

Terms for Adding Your Ireland Bank Debit Card to a Third Party Digital Wallet

These Terms for Adding Your Ireland Bank Debit Card to a Third Party Digital Wallet (the "Terms") apply when you choose to add an Ireland Bank Debit Card to a digital wallet or other payment service managed or owned by a third party ("Wallet"). In these Terms, "you" and "your" refer to the cardholder of the Ireland Bank Debit Card, and "we," "us," "our," and "Ireland Bank" refer to the issuer of your Ireland Bank Debit Card.

When you add an Ireland Bank Debit Card to a Wallet, you agree to these additional Terms:

1. Adding Your Ireland Bank Debit Card. You can add an eligible Ireland Bank Debit Card to a Wallet by either following our instructions as they appear on an Ireland Bank proprietary platform (e.g., Ireland Bank Mobile app or ireland-bank.com) or by following the instructions of the Wallet provider. Only Ireland Bank Debit Cards that we determine are eligible can be added to the Wallet. If your Ireland Bank Debit Card or underlying account is not in good standing, that Ireland Bank Debit Card will not be eligible to be added to or enrolled in the Wallet. We may determine other eligibility criteria in our sole discretion. When you add an Ireland Bank Debit Card to a Wallet, the Wallet allows you to use the Ireland Bank Debit Card to enter into transactions where the Wallet is accepted, including the ability to use the Ireland Bank Debit Card to complete transactions at participating merchants' physical locations, e-commerce locations, and at ATMs. The Wallet may not be accepted at all places where your Ireland Bank Debit Card is accepted. We reserve the right to terminate our participation in a Wallet or with a Wallet provider at any time and the right to designate a maximum number of Ireland Bank Debit Cards that may be added to a Wallet.

2. Your Ireland Bank Debit Card Terms Do Not Change. The terms and agreement that govern your Ireland Bank Debit Card do not change when you add your Ireland Bank Debit Card to the Wallet. These Terms are incorporated in addition to the applicable debit card agreement or account agreement that governs the Ireland Bank Debit Card, as amended from time to time. Please review those agreements (available online at <https://ireland-bank.com/debit-cards/>), as applicable, for important information on your rights and responsibilities when making electronic transfers. The Wallet simply

provides another way for you to make purchases or other transactions with the Ireland Bank Debit Card.

3. Applicable Fees. Any applicable interest, fees, and charges that apply to your Ireland Bank Debit Card or underlying account will also apply when you use a Wallet to access your Ireland Bank Debit Card. Ireland Bank does not charge you any additional fees for adding your Ireland Bank Debit Card to the Wallet or using your Ireland Bank Debit Card in the Wallet. The Wallet provider and other third parties such as wireless companies or data service providers may charge you fees. You are solely responsible for reporting and paying any applicable taxes arising from transactions originated using your Ireland Bank Debit Card information transmitted by a Wallet and you shall comply with any and all applicable tax laws in connection therewith.

4. Ireland Bank Is Not Responsible for the Wallet. Ireland Bank is not the provider of the Wallet, and we are not responsible for providing the Wallet service to you. We are only responsible for supplying information securely to the Wallet provider to allow usage of the Ireland Bank Debit Card in the Wallet. We are not responsible for any failure of the Wallet, for any errors, delays caused by or the inability to use the Wallet for any transaction. We are not responsible for the performance or non-performance of the Wallet provider or any other third parties regarding any agreement you enter into with the Wallet provider or associated third-party relationships that may impact your use of the Wallet.

5. Transaction History. You agree and acknowledge that the transaction history displayed in the Wallet solely represents our authorization of your Wallet transaction and may not reflect complete information about the transaction, nor any post-authorization activity, including but not limited to clearing, settlement, foreign currency exchange, reversals, returns or chargebacks. Accordingly, the purchase amount, currency, and other details for the Wallet provider's transaction history in connection with use of your Ireland Bank Debit Card in the Wallet may be preliminary and/or incomplete, and may not match the transaction amount that ultimately clears, settles, and posts to your Ireland Bank Debit Card's billing or monthly statement, which shall be deemed the prevailing document.

