impact on your ability to obtain credit elsewhere for a short period of time.

Information held about you by the Credit Reference Agencies may already be linked to records relating to any person with whom you have previously stated there is a financial association (“associated person”). For the purposes of this Agreement/application you may be treated as financially linked to such associated person(s) and your application assessed with reference to any “associated” records.

If you are a joint applicant or if you have told us about an associated person as part of this application, you must be sure that you are entitled to: (i) disclose information about your joint applicant and such associated person, and (ii) authorise us to search, link or record information about you and such associated person at either or both Credit Reference Agencies.

Any information about an associated person which you disclose to us will be recorded by the Credit Reference Agencies. This will link your financial records including other names and addresses used by you and such associated person. In future applications by either or both of you, each of these financial records will be taken into account and this process will continue until one of you successfully files a disassociation at the Credit Reference Agencies.

We may also use information we gain from your performance of any other agreement you have with us or any of our subsidiary or associated companies or our ultimate holding company (“Our Group”). We may also use a credit scoring system or other automated decision making system.

20.2 **Use and disclosure of your information**

We will add to your record with the Credit Reference Agencies by giving information relating to your Agreement and information about your payment record. We will also tell them of any default and any change of address you fail to tell us about where any payment is overdue. It is important that you give us accurate information. We will check your details with fraud prevention agencies and if you give us false or inaccurate information, and fraud is identified, we will pass details to them. Law enforcement agencies may also access and use this information.

The information we obtain will be shared with and cross-checked by other businesses, including Our Group, other lenders, fraud prevention agencies, companies or other bodies which maintain registers of assets and interests in them, any insurers, third parties engaged by us and anyone who introduced you to us:

- (i) to check details on applications for credit and credit related services or other facilities;
- (ii) to verify your identity;
- (iii) to trace debtors, recover debt, to prevent fraud and money laundering;
- (iv) to manage credit and credit related accounts or facilities and administer your Account;
- (v) to check details on proposals and claims for all types of insurance;
- (vi) to check details of job applicants and employees; and
- (vii) to carry out statistical analysis and market research.

This information will also be shared with Post Office Ltd, Royal Mail Group plc and Midasgrange Limited ("the Companies") so that they may carry out statistical research and analysis, compliance and regulatory reporting and administration of the Card. If you want to receive details of those fraud prevention agencies from whom we obtain and with whom we record information about you, please write to us at the address shown in Clause 20.6 below. We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.

AXA Insurance UK Plc and AXA Sun Life Plc are data controllers in respect of personal data held by them which are relevant to the insurance provided.

20.3 **Direct Marketing**

We may contact you from time to time by post, telephone, email or SMS with details of special offers or other products and services which we or third parties offer unless you have told us otherwise. For this purpose, we may make use of an automated decision making programme now and in the future. **We may also share information about you with:**

- (i) Our Group;
- (ii) The Companies; and
- (iii) Any other person or company we select from time to time so that they can use it for similar purposes.

You have a legal right to stop us from contacting you or giving your details to others for direct marketing purposes. Please write to Post Office® Financial Services, PO Box 27, One Temple Quay, Bristol, BS99 7AX if you wish to exercise this right and we will stop doing so within a reasonable amount of time.

20.4 **Transfer of your information abroad**

From time to time, we may disclose or transfer information about you to previously approved persons or companies who are based outside of the European Economic Area. We will only do so provided such persons or companies agree to give your information at least the same level of protection as we are required to give it in the UK and act solely on our instructions. Such transfer abroad will be for any of the purposes listed in sub-Clause 20.2 above.

20.5 **Sensitive Data**

You may have provided information relating to your nationality and/or whether you have any disability. You do not have to give us this information if you do not want to. If you choose to provide details of your nationality, we will use such information for statistical and research purposes only. If you choose to provide details of any disability, this will only be used to provide additional assistance where possible.

20.6 **Your right to information**

You have a legal right to receive a copy of the information about you if you apply in writing to Post Office® Financial Services, PO Box 52746, London EC4P 4WP. A fee will be payable.

ABOUT US

The Bank of Ireland is (i) authorised and regulated by the Financial Regulator in Ireland. See www.financialregulator.ie for details; (ii) authorised by the Financial Services Authority in the UK. See www.fsa.gov.uk for details; (iii) licenced under the Consumer Credit Act 1974. See www.ofc.gov.uk for details; (iv) a member of the British Bankers' Association. See www.bba.org.uk for details; and (v) incorporated under Charter.

Some of the processing may be undertaken by Bank of Ireland at Card Services, 4th Floor, 33-35 Nassau Street, Dublin 2, Ireland.

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 provides, amongst other things, credit and loan facilities to its customers. The basis on which the credit card is supplied to you is set out in the General Terms and Conditions.

Bank of Ireland subscribes to the 'Banking Code' which sets out standards of good banking practice. A copy of 'The Banking Code' is available on request.

COMPLAINTS

If you have a complaint, you may contact Customer Services at Post Office® Financial Services, Customer Care Team, PO Box 27, Bristol, BS99 7FA.

