

Terms of Business



Thank you for choosing PTSB.

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.

These terms of business set out how we, Permanent TSB plc trading as PTSB and PTSB Asset Finance, will provide services to you.

A	Permanent TSB plc trading as PTSB and PTSB Asset Finance ("PTSB") is a public limited company incorporated in Ireland. Registered number, 222332. Registered office: 56-59 St Stephen's Green, Dublin 2, Ireland D02 H489. Website: www.ptsb.ie .
B	Permanent TSB plc is a wholly owned subsidiary of Permanent TSB Group Holdings plc. Permanent TSB Group Holdings plc is a public limited company incorporated in Ireland, having its registered office at 56-59 St Stephen's Green, Dublin 2, D02 H489, Ireland and registered number 474438.
C	Permanent TSB plc, trading as PTSB and PTSB Asset Finance is licensed by the Central Bank of Ireland whose address is: Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3. Phone: +353 (0)1 224 5800. Email: enquiries@centralbank.ie .
D	PTSB and PTSB Asset Finance are subject to codes of conduct and Bank regulations which offer protection to consumers and which the Bank must comply with. Details of the codes and regulations can be found www.centralbank.ie .
E	PTSB 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 plc trading as PTSB Asset Finance. As tied agents of Irish Life Assurance plc, 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 plc 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.
F	Permanent TSB plc 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 . PTSB is appointed as a Single Agency Intermediary of Allianz plc for Home Insurance. As Single Agency Intermediary of Allianz plc, PTSB acts for and on behalf of Allianz plc. Permanent TSB plc trading as PTSB is tied to AXA France IARD S.A. for the provision of all existing loan repayment protection and mortgage repayment protection insurance. AXA France IARD S.A. continues to administer all policies taken out under the trading name 'AXA Partners - Credit & Lifestyle Protection,' which is authorised by Autorité de Contrôle Prudentiel et de Résolution (ACPR) in France and is regulated by the Central Bank of Ireland for Conduct of Business rules. PTSB receive a percentage commission of premiums from Allianz plc and AXA France IARD S.A. for the sale of these products. On-going remuneration is received from Allianz plc and AXA France IARD S.A. for the renewal of policies, performance and collection of premiums. Details regarding the commission receivable in respect of these products are available on the Intermediary Remuneration Disclosure Summary document on www.ptsb.ie at the download a form section.
G	PTSB is an insurance intermediary tied to Irish Life Assurance plc for life and pensions business. PTSB is remunerated on a commission basis for life and pensions business. Full details of our intermediary remunerations are available at www.ptsb.ie
H	You will find information on our fees and 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.ptsb.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.ptsb.ie
J	PTSB will be fair, honest and professional in all our business dealings with you. We will take reasonable steps to avoid conflicts of interest. Where conflicts of interest cannot reasonably be avoided, we will disclose and manage it so that it does not adversely affect your interests. PTSB's approach is set out in a Conflict of Interest Policy, which ensures an awareness and understanding of potential conflicts of interest and prompt identification and reporting should a conflict materialise.

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Customers are encouraged to engage with us as early as possible if they experience financial difficulty or miss a repayment. PTSB have supports in place to identify and manage arrears in a timely and proportionate way, including assessing individual circumstances and considering suitable repayment arrangements where available. If arrears are not addressed, this may have consequences and, where a loan is secured, could place your home or other security at risk and, in certain circumstances, lead to repossession. If you fall behind on your agreement with us, we may have to take appropriate steps - including legal action or enforcing any security to recover the outstanding amount you owe.

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PTSB is 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) A full response will be issued to you.

You can make your complaint by:

- (i) Submitting an online complaint form available on [ptsb.ie/online-complaint-form](https://www.ptsb.ie/online-complaint-form);
- (ii) Writing to our Customer Resolution Centre at Customer Resolution Centre, PTSB, PO Box 13769, South City Delivery Office, Togher, Cork or by phoning 0818 818 700;
- (iii) Calling Open24 (0818 50 24 24), or visiting a local branch.

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 unhappy with our response to your complaint, you may refer it to the relevant alternative dispute resolution service below.

Financial Services and Pensions Ombudsman

The Financial Services and Pensions Ombudsman or "FSPO" can be contacted at +353 1 567 7000, Lincoln Place, Dublin 2 or www.fsपो.ie.

Data Protection Commission

The Data Protection Commission or "DPC" can be contacted at +353 1 765 0100, 6 Pembroke Row, Dublin 2 or www.dataprotection.ie.

Workplace Relations Commission

The Workplace Relations Commission or "WRC" can be contacted at +353 59 917 8990, O'Brien Road, Carlow or www.workplacereactions.ie.

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PTSB is a member of the Deposit Guarantee Scheme, which is managed by the Central Bank of Ireland. Your deposits are covered by this scheme. If PTSB were to go out of business then the scheme will pay you your deposits up to a maximum of €100,000. In case of joint accounts, the limit of €100,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, may be aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000. You will find details of the scheme in the Depositor Information Sheet which is available in all our branches and also on www.ptsb.ie. Further information is available on www.depositguarantee.ie.

PTSB is a member of the investor compensation scheme run by Investor Compensation Company DAC (ICCL). ICCL was set up to give private investors a way to claim compensation without the need for expensive legal action. If you have an eligible investment in an authorised investment firm and this firm went out of business and cannot repay your money, then this scheme will pay you 90% of your investment amount up to a maximum of €20,000. Applicable investments include tracker bonds, life and non-life insurance policies and public and private company shares. Full details of the scheme, claim process and eligibility requirements are available on www.investorcompensation.ie.

We are giving you a copy of these Terms of Business under the Consumer Protection Code 2025 issued by the Central Bank of Ireland. Where there are any material changes to these Terms of Business we will pre-notify affected customers. These Terms of Business are effective and remain up-to-date from 24.03.26, until a new version is published.