6. Contacting You Electronically and by Email or through Your Mobile Device. You consent to receive electronic communications and disclosures from us in

connection with your Ireland Bank Debit Card and the Wallet. You agree that we can contact you by email at any email address you provide to us in connection with any Ireland Bank product, service or account, or through the mobile device on which you have downloaded the Ireland Bank Mobile app. It may include contact from companies working on our behalf to service your accounts. You agree to update your contact information with us when it changes.

7. Removing Your Ireland Bank Debit Card from the Wallet. You should contact the Wallet provider on how to remove an Ireland Bank Debit Card from the Wallet. Upon notification from you, we can also block an Ireland Bank Debit Card in the Wallet from purchases at any time.

8. Governing Law and Disputes. These Terms are governed by federal law and, to the extent that state law applies, the laws of the state that apply to the agreement under which your Ireland Bank Debit Card is covered. Disputes arising out of or relating to these Terms will be subject to any dispute resolution procedures in your Ireland Bank Debit Card agreement.

9. Ending or Changing these Terms; Assignments. We can terminate these Terms at any time. We can also change these Terms, or add or delete any items in these Terms, at any time. Your use of an Ireland Bank Debit Card in a Wallet after we have made such changes available will be considered your agreement to the changes. We will provide notice if required by law. We can also assign these Terms. Furthermore, subject to applicable law, at any time we may (i) terminate your use of any Ireland Bank Debit Card in connection with a Wallet, (ii) modify or suspend the type or dollar amounts of transactions allowed using Ireland Bank Debit Cards in connection with a Wallet, (iii) change a Ireland Bank Debit Card's eligibility for use with a Wallet and/or (iv) change the Ireland Bank Debit Card authentication process. You cannot change these terms, but you can terminate these Terms at any time by removing all Ireland Bank Debit Cards from the Wallet. You may not assign these Terms.

10. Privacy. Your privacy and the security of your information are important to us. Our Consumer Privacy Policy (available online at: <https://www.ireland-bank.com/privacy-policy/>), as amended from time to time, applies to your use of your Ireland Bank Debit Card in the Wallet. You agree that we may share your information with the Wallet provider, merchants, a payment network, and others in order to provide the services you

have requested, to make information available to you about your Ireland Bank Debit Card transactions, and to improve our ability to offer these services. This information helps us to add your Ireland Bank Debit Card to the Wallet and to maintain the Wallet. We do not control the privacy and security of your information that may be held by the Wallet provider and that is governed by the privacy policy given to you by the Wallet provider.

11. Notices. We can provide notices to you concerning these Terms and your use of an Ireland Bank Debit Card in the Wallet by posting the material on our website, through electronic notice given to any electronic mailbox we maintain for you or to any other email address or telephone number you provide to us, or by contacting you at the current address we have on file for you. You may contact us at: 1-800-657-1020.

12. Limitation of Liability; No Warranties. WE ARE NOT AND SHALL NOT BE LIABLE FOR ANY LOSS, DAMAGE OR INJURY OR FOR ANY DIRECT, INDIRECT, SPECIAL, INCIDENTAL, EXEMPLARY, OR CONSEQUENTIAL DAMAGES, INCLUDING LOST PROFITS, ARISING FROM OR RELATED TO YOUR ADDING A IRELAND BANK DEBIT CARD TO A WALLET, OR YOUR ACCESS OR USE OF A WALLET. TO THE FULLEST EXTENT PERMITTED BY LAW, WE DISCLAIM ALL REPRESENTATIONS, WARRANTIES AND CONDITIONS OF ANY KIND (EXPRESS, IMPLIED, STATUTORY OR OTHERWISE, INCLUDING BUT NOT LIMITED TO THE WARRANTIES OF MERCHANTABILITY AND FITNESS FOR A PARTICULAR PURPOSE, TITLE AND NON-INFRINGEMENT OF PROPRIETARY RIGHTS) AS TO ANY AND ALL WALLETS AND ALL INFORMATION, PRODUCTS AND OTHER CONTENT INCLUDED IN OR ACCESSIBLE FROM THE WALLETS.

13. Questions. If you have any questions, disputes, or complaints about the Wallet, contact the Wallet provider using the information given to you by the provider. If your question, dispute, or complaint is about your Ireland Bank Debit Card, then contact us at: 1-800-657-1020.