

Credit Cards



Aer Credit Card

Travel Rewards
Terms and Conditions



**Bank of
Ireland**

Aer Credit Card Travel Rewards

Terms and Conditions

Definitions

Here's what we mean when we use the following words or phrases.

"Account" means the Credit Card account we open for you.

"Additional Cardholder" means a person to whom we issue a Credit Card on the Credit Card Account of a Principal Cardholder, when they ask us to.

"AerClub" means the loyalty programme called AerClub operated by Aer Lingus. You need to be an AerClub Member to get the Aer Credit Card Travel Rewards (other than Travel Insurance).

"AerClub Account" means an account an AerClub Member has with Aer Lingus.

"Aer Credit Card Travel Rewards" means Avios, Fast Track and Priority Boarding Passes, Free Fares, Lounge Passes and Travel Insurance available with your Credit Card as set out in these Terms and Conditions.

"Aer Credit Card Portal" means the personalised dashboard available to Linked Cardholders at aercreditcard.aerlingus.com where you can find out how to redeem Aer Credit Card Travel Rewards.

"AerClub Member" means the person who is a member of AerClub.

"AerClub Membership" means membership of AerClub.

"AerClub Membership Number" means the membership number given by Aer Lingus to an AerClub Member.

"AerClub Terms and Conditions" means the terms and conditions for AerClub which you can find at aerlingus.com/aerclub/about-aerclub/how-it-works/

"Aer Lingus" means Aer Lingus Limited.

"Aer Lingus Products and Services" means flights (including taxes and charges), bags, seats, onboard meals, lounge access, priority boarding, bookings on Heathrow express, SMS and all onboard sales bought from Aer Lingus.

"AGL" means Avios Group (AGL) Limited which generates Avios.

"Avios" means the points (and each unit of that point) denominated as 'Avios' or 'Avios Points' earned by a Linked Cardholder using their Credit Card and credited to their AerClub Account and their Avios Account.

"Avios Account" means the account which a Linked Cardholder has with AGL and which is subject to the Avios terms and conditions which can be found at avios.com.

"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 Baggot Plaza, 27-33 Upper Baggot St., Dublin, D04 VX58, Ireland and its successors, assigns and transferees.

"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.

"Cash Advance" means when you or an Additional Cardholder use the Credit Card to receive cash or a cash substitute (e.g. travellers' cheques).

"Credit Card" means the credit card(s) called "Aer Credit Card" issued by us to you or to an Additional Cardholder.

"Credit Card Terms and Conditions" means the Credit Card terms and conditions of use for your Credit Card. These are available on our website

at boi.com. We also provide these with your Credit Card.

"Excluded Transactions" means transactions by Cash Advance or cash equivalents, Balance Transfer, purchases of foreign currency and travellers cheques, foreign exchange and ATM/ Bank charges, fees, interest charges, finance charges, government stamp duty, payments to loan accounts or bank accounts, purchases in excess of limits on the Account, transactions made in operating a business, payments at casinos, betting shops or bookmakers, payments (online or otherwise) to any form of gambling account (including spread betting or share trading) or fraudulent transactions.

"Fast Track" means the service available at certain airports where you have access to a priority security lane(s). Details of the airports where you can use Fast Track are available at aerlingus.com/aerclub/using-aerclub/credit-cards/aer-credit-card/. For full details of Fast Track service please see the relevant airport's website.

"Fast Track and Priority Boarding Pass" means a Fast Track and Priority Boarding Pass for Aer Lingus flights leaving Ireland from certain airports. The Fast Track feature of this pass is only available at certain airports; details of the airports where you can use Fast Track are available at aerlingus.com/aerclub/using-aerclub/credit-cards/aer-credit-card/. The Fast Track and Priority Boarding Pass is a combined package. The pass is deemed to be used by you whether you use the features (Fast Track and Priority Boarding) individually or together. For example, if you choose to use your Fast Track and Priority Boarding pass at an airport which does not have a Fast Track service, you will have redeemed the pass in full and you will not be able to use the unused Fast Track feature at a later date or at another airport.

"Free Fare" means the cost of the fare for a return European Aer Lingus ticketed and operated flight to/from Dublin, Cork, Shannon and Belfast to European destinations. Free Fares do not include taxes, charges, fees or ancillaries which you must pay. Free Fares are subject to availability and these Terms and Conditions, including the Restricted Periods.

"Linked Cardholder" means an AerClub Member who has a valid Credit Card and has successfully linked their AerClub Account to their Credit Card.

