



Terms of business

Thank you for choosing permanent tsb.

This document sets out all the information that you should find helpful when dealing with us. Please take the time to read it. If you have any questions, please call us on 0818 50 24 24 or +353 1 212 4101.

56-59 St Stephen's Green, Dublin 2
Phone: 0818 50 24 24 or +353 1 212 4101
Website: www.permanenttsb.ie

These terms of business set out how we, permanent tsb p.l.c., will provide services to you.

A	Our name, address and contact details are set out on the top of this page. permanent tsb p.l.c. is a limited liability company registered in Dublin under No. 222332. The company's registered office is: 56-59 St Stephen's Green, Dublin 2, Ireland.
B	permanent tsb p.l.c. is not a member of any other financial institution.
C	permanent tsb p.l.c. is licensed by the Central Bank of Ireland under the Central Bank Acts, 1971 to 1997. permanent tsb p.l.c. is a credit institution authorised and regulated by the Central Bank of Ireland.
D	permanent tsb is subject to the following: Consumer Protection Code, Minimum Competency Code, Code of Conduct on Mortgage Arrears and Code of Conduct on the Switching of Payment Accounts with Payment Service Providers which offer protection to consumers. Details of these codes can be found on the Central Bank's website www.centralbank.ie .
E	We serve our personal customers by providing mortgages, current accounts, overdrafts, debit cards, personal loans, credit cards, savings products, foreign exchange and asset finance products such as hire purchase. Asset finance is provided by permanent tsb p.l.c. trading as permanent tsb asset finance. As tied agents of Irish Life Assurance p.l.c. we arrange and advise on life-assurance, illness cover, income protection, savings, investments and pension plans, tracker bonds, Personal Retirement Savings Accounts (PRSAs). As Single Agency Intermediary of Allianz p.l.c. we arrange and advise on home insurance. We offer our business customers term lending products, commercial mortgages, current accounts, debit cards, overdrafts, savings products and asset finance products such as hire purchase, leasing, contract hire and unit stocking. We also provide phone and internet banking services to our personal and business customers.
F	permanent tsb is regulated by the Central Bank of Ireland. permanent tsb p.l.c. is registered as an Insurance Intermediary under the Insurance Distribution Directive 2018. Details of registration are available to view on the Insurance Distribution Register on the Central Bank of Ireland website at: www.centralbank.ie . permanent tsb is appointed as a Single Agency Intermediary of Allianz p.l.c. for Home Insurance. As Single Agency Intermediary of Allianz p.l.c., permanent tsb acts for and on behalf of Allianz p.l.c. We use AXA France IARD S.A. as the provider of all existing loan repayment protection and mortgage repayment protection insurance and to deal with all our administration needs which relate to these policies which trades under the name of 'AXA Partners - Credit & Lifestyle Protection', who is authorised by Autorité de Contrôle Prudential et de Résolution (ACPR) in France and is regulated by the Central Bank of Ireland for conduct of business rules. permanent tsb receive a percentage commission of premiums from the insurer for the sale of these services. On-going remuneration is received from the Insurer for the renewal of policies, performance and collection of premiums. Details regarding the commission receivable in respect of these services are available on the Insurance Intermediary Remuneration Disclosure Summary document on the permanent tsb website at the download a form section.
G	We are tied to Irish Life Assurance plc (Irish Life) for life assurance plans, tracker bonds and Personal Retirement Savings Accounts (PRSAs). As tied agent of Irish Life, permanent tsb acts for and on behalf of Irish Life. permanent tsb receive a percentage commission of premiums from the insurer for the sale of these services. On-going remuneration is received from the Insurer for the continuation of policies. Details regarding the commission receivable in respect of these services are available on request by writing to: permanent tsb, Product Management Unit, 56-59 St. Stephen's Green, Dublin 2.
H	You will find information on the various service charges in our brochure 'Terms & Conditions and Personal & Business banking charges'. You can get this brochure from any branch and the information is also on our website at www.permanenttsb.ie . The brochure will also tell you how you can reduce account fees and transaction charges.
I	In providing personal banking services to you, we need to process personal data about you. This involves asking you for specific personal data, processing this personal data and storing it for a period of time. An explanation of how your personal data is used in the provision of our services to you, our running of the bank and your rights in relation to your personal data is provided in the Data Protection Notice. If you would like a copy of the Data Protection Notice, please ask a branch staff member, call Open24 on 0818 50 24 24 or view it at www.permanenttsb.ie

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We will be fair, honest and professional in all our business dealings with you. We will take reasonable steps to avoid conflicts of interest. However, if there is a conflict of interest, we will let you know, and in those circumstances it will be up to you to advise us in writing to continue.

