

## **Bank of Ireland Rewarding You Terms and Conditions**

### **Definitions**

**“Account”** means the personal Credit Card Account (other than an Excluded Account) we open for you where you are a Principal Cardholder

**“Additional Cardholder”** means a person to whom we issue a Credit Card on the Credit Card Account at the request of a Principal Cardholder

**“Balance Transfer”** means a balance you owe to another credit card provider and which you transfer to the Account with our agreement

**“Bank” “us” “we” and “our”** means the Governor and Company of the Bank of Ireland having its Head Office at 40 Mespil Road, Dublin 4. Ireland and its successors, assigns and transferees

**“Bank of Ireland Rewarding You”** is our customer loyalty programme for banking with us. One of the features of the Bank of Ireland Rewarding You programme is the linking of SuperValu Real Reward Points to your use of the Credit Card. By signing up to Bank of Ireland Rewarding You and providing us with your SuperValu Real Rewards card number you will earn complementary SuperValu Real Rewards Points on purchases anywhere you use your Bank of Ireland Credit Card. As we enhance and develop Bank of Ireland Rewarding You we will be using your account information on your Bank of Ireland Personal current account and credit card to personalise offers that are exclusive to you based on your account transactions

**“Banking Day”** means any day on which we are open for business in the Republic of Ireland other than a Saturday, Sunday or Bank Holiday

**“Credit Card”** means the credit card(s) issued by us to you or to an Additional Cardholder (other than Excluded Cards)

**“Credit Card Terms and Conditions”** means the terms and conditions of use for your Credit Card

**“Cash Advance”** means when you use the card to receive cash or cash substitute (e.g. travellers cheques)

**“Consent to Contact”** means the Consent to Contact form which if you agree to its terms us gives us permission to contact you

**“Data Analytics Consent”** means the Data Analytics Consent form which if you agree to its terms gives us permission to analyse your personal details

**“Eligible Transactions”** means any Retail Purchase which is made using the Card excluding transactions by way of Cash Advance, Balance Transfer, special promotion, fees, purchases of foreign currency and travellers cheques, foreign exchange and ATM/ Bank charges, interest charges, finance charges, government charges, payments to the Revenue Commissioners, insurance charges, payments to loan accounts, purchases in excess of limits on the Account, transactions made in operating a business

**“Excluded Account”** means any personal credit card account we open for you where we issue you with credit cards that are co-branded (Excluded Cards). A co-branded credit card is sponsored by the Bank and another party. Typically the other party is a retailer such as a department store, fuel retailer or airline

**“Mobile Wallet”** means the digital equivalent to a physical wallet

**“Principal Cardholder”** means the Credit Card Account holder

**“SuperValu”** means Musgrave Limited trading as Musgrave Retail Partners Ireland

**“SuperValu Real Rewards”** means the SuperValu Real Rewards programme

**“SuperValu Real Rewards Account”** means the Account you have with SuperValu for your SuperValu Real Rewards Points

**“SuperValu Real Rewards Card”** means the SuperValu loyalty card registered in your name and the SuperValu Real Rewards Card number is the number on the back of that card

**“SuperValu Real Rewards Points”** means the points that you can earn with your SuperValu Real Rewards Card

**“you”, “your(s)”** means any person to whom we issue a Credit Card and includes each Principal Cardholder and Additional Cardholder

Other terms have the same meanings as those in your Credit Card Terms and Conditions

## **1. Registration and Membership of Bank of Ireland Rewarding You**

1.1 To register you must have an Account.

1.2. You must be a registered member of our Bank of Ireland Rewarding You loyalty programme and a registered member of SuperValu Real Rewards to participate. Only one SuperValu Real Rewards Card can be registered. You must link your Credit Card to your SuperValu Real Rewards Card by providing the details we ask you for. By registering you agree to be bound by these Bank of Ireland Rewarding You Terms and Conditions including the Important Information.

1.3 Once you receive confirmation from us that you have linked your Credit Card to your SuperValu Real Rewards Card, you will receive SuperValu Real Rewards Points for Eligible Transactions you make using your Credit Card. You will not receive any SuperValu Real Rewards Points for Eligible Transactions on your Card before you received this confirmation.

1.4 You can link up to 5 Credit Cards to a single SuperValu Real Rewards Card.

1.5 Only a Principal Cardholder can link their Credit Card to a SuperValu Real Rewards Card. Once a Principal Cardholder links their Credit Card to a SuperValu Real Rewards Card, Additional Cardholders Cards will automatically link to the SuperValu Real Rewards Card linked by the Principal Cardholder.