"Lounge" means lounges at airports in Ireland specified by Aer Lingus. You can get details on the airport lounges where you can use your Lounge Pass at aerlingus.com/aerclub/using-aerclub/credit-cards/aer-credit-card/

"Lounge Pass" means a voucher to access a Lounge which a holder can use when travelling on an Aer Lingus flight.

"Principal Cardholder" means the Credit Card Account holder.

"Priority Boarding" means the priority boarding service on Aer Lingus operated flights leaving Ireland which allows you to board the aircraft flight ahead of other general boarding passengers.

"Restricted Periods" means the periods set out in Clause 2.3(e)(ii) of these Terms and Conditions and the periods set out in the Aer Credit Card Portal.

"Reward Year" means each 12-month period from your Aer Credit Card account opening date.

"Terms and Conditions" means these Aer Credit Card Travel Rewards Terms and Conditions.

"Travel Insurance" means the travel insurance provided with your Credit Card. The terms and conditions for travel insurance are available on our website at boi.com. We also provide these to you with your Credit Card.

"you", "your(s)" means a Principal Cardholder.

How your Aer Credit Card Travel Rewards work

These Terms and Conditions tell you how your Aer Credit Card Travel Rewards work. They will apply to you once we issue a Credit Card to you or to an Additional Cardholder. We will also give you the following terms and conditions with your Credit Card:

- ▶ the Credit Card Terms and Conditions; and
- ▶ Travel Insurance Terms and Conditions

We highly recommend that you read all of the above terms and conditions.

IMPORTANT INFORMATION

To get all of the Aer Credit Card Travel Rewards (except for Travel Insurance which is available on Account opening), you must also be an AerClub Member and agree to be bound by the AerClub Terms and Conditions which are available on the Aer Lingus website at aerlingus.com/aerclub/about-aerclub/how-it-works/

If you are already an AerClub Member, you must link your AerClub Membership Number to your Credit Card as set out in these Terms and Conditions.

1. How can I get Aer Credit Card Travel Rewards?
- AerClub Registration and AerClub Membership
- 1.1 To get and enjoy the Aer Credit Card Travel Rewards (except for Travel Insurance which is available on Account opening) you must:
(a) be or become an AerClub Member; and
(b) link your AerClub account with your Credit Card to become a Linked Cardholder.
- 1.2 Only one AerClub Account belonging to the Principal Cardholder can be linked to your Credit Card.
- 1.3 **Already an AerClub Member? Here's what you need to do**
After you receive your Credit Card, we will send you an email telling you how to link your AerClub account with your Credit Card. Please follow those instructions to ensure that your Credit Card is linked to your AerClub Account and you become a Linked Cardholder.
- 1.4 **Not an AerClub Member? Here's what you need to do**
You must become an AerClub Member to be eligible for the Aer Credit Card Travel Rewards. After you receive your Credit Card, we will send you an email with a link inviting you to join AerClub and outlining instructions to follow. Please follow those instructions to ensure that you become an AerClub Member and become a Linked Cardholder by linking your Credit Card to your AerClub Account.
- 1.5 As soon as you are a Linked Cardholder, you will have access to the Aer Credit Card Portal where you will be able to check the status of and redeem your Fast Track and Priority Boarding Passes, and Lounge Passes. You will also find instructions explaining how you redeem your Free Fares.

2. What Aer Credit Card Travel Rewards can I get and how can I get them?
- Once you are a Linked Cardholder, you can get the Aer Credit Card Travel Rewards (Travel insurance is available without linking) which are detailed in the table below. You will also find details of how you can get the rewards and the conditions that apply:

Reward	Details	How do I get this?
2.1 Fast Track and Priority Boarding Passes. ▶ The Fast Track pass means you will get through security faster. ▶ With priority boarding enjoy being one of the first onboard the flight.	<div>a. You are entitled to two Fast Track and Priority Boarding Passes in each Reward Year.</div> <div>b. Fast Track and Priority Boarding Passes can be used on Aer Lingus operated flights at certain airports leaving Ireland. Please see the Aer Lingus website at aerlingus.com/aerclub/using-aerclub/credit-cards/aer-credit-card/ for up to date details on the airports where you can use your Fast Track and Priority Boarding Passes. Once the passes have been downloaded they are considered to have been redeemed and cannot be reinstated.</div> <div>c. Please note that Fast Track where available is operated by the relevant airport and not by Aer Lingus and is governed by the airports' terms of use.</div>	<div>a. The Aer Credit Card Portal aercreditcard.aerlingus.com has instructions on how to redeem and use your Fast Track and Priority Boarding Passes.</div> <div>b. When you redeem a Fast Track and Priority Boarding Pass you will have to nominate the person(s) using the Fast Track and Priority Boarding Pass and the Aer Lingus flight it is to be used with.</div> <div>c. You can book Fast Track and Priority Boarding Passes for travel up to 11 months in advance.</div> <div>d. If you do not redeem your Fast Track and Priority Boarding Passes in any Reward Year, they will be forfeited and will not be carried forward to the next Reward Year. You will receive two Fast Track and Priority Boarding Passes each year to redeem.</div>

