The European Union (Payment Services) Regulations 2018 (the "Regulations")

This is your 'framework contract' with us which contains information specified under Regulation 76 of the Regulations to be given to you in relation to the particular account referenced below. It is in addition to any other terms and conditions as may comprise or form part of your Framework Contract with us and are applicable to such account (and/or any payments made or applied on such account) as we may advise you of from time to time.

*This document relates to the Credit Union's provision of payment services excluding current accounts, the terms of which are separate and available on the Credit Unions website.

Dubco Ireland Credit Union Limited is regulated by the Central Bank of Ireland. Contact details for the Central Bank are: Registered Address: New Wapping Street, North Wall Quay, Dublin 1 Telephone: +353 (0)1 224 6000 Fax: +353 1 671 6550 Website: www.centralbank.ie	Contact Details for Dubco Ireland Credit Union Ltd. are: Address: Little Green Street, Dublin 7 Telephone: 01 8870400 Email: info@dubcoireland.ie Website: www.dubcoireland.ie Registered Number: 377CU Our business days are as follows: Monday to Friday 10:00am to 4:30pm

Each of the above, other than Saturday or a public holiday in Ireland, being a "Business Day" for the purposes of the Framework Contract.

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

Dubco Ireland Credit Union offers savings accounts to members with the following capabilities:

- Lodging and withdrawing funds
- Transferring funds internally to other accounts
- Acceptance of funds transferred into a members account by Standing Order/Electronic Funds Transfer/Payroll Deduction
- Acceptance of funds transferred into a members account by Debit Card
- Once off Electronic transfer of funds out of a members account
- Online account access
- Bill Pay
- ATM withdrawal cards

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 IBAN, 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 or in our offices) we may require you to verify that order by signature. In giving us this information, you will be consenting to our execution of that order for you. You cannot withdraw that consent after you have given it to us.

Credit Union now offers SEPA Instant Credit Transfers (SCT Inst), allowing members to make euro-denominated payments within 10 seconds across SEPA-participating financial institutions. These transactions can be executed 24/7/365, including weekends and holidays. To use SEPA Instant, members must provide the recipient's IBAN and confirm transaction authorisation through online channels or in-office verification. We will notify you when an outgoing SEPA Instant Credit Transfer has been processed, indicating whether or not it was successful. If we do not receive confirmation within 10 seconds that the payment was successful, we will restore your Account to the state it would have been in had the

transaction not taken place. If we subsequently receive confirmation that the transaction was actually successful, and the payment has been made, we reserve the right to debit your account and make any other necessary adjustments.

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 10.30 a.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.
While standard SEPA credit transfers must be initiated before 10:30 AM on a business day for same-day processing, SEPA Instant credit transfers do not have cut-off times and are processed immediately.

3. Execution times:
Once we are deemed to have received an order under 2 above, 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.

• **Standard SEPA Credit Transfer:** Funds are credited to the beneficiary's Payment Service Provider (PSP) **by the end of the next business day.**

• **SEPA Instant Credit Transfer:** Transactions are completed within 10 seconds, ensuring real-time payment availability.

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 channels with a password etc.), 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 its personalised security features safe.

If the payment instrument is lost, stolen, misappropriated, or used in an unauthorised manner, you should notify us by phone at 01 8870400 during working hours. 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 national or community obligations

If we block your use of a payment instrument, we will inform you about it and the reasons for it by letter, email, secure online account messaging, text or telephone unless giving you that information would compromise our security or would be prohibited by law.

Subject to any other applicable limits, you can set your own personal transaction limit for SEPA Instant credit transfers through online channels or in-office service requests. If you give us an order for a SEPA Instant credit transfer that exceeds the limit set by you it will be rejected. Any SEPA Instant credit transfer transaction limit set by you can be changed at any time through online channels or in-office service requests.

5. Charges
Currently accounts offered by Dubco Ireland Credit Union do not incur 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 at the top of page 1.

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, as determined by our bankers. The reference exchange rate will change each business day, 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

commission and the total will be equal to the actual exchange rate that is used by us in the currency conversion. You can find out the daily changes to the reference exchange rate by contacting us as set out at the top of this page.

SEPA Instant transactions are processed in EUR only. If a cross-currency transfer is required, it will be processed using standard SEPA credit transfer rules, subject to applicable exchange rates and conversion times.

8. Giving you information
If we need to give you information or notice of any matters relating to this Framework Contract Information, we will do so in writing, by secure email or by SMS text unless we state otherwise herein. Included in the Annual General Meeting booklet or posted on the notice board in the office. Such information or notice will be given to you promptly upon the requirement to do so arising.

9. Regulation 76 Information
For as long as you hold an account with us, you have the right to receive, at any time and on request by you, a copy of this Regulation 76 information on paper or, if possible, by secure email.