1.6 You must ensure that the information you register with us is accurate and up to date. We will not be liable to you if any of the information that you supply to us is incorrect.

1.7 We may suspend or exclude your participation in Bank of Ireland Rewarding You and SuperValu Real Rewards if you breach these Terms and Conditions or the Credit Card Terms and Conditions.

1.8 We may automatically de-register you from Bank of Ireland Rewarding You if you cease to have a valid Credit Card or if your Credit Card is cancelled in accordance with your Credit Card terms and conditions. If we do this, you will no longer be able to use your Credit Card to earn SuperValu Real Rewards Points.

1.9 If you have registered for Bank of Ireland Rewarding You by linking your Credit Card to your SuperValu Real Rewards Card then

(a) after we renew your Credit Card, we will link that card to your SuperValu Real Rewards Card, and  
(b) after we send you a replacement Credit Card because, for example your Credit Card is lost, stolen or subject to fraud, we will link that card to your SuperValu Real Rewards Card for you.

After we have successfully linked your new Credit Card to your SuperValu Real Rewards Card, we will send you a message (by SMS or email) to let you know your cards are linked.

1.10 You may de-register from Bank of Ireland Rewarding You at any time by contacting us at [OptOutofRewards@boi.com](mailto:OptOutofRewards@boi.com) or by writing to your local Bank branch. If you do this, you will no longer be able to earn SuperValu Real Rewards Points for Eligible Transactions using your Credit Card.

## **2. How are SuperValu Real Rewards Points calculated**

2.1 Subject to clauses 2.2 and 2.3

(a) for every €1 of Eligible Transactions made with your Credit Card in SuperValu or online with SuperValu, you will receive 1 Real Rewards Point; and

(b) for every €10 of Eligible Transactions made with your Credit Card other than in SuperValu or online with SuperValu, you will receive 1 Real Rewards Point.

2.2 SuperValu Real Rewards Points will not be awarded for the value of any of the following Credit Card transactions: Cash Advances, Balance Transfer, Mobile Wallet, Credit Card fees, purchases of foreign currency and travellers cheques, foreign exchange, ATM, Bank charges, interest charges, government charges, Stamp Duty, purchases in excess of credit limits on the Account, transactions made in operating a business.

2.3 We may change how we calculate SuperValu Real Rewards Points however if we do, we will notify you in advance in a way we deem appropriate.

2.4 SuperValu Real Rewards Points collected using your Credit Card might take up to 5 Banking Days to show on your SuperValu Real Rewards Account.

2.5 We are not responsible for the calculation of any SuperValu Real Rewards Points other than those we calculate in respect of Eligible Transactions made with your Credit Card in accordance with these Terms and Conditions.

2.6 You can check the number of SuperValu Real Rewards Points you have collected by logging into your SuperValu Real Rewards Account.

2.7 In order for your SuperValu Real Rewards Points to be awarded to your SuperValu Real Rewards Account, we will provide SuperValu with your SuperValu Real Rewards Card number and the number of SuperValu Real Rewards Points you have earned for Eligible Transactions each day. By registering, you confirm you are happy for us to pass this information to SuperValu in order that SuperValu Real Rewards Points can be correctly allocated to your SuperValu Real Rewards Account.

2.8 We reserve the right to reverse the allocation of any SuperValu Real Rewards Points following the refund of any Eligible Transaction to your Account.

2.9 You may be entitled to earn additional SuperValu Real Rewards Points with your Credit Card from time to time which we will communicate to you on our website, by email or text message.

### **3. Queries or complaints**

3.1 Any questions or complaints about your SuperValu Real Rewards Points should be directed to SuperValu and not to the Bank. You should contact [help@realrewards.ie](mailto:help@realrewards.ie)

### **4. Data Protection and Privacy**

4.1 We agree that we will keep your personal details (described in the Important Information) confidential and will not disclose it to any third party except where you have consented to this as required for Bank of Ireland Rewarding You and SuperValu Real Rewards.

4.2 We further explain how we will use your personal details in the Important Information section at the end of these Terms and Conditions, in the Data Analytics Consent and the Consent to Contact.

4.3 We may also use information relating to sets or groups of customers, without identifying individuals, to enhance our understanding of customer behaviour and to enable us to improve our service in general.

4.4 By registering with us and if you agree to our Consent to Contact, you agree that we may communicate with you about Bank of Ireland Rewarding You selected offers and SuperValu Real Rewards by email, text message and social media. You may un-subscribe from these communications at any time using the links or details provided in the communications that we may send to you. If you unsubscribe, we may still send you messages relating to changes to these Terms and Conditions, or the withdrawal of Bank of Ireland Rewarding You from the SuperValu Real Rewards Programme.