Reward	Details	How do I get this?
2.2 Lounge Passes ▶ Relax and unwind before flying in the comfortable surroundings of the lounge with free Wi-Fi, complimentary drinks and snacks, and a range of newspapers for you to browse.	a. You are entitled to two Lounge Passes in each Reward Year. b. Please check the Aer Lingus website at aerlingus.com/aerclub/using-aerclub/credit-cards/aer-credit-card/ for up to date details on where you can use your Lounge Passes. Once the passes have been downloaded they are considered to have been redeemed and cannot be reinstated. c. With the exception of the Aer Lingus Lounge at Dublin airport, airport lounges are operated by the relevant airport and their terms of use apply.	a. The Aer Credit Card Portal aercreditcard.aerlingus.com has instructions on how to redeem and use your Lounge Passes. b. When you redeem a Lounge Pass you will have to nominate the person(s) using the Lounge Pass and the Aer Lingus flight it is to be used with. c. You can book Lounge Passes for travel up to 11 months in advance. d. If you do not redeem your Lounge Passes in any Reward Year, they will be forfeited and will not be carried forward to the next Reward Year. You will receive two Lounge Passes each year to redeem.
2.3 Free Fares ▶ For any European Aer Lingus ticketed and operated flights to / from Dublin, Cork, Shannon or Belfast, you pay taxes, fees and charges.	a. You are entitled to two Free Fares (return fares to a European destination) in each Reward Year if you and/or an Additional Cardholder spend €5,000 or more on the Credit Card (except for Excluded Transactions) within that Reward Year. Refunded transactions will not count towards calculating the €5,000 spend. Spend on a Credit Card by an Additional Cardholder will count towards the Linked Cardholder becoming eligible for Free Fares. b. Any Balance Transfer you make will not count towards calculating the amount spent on your Credit Card for Free Fares, but special promotional offers may apply from time to time. c. Free Fares do not include taxes, charges, fees or ancillaries and you will have to pay Aer Lingus for these items separately for the relevant flight(s). d. Booking and travel for Free Fares are subject to the standard Aer Lingus conditions of carriage and conditions of contract available on Aer Lingus website at aerlingus.com/support/legal/ . e. The following conditions also apply to Free Fares: <ul style="list-style-type: none"> i. We and/or Aer Lingus do not guarantee that you will be able to obtain a reservation on your preferred flight. A limited number of seats are available on selected flights for Free Fares and availability will depend on the route and date of travel. Aer Lingus has reserved a minimum of 2 seats per flight (excluding certain Restricted Periods when no seats may be available) for Aer Credit Card customers. ii. Availability is restricted during holidays and other peak travel periods, including but not limited to bank holidays, school holidays and sporting events. For example, Free Fares will be restricted (and may not be available) on certain flights during the dates and travel periods outlined on page 8: 	a. We will let you know when €5,000 or more has been spent on your Credit Card Account (except for Excluded Transactions) so that you can get your Free Fares. You can use your Free Fares separately or at the same time, either for yourself or for someone else. b. You will be able to check your eligibility for Free Fares through the Aer Credit Card Portal aercreditcard.aerlingus.com where you can also find instructions on how to redeem and use Free Fares. c. You will be asked to complete a booking request form and send this to Aer Lingus through the Aer Credit Card Portal. On the booking request form you tell us your preferred departure airport, destinations and travel dates. You must also select a time for Aer Lingus to contact you on your booking request. d. When Aer Lingus receives a completed booking request form from you, an Aer Lingus agent will contact you within the period indicated by Aer Lingus for you to complete your booking. If Aer Lingus are unable to contact you over a reasonable period, please check your email, as you may need to submit a new booking request form. e. Free Fares will be allocated by Aer Lingus on a first come, first serve basis upon successful contact with you. f. There is no guarantee that your preferred destinations and/or travel dates will be available. If your preferred destinations and/or travel dates are not available, an Aer Lingus agent will discuss alternatives with you which you may choose to book as a Free Fare. g. If a seat is available to book on the Aer Lingus website or through a booking agent there is no guarantee that it will be available as part of the Free Fare reward. h. You must book your Free Fares within 12 months from the date we tell you that you have earned your Free Fares. Free Fares can only be booked if they are available for sale on aerlingus.com . Some routes operate on a seasonal basis, check aerlingus.com for up to date schedules.