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You should contact us if you fall behind with your repayments. Our procedures are aimed at assisting you, as far as we can, to repay your loan. We will contact you in any case to discuss your repayment arrangements. If you fall behind with loan repayments, you may lose your home and your credit rating may be affected.

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We are committed to providing you with the highest standard of service. We hope that you never have any reason to complain to us but if you do, we want to hear from you so that we can deal with your concerns as quickly and as fairly as possible.

If you raise a complaint:

- (i) We will deal with your complaint fairly, courteously and promptly;
- (ii) Your complaint will be logged and fully investigated;
- (iii) We will identify the cause of the complaint and take steps in as far as possible, to prevent it happening again; and
- (iv) We will give you an explanation and an apology where we have made a mistake.

You can make your complaint by:

- (i) Phoning or writing to the relevant branch or department
- (ii) Visiting your local branch or
- (iii) Contacting our Customer Resolution Centre In writing to Customer Resolution Centre, Churchyard Lane, Douglas, Cork or by phoning 0818 818 700 or by completing and submitting an online complaint form available on permanenttsb.ie/online-complaint-form.

If you are sending in a written complaint please provide your phone number so we can discuss your complaint with you. If you contact us in person or by phone, we will offer you the option of having your verbal complaint treated as a written complaint for the purposes of the process described in the next section. We aim to resolve your complaint promptly and in line with applicable regulation. For more details, please see our Complaint Resolution Charter on our Website.

We will do our best to resolve any complaints to your satisfaction through our internal complaint procedures. If you are still unhappy with the outcome of your complaint, you may refer the matter to the Office of the Financial Services and Pensions Ombudsman (the “Ombudsman”) for review. The Ombudsman is an independent statutory body whose services are available free of charge to customers who have unresolved complaints with their service provider. The Ombudsman will only become involved after the matter has been processed through our internal complaint procedures so it is important that you firstly give us the opportunity to resolve your problem.

The Ombudsman may be contacted at the following addresses: Office of the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29; Phone: +353 1 567 7000; Email: info@fspo.ie; Website: www.fspo.ie

Alternatively, you may be able to submit a complaint to the Ombudsman using the European Commission Online Dispute Resolution (ODR) platform (available at <http://ec.europa.eu/odr>). The ODR platform is available to help consumers resolve disputes relating to online services. A customer service adviser may terminate a telephone call made by you if you become abusive or engage the adviser in vexatious or frivolous requests.

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We are a member of the investor compensation scheme run by the Investor Compensation Company Limited. The scheme provides a way of paying certain investors (except those investing in deposits and savings) compensation, subject to the relevant limits, if they suffer financial loss caused by an investment firm being unable to meet its financial obligations (in other words, pay everything it owes). Details of the scheme are set out in a booklet called ‘Investor compensation - How does it work?’. You can get a copy from all our branches.

We are also a member of the Deposit Guarantee Scheme, which is managed by the Central Bank of Ireland. This scheme will pay compensation if we cannot pay what we owe. This scheme covers funds held by eligible depositors in current and deposit accounts up to €100,000 per qualifying depositor per institution. You will find details of the scheme in the Depositor Information Sheet which is available in all our branches and also on www.permanenttsb.ie. For more information please visit www.depositguarantee.ie.

Your rights set out above apply in addition to any other right you have to complain to the Office of the Financial Services and Pensions Ombudsman.

We are giving you a copy of these terms of business under the Consumer Protection Code 2012 issued by the Central Bank of Ireland. If you have any questions about these terms, please call us on 0818 50 24 24 or +353 1 212 4101. These Terms of Business are effective from 10-07-2023.