4.5 Membership of Bank of Ireland Rewarding You entitles you to receive communications from us with details of offers we deem relevant to you. These offers may be for goods and services from the Bank or from other brands the Bank deem relevant and suitable for members of Bank of Ireland Rewarding You. These offers may require further information or action from you to activate the offer. Details of these requirements will be given to you in the communication or on the Bank of Ireland Rewarding You section of our website. Offers may be subject to availability and additional terms and conditions.

4.6 Any consents you give us when you register for Bank of Ireland Rewarding You are in addition to any existing consent we may have from you. If you wish to withdraw your consent to Bank of Ireland Rewarding You, this will not affect these other consents however you will be unable to continue to participate in Bank of Ireland Rewarding You.

### **5. Indemnity/Liability**

5.1 The Bank accepts no liability in respect of your use of the services you obtain directly or indirectly through Bank of Ireland Rewarding You including services you obtain from SuperValu Real Rewards. All such services are governed by the terms and conditions of the particular service provider.

### **6. General**

6.1 We reserve the right to introduce new terms and conditions or to vary these existing Terms and Conditions. If we do so we will inform you of the changes in a way we deem appropriate. Your continued use of Bank of Ireland Rewarding You will be deemed acceptance of any additions or amendments we make to these Terms and Conditions.

6.2 These Terms and Conditions shall be governed by and construed in accordance with the laws of Ireland and any disputes arising hereunder shall be subject to the exclusive jurisdiction of the Irish Courts.

6.3 The Bank reserves the right to suspend or terminate Bank of Ireland Rewarding You and the allocation of SuperValu Real Rewards Points for Eligible Transactions made with your Credit Card. If the Bank

terminates Bank of Ireland Rewarding You or the allocation of SuperValu Real Rewards Points for Eligible Transactions, we will notify you in advance of such termination in a way we deem appropriate.

6.4 SuperValu reserves the right to suspend or terminate SuperValu Real Rewards pursuant to the terms and conditions of your SuperValu Real Rewards Card.

6.5 Neither the Bank or SuperValu shall be liable for any loss suffered by any person or be deemed to be in default for any delays or failures in performance of these terms and conditions resulting from acts or causes beyond the reasonable control of the Bank and/or SuperValu.

#### IMPORTANT INFORMATION

**This Confirmation is about your membership of Bank of Ireland Rewarding You and also about our ability to give your personal details to SuperValu.**

##### **How we will use your Personal Details**

The information provided by you in this application may be used by us for the following purposes: helping manage Bank of Ireland Rewarding You and improve the way it is run; if you have agreed, to analyse your individual transactional data for promotional purposes; if you have agreed, to advise you by postal mail, social media, email or text of promotions and other goods and services offered by us and our carefully selected third parties which may be of interest to you or your household.

##### **SuperValu Real Rewards**

One of the features of the wider Bank of Ireland Rewarding You programme is the linking of SuperValu Real Reward Points to your use of the Bank of Ireland Credit Card.

So that we can do this your personal details may be used by us and disclosed to SuperValu so that they can record the amount of SuperValu Real Reward Points you have earned with your use of the Bank of Ireland Credit Card. The only items of personal details we will disclose to SuperValu will be limited to your Real Rewards account number and how many SuperValu Real Rewards Points you have accumulated in your use of your Bank of Ireland Credit Card.

When we disclose this information to SuperValu they will be solely responsible for managing and controlling this information as a data controller once we give it to them.

Remember, at any time you can tell us that we must stop sharing your personal details with SuperValu.

##### **Your Rights**

You have the right at any time to request a copy of any personal data that we hold in relation to you and to have inaccuracies in that information corrected. You can exercise this right by writing to Bank of Ireland, Customer, Product and Propositions, Partnerships Team, New Century House, Mayor St. Lower, IFSC, Dublin 1.

##### **Meaning of Definitions**

In this consent

“we”, “us” or “Bank of Ireland” means Bank of Ireland and its present and future subsidiaries;

“personal details” means information concerning you which Bank of Ireland has including information given by you or others verbally or in writing, information contained in application forms and records of your transactions with Bank of Ireland and other information concerning you which we describe in detail in our Data Analytics Consent; and

“SuperValu” means Musgrave Limited trading as Musgrave Retail Partners Ireland.

**Please indicate your acceptance to the Terms and Conditions and the notice about your membership of Bank of Ireland Rewarding You and the transferring of personal details to SuperValu.**