Reward (cont'd)	Details (cont'd)	How do I get this? (cont'd)
2.3 Free Fares (cont'd)	<ul style="list-style-type: none"> - 24 June – 31 August (Fridays/Saturdays/Sundays) - 20 December – 06 January - February/October midterm breaks (Saturday/Sunday) - Easter (Good Friday – Easter Monday) - Six Nations Rugby matches (flights to the destination of the matches may not be available on the day of the match and 2 days either side of it) - Other Irish bank holiday weekends (Friday/Saturday/Monday) - For more guidance on Restricted Periods please see aercreditcard.aerlingus.com <p>iii. Booking requests for Free Fares must be made no less than 30 days in advance of departure date and may be made up to 11 months prior to departure (depending on scheduling). You can check the current schedules on the Aer Lingus website. If you send a booking request early you may be more likely to get your preferred destination and/or travel dates.</p> <p>iv. Once you make Free Fare reservations, you cannot amend them. If you cancel a Free Fare reservation a replacement flight or voucher will not be provided.</p> <p>v. Free Fares will not count towards Tier Credits (as defined in the AerClub Terms and Conditions) or for Avios on the AerClub programme.</p>	
2.4 Avios <ul style="list-style-type: none"> ▶ Collect 1 Avios for every €1 you spend on Aer Lingus products and services. And 1 Avios for every €4 you spend on all other transactions. ▶ Avios can be used to save money on flights. 	<p>a. On Aer Lingus Products and Services: For every €1 you and/or any Additional Cardholder spend using the Credit Card on Aer Lingus Products and Services you will collect 1 Avios.</p> <p>b. All other transactions: For every €4 you and/or any Additional Cardholder spends using the Credit Card (other than on Excluded Transactions or on Aer Lingus Products and Services) you will collect 1 Avios.</p> <p>c. To calculate your Avios we round down the amount you spend to the nearest Euro. For example, if you spend €461.12 using your Credit Card in a calendar month you will earn 115 Avios (or 461 Avios if the spend relates to Aer Lingus Products and Services).</p> <p>d. We may review and change how we calculate Avios. However, we will let you know before we do this.</p> <p>e. Avios is earned monthly. It might take up to 30 Banking Days for the Avios earned with a Credit Card to appear on your AerClub Account. You can only use the Avios you have earned with your Credit Card when they have been credited to your AerClub Account.</p>	<p>a. You earn Avios each time you and/or an Additional Cardholder uses your Aer Credit Card to purchase goods and services as long as the purchase is not an Excluded Transaction. You do not earn Avios for Excluded Transactions.</p> <p>b. You can start earning Avios from the time you receive your Credit Card but you will only be able to redeem Avios when you are a Linked Cardholder and the Avios has been credited to your AerClub Account. Avios are issued and redeemed in accordance with Avios Terms and Conditions. For further information visit avios.com.</p>

Reward (cont'd)	Details (cont'd)	How do I get this? (cont'd)
2.4 Avios (cont'd)	<p>f. You can check the number of Avios you have collected by logging into your AerClub Account at aerlingus.com/html/login.html.</p> <p>g. We or Aer Lingus may have special or promotional offers from time to time which may enable you to earn more Avios with your Credit Card. As an AerClub Member you may be entitled to earn Avios in other ways too.</p> <p>h. If Avios are earned on a transaction that is later refunded, or on any fraudulent transaction, those Avios may be lost. Please see AerClub Terms and Conditions for details of how long Avios remain active.</p>	
2.5 Travel Insurance ▶ Comprehensive worldwide multi-trip travel insurance including cover for winter sports.	The Travel Insurance brochure we give you with your Credit Card sets out the details of the Travel Insurance.	a. You get Travel Insurance with your Credit Card from Account opening. You do not need to be an AerClub Member or a Linked Cardholder to get Travel Insurance with your Credit Card.