Bank of Ireland is a member of the Financial Ombudsman Service. You can contact the Ombudsman at South Quay Plaza, 183 Marsh Wall, Docklands, London E14 9SR.

“PAYMENT PLAN” TERMS AND CONDITIONS

1. Definitions

The terms “Additional Cardholder”, “Account”, “Card”, “Credit Limit” and “Transaction” shall have the same meaning as set out in the General Terms and Conditions. In the event of any inconsistency between these Payment Plan Terms and Conditions (“Payment Plan Terms”) and the General Terms and Conditions, these Payment Plan Terms shall prevail.

- a) “**Available Credit**” means your Credit Limit less all amounts debited to your Account, including but not limited to Transactions, interest, fees and charges.
- b) “**Eligible Amount**” means a Transaction or any residual debit on your Account. Each Eligible Amount will be for such minimum and maximum amounts as we determine in our absolute discretion, subject always to your Available Credit. For the avoidance of doubt the following will not be an Eligible Amount: (i) any purchase which would cause the Credit Limit to be exceeded; (ii) any balance transferred to a deposit or savings account; (iii) any purchase of goods or services that may be specified by us from time to time as not constituting Eligible Amounts; (iv) any purchases made by you or an Additional Cardholder whilst you or the Additional Cardholder is in breach of these Payment Plan Terms or the General Terms and Conditions; and (v) any Eligible Amount which is in dispute.
- c) “**Payment Plan Programme**” means the programme whereby you or an Additional Cardholder may elect to transfer an Eligible Amount to the Payment Plan in accordance with these Payment Plan Terms.
- d) “**Payment Plan**” means the optional repayment facility offered by us whereby the Eligible Amount is subject to the Payment Plan rate of interest and, subject to these Payment Plan Terms, you agree to repay the Eligible Amount plus interest over the Specified Period at monthly intervals and in amounts which we shall notify to you at the outset.
- e) “**Payment Plan Limit**” means your Available Credit or such other amount as we may notify you, as may be varied by us from time to time.
- f) “**Specified Period**” means the repayment period of 12 months commencing on the date we transfer an Eligible Amount to the Payment Plan or such other period or periods which we may permit from time to time in our absolute discretion and notify you.

2. You will be entitled to take advantage of the Payment Plan subject to these Payment Plan Terms. The number of Eligible Amounts subject to the Payment Plan at any particular time, will be at our discretion, subject always to the Payment Plan Limit.
3. From time to time, we will tell you how to transfer an Eligible Amount to the Payment Plan. If you wish to transfer an Eligible Amount to the Payment Plan, we will tell you the monthly payments which you need to make to pay off the Eligible Amount over the Specified Period which will include interest at the Payment Plan rate of interest. We will tell you what the current Payment Plan rate of interest is before an Eligible Amount becomes subject to the Payment Plan. Where an Eligible Amount is subject to the Payment Plan rate of interest, interest will be calculated daily (and applied monthly) on such Eligible Amount from the day we transfer the Eligible Amount to the Payment Plan until the date that any payments are credited to the Payment Plan. After that interest will be calculated daily (and applied monthly) on the reduced balance up to and including the next monthly statement date when interest for the preceding month will be charged to the Payment Plan. We agree not to vary this rate of interest during the Specified Period. This monthly payment will be shown on your statement and included as part of the “minimum payment” due each month.
4. In addition to your rights set out in clause 12.1 of the General Terms and Conditions (Termination of this Agreement), you may end the Payment Plan at any time. If you do, the outstanding balance of the Eligible Amount (which, for the avoidance of doubt, excludes the interest which would have been payable for the remainder of the Specified Period) will automatically revert to the variable standard rate of interest which would have applied but for the transfer to the Payment Plan and repayments will be calculated and payable by you in accordance with the terms provided under “Key Financial Information”. You will not be allowed to reinstate the Payment Plan for that Eligible Amount.
5. In the event you fail to pay the full minimum payment specified on your statement on two (2) consecutive occasions or any of the events set out in clause 11.2 of the General Terms and Conditions occur, without prejudice to our rights set out in the General Terms and Conditions, we may end the Payment Plan with immediate effect in which case, the outstanding balance of the Eligible Amount (which, for the avoidance of doubt, excludes the interest which would have been payable for the remainder of the Specified Period) will revert to the variable standard rate of interest which would have applied but for the transfer to the Payment Plan and repayments will be calculated and payable by you in accordance with the terms provided under “Key Financial Information”. The Payment Plan for that Eligible Amount may not be reinstated.
6. These Payment Plan Terms are subject to variation at our sole discretion and we may amend the Payment

Plan Programme and/or suspend and/or withdraw the Payment Plan Programme upon giving you 30 days written notice of such variation, amendment, suspension or withdrawal. If the change is to your benefit, we will make it as soon as possible and tell you within 30 days.

Post Office is an appointed representative of The Governor and Company of the Bank of Ireland which is authorised by the Irish Financial Regulator and the Financial Services Authority; regulated by the Financial Services Authority for the conduct of UK business.

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The Governor and Company of the Bank of Ireland, incorporated in the Republic of Ireland with limited liability, Registered in England and Wales with branch number BR000459.

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