

Terms & Conditions (Ireland)

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4. Information about some of the products and services on this Site are subject to additional Legal Notices and Warnings. These notices and warnings are important and are for the protection of both you and us. Please take the time to carefully read all Legal Notices and Warnings on the pages of this Site that you visit.

5. We have given the information on the Site in good faith. We have taken the information from trade and other sources believed to be reliable. Although we have made all reasonable efforts to ensure that all of the information on the Site is accurate at the time of inclusion, we do not represent that this is the case and accordingly no such information should be relied upon by you under any circumstances. Please note that we may update or alter the information on this Site at any time without giving notice of the alterations. Any opinions and estimates expressed reflect our judgement at the date given and are also subject to change without notice. Accordingly, you agree not to hold us responsible for any inaccuracies or omissions. If you do not understand or if you have any queries on any of the information on the Site, we recommend that you consult a professional financial adviser.

6. Please note that the sending of personal information via e-mail over the internet may not be secure and can be intercepted by third parties or incorrectly delivered. You should not divulge personal information over the internet unless you are using a secure or encrypted communications technology. Your use of this Site is accordingly entirely at your own risk.

7. Some pages on this Site contain hypertext links to web sites not maintained by us. You are reminded that when you enter other web sites via such hypertext links, you will not be subject to these Terms and Conditions and you will not benefit from the protections afforded to you in using our Site. We will not be liable in any way for the content, availability or use of such linked web sites and you use such links entirely at your own risk.

8. Some of the pages on this Site contain hypertext links to web sites of business units, subsidiaries and associates of the Credit Union. You are reminded that when you enter such sites, you will be subject to the terms and conditions of those sites.

9. Access to and use of this Site (and any information on content displayed thereon) is at the user's own risk and we do not represent or warrant that the use of this Site or any material downloaded from it will not cause damage to property, including but not limited to loss of data or computer virus infection. To the maximum extent permitted by law, all liability of any description whatsoever is excluded, including without limitation liability or responsibility for any and all losses or damages resulting from loss of use, data or profits, consequential loss, or third-party losses arising out of or in connection with the access, use, performance and/or unavailability of this Site or any of its contents, and whether caused by negligence, breach of contract or otherwise.

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11. The contents of this Site, including these Terms and Conditions, are subject to change by us without notification. The information in this Site may be updated from time to time and may at times be out of date. We accept no responsibility for keeping the information in this Site up to date or liability for any failure to do so.

12. You acknowledge and agree that the Copyright and all other proprietary and intellectual property rights in the Site and the content and information set out on it belongs to, and shall remain vested at all times in, us and may not be copied, transmitted or reproduced without our prior consent. You shall not obtain any rights over or in respect of such content and information under any circumstances.

13. You may not copy, transmit, amend or reproduce the information and content displayed on this Site without our prior consent in writing.

14. You may not create or include any hyperlink to this Site from any other website without our prior consent in writing.

15. You may not access or use this Site for any improper, fraudulent, dishonest or illegal purposes. Any such access or use shall be investigated and appropriate action taken (including referral of the matter to the appropriate authorities).

16. You may not attempt to gain unauthorised access to or use of any part(s) of this Site or its services, information or content, or any computer systems, networks, servers or databases connected to it whether by hacking or otherwise.

17. If any provision of these Terms and Conditions is found to be invalid by any court having competent jurisdiction, the invalidity of such provision shall not affect the validity of the remaining provisions of these Terms and Conditions, which shall remain in full force and effect.

18. In these Terms and Conditions:

"Ireland" means the Republic of Ireland;

"Privacy Policy" means the Privacy Policy governing our use and the security of your personal information provided or accessed through this Site, which policy is available at <https://firstchoicecreditunion.ie/privacy-policy/>

"Site" means this website;

"Terms and Conditions" means the terms and conditions herein, as they may be varied or amended from time to time;

"we", "us" or "the Credit Union" means First Choice Credit Union Limited and as applicable our subsidiaries, associates, agents and assignees.

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