3. What if I have a problem with the Aer Credit Card Travel Rewards?

3.1 Aer Credit Card Travel Rewards (other than Travel Insurance) are provided by AGL and Aer Lingus. Those companies are responsible to you for their products and services. If you have any questions or complaints about your Aer Credit Card Travel Rewards (other than Travel Insurance) you should contact Aer Lingus at the following link aerlingus.com/support

3.2 We will try to help you with any questions or complaints you have about your Credit Card account or Travel Insurance. As Travel Insurance is provided by a third party we may need to refer you to that third party to deal with your query or complaint. For details on complaints to the Bank, please see your Credit Card Terms and Conditions or visit boi.com.

4. When can we change Aer Credit Card Travel Rewards or these Terms and Conditions?

4.1 We can introduce new terms and conditions or change these Terms and Conditions at any time. We can also introduce new or replacement Aer Credit Card Travel Rewards. If we do this we will inform you of the changes in a way we think is appropriate in accordance with legal and regulatory requirements at the time. We may make changes to these Terms and Conditions or to the Aer Credit Card Travel Rewards for a number of reasons. For example we may need to change the Terms and Conditions or Aer Credit Card Travel Rewards:

a. to meet legal or regulatory requirements;

b. to correct errors or make these Terms and Conditions clearer;

c. to reflect changes in customer demands;

d. to reflect changes or developments in technology;

e. to reflect increases in the costs associated with providing the Aer Credit Card Travel Rewards;

f. to replace an Aer Credit Card Travel Reward that is no longer available; or

g. to reflect changes in our ability to deliver Aer Credit Card Travel Rewards.

4.2 We reserve the right to suspend or terminate any Aer Credit Card Travel Rewards. If we terminate or suspend any Aer Credit Card Travel Rewards, we will let you know in advance in a way we think is appropriate. Please note that the locations at which Lounge Passes, Fast Track Passes and Priority Boarding may change without advance notice. Aer Lingus will endeavour to honour bookings made in advance of the change however this cannot be guaranteed. Please check the Aer Lingus website at aerlingus.com/aerclub/using-aerclub/credit-cards/aer-credit-card/ for up to date details on where you can use your Lounge Passes, Fast Track Passes and Priority Boarding.

4.3 Aer Lingus and AGL each reserve the right to suspend or terminate Aer Credit Card Travel Rewards (other than Travel Insurance) in line with the AerClub Terms and Conditions and the terms and conditions that apply to Avios.

5. When are Aer Credit Card Travel Rewards not available?

5.1 Your right to Aer Credit Card Travel Rewards (other than Travel Insurance) will end if you stop being a Linked Cardholder for any reason.

5.2 We may suspend or terminate your right to make use of Aer Credit Card Travel Rewards if you breach these Terms and Conditions or the Credit Card Terms and Conditions.

5.3 If your Credit Card Account is cancelled or terminated you will not be able to get the Aer Credit Card Travel Rewards.

6. General

6.1 You must ensure that the information you give us when you apply for your Credit Card is accurate and up to date. We will not be liable to you if any of the information that you give us is incorrect.

6.2 From time to time we will send you service messages about your eligibility for Aer Credit Card Travel Rewards and reminders about how to redeem them.

6.3 We will send information (including personal information) to Aer Lingus and AGL as this is necessary to provide the Aer Credit Card Travel Rewards. If you need more information on how we use your personal information please see our Data Privacy Notice available at bankofireland.com/privacy/data-protection-notice/

6.4 If you are a Linked Cardholder and receive a new or replacement Credit Card, we will automatically link your new Credit Card to your AerClub Account once you make a transaction with your new Credit Card.

6.5 We will not be liable for any loss suffered by any person for any delays or failures in performance of these Terms and Conditions resulting from acts or causes beyond our reasonable control.

6.6 We are not liable for claims due to any failure or breach of services or goods provided as Aer Credit Card Travel Rewards by any third party.

6.7 These terms and conditions and any matter arising from the services are governed by the laws of the Republic of Ireland. This will be so even if a court or tribunal outside the Republic of Ireland deals with them. The courts of the Republic of Ireland will have jurisdiction in connection with any dispute about or relating to these terms and conditions and the services. That jurisdiction is exclusive except where you entered these terms and conditions on or after 29 November 2022, you are a consumer under the Consumer Rights Act 2022 and you are not ordinarily resident in the Republic of Ireland.

10

11

bankofireland.com

Bank of Ireland is regulated by the Central Bank of Ireland.

37-1455R.4 (02/24)