10. Payment Errors and Unauthorised transactions
If money is paid into or out of your Account in error, you agree to let us reverse the payment and to correct the entries in your Account. If we do this, we do not have to contact you to tell you beforehand.

In certain circumstances we may request your authority to recover a misdirected payment which has been credited to your Account. If your authority is not forthcoming, we will provide such of your details as may be required to the relevant Payer in order to assist their recovery of the misdirected payment(s). If there are insufficient funds in your Account, then you will still be responsible for the payment of this amount, to include any costs or expenses we incur.

Where any adjustment has been made to your Account through no fault of ours, you may have to pay us any charges associated with doing this and we may take any amount you owe us from your Account.

If you become aware of a transaction on your account that is unauthorised or incorrectly executed, you must tell us without undue delay and, in any event, within thirteen months of that 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 (i) the use of a lost or stolen payment instrument, unless the loss or theft of the payment instrument was undetectable by you, or (ii) your failure to keep the personalised security features of that payment instrument safe;
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 a gross lack of reasonable care, to keep the payment instrument and its security features safe, to use it in accordance with any terms that we tell you are applicable to it, and to notify us promptly 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 Regulation 76 Information that it has been lost, stolen or misappropriated.

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 Regulation 76 Information 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. We will then have ten Business Days to refund you or give you

reasons for our refusal to refund you and that your right to refer the matter to the Financial Services & Pensions Ombudsman.

You may also request a refund for any direct debit payment for any reason for an eight-week period following the debit date.

12. Unique identifier
To process a SEPA Credit Transfer or SEPA Instant Credit Transfer, you must provide the recipient's **International Bank Account Number (IBAN)**. This is the unique identifier required to ensure the correct execution of the payment. If an incorrect IBAN is provided, the transaction may be rejected or misdirected, and recovery efforts will follow standard non-execution procedures.

If you give us an order to make a payment from your account and we execute it in accordance with the unique identifier (IBAN) provided by you, 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.

14. Our liability if you receive a payment into 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 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.

If a SEPA Instant Credit Transfer is received into a member's account, Credit Union will ensure that funds are immediately credited and available for use, in accordance with **EU Regulation 2021/1230**. If there are any delays due to system outages or security checks, the Credit Union will notify the affected member immediately.

15. Security and Fraud Prevention Measures
Due to the **irreversible nature** of SEPA Instant Credit Transfers, Dubco Ireland Credit Union has implemented enhanced fraud detection and monitoring measures. Members are encouraged to verify recipient details before initiating a SEPA Instant Credit Transfer, as unauthorized transactions may not be recoverable.

When making a SEPA Credit Transfer or SEPA Instant Credit Transfer you may be asked to verify the unique identifier and beneficiary details provided. This is known as Verification of Payee, and it is important that you check the response provided by the PSP of the beneficiary. If you tell us to proceed with a payment following the Verification of Payee response, we will rely on the details provided by you and will have no liability to you if the details provided were incorrect.

If the Verification of Payee service is not available when it should be or if it incorrectly indicates a match resulting in the incorrect execution of the transaction, we will refund you and restore your account to the state it would have been in if the transaction not taken place.

For further details regarding SEPA Instant Credit Transfers and compliance with **PSD2 and SEPA Scheme Rules**, members can contact our support team or visit the Credit Union's website.

16. Duration, changes, and termination
Your contract with us, as detailed in this Framework Information, is of indefinite duration.
If we want to change any part of this Regulation 76 Information (other than our telephone number), we will usually 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 Information 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.

There are certain circumstances where we may give you shorter notice than two months or where we will not tell you about changes or tell you about changes after we make them. This may happen where:

a) The change is in your favour (e.g. where we reduce fees and charges on your account or change an interest or exchange rate in your favour);
b) The change is required under law or regulation by a particular date, and there is not enough time to give you the usual notice;
c) The change is to introduce a new product or service that you can use in relation to your account;
d) The change has no impact on the operation of your account (for example, we make a change to a term we use to describe something in this Agreement); or
e) The change relates to certain benefits that may apply to your account that are subject to eligibility criteria and their own terms and conditions.

We can also 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 months' 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 months' notice in writing.

17. 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.

18. Redress

If you have a complaint in relation to the matters governed by the 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 the internal process, you may refer your complaint to the Financial Services and Pensions Ombudsman. Contact details are as follows: Financial Services and Pensions Ombudsman Bureau, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 D02 VH29. Tel. (01) 567 7000 E-mail: info@fspo.ie.

19. Consent

By maintaining and/or carrying our transactions on this account, you explicitly consent to us accessing, processing, and retaining personal data necessary for the provision of these payment services.