



Terms of Business

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1. General

We are delighted that you have chosen Avantcard DAC trading as Avant Money (“Avant Money”, “we”) and are pleased to welcome you as a customer. These Terms of Business set out the terms on which Avant Money will provide products and services described in paragraph 3 to you. These Terms of Business are effective from 10 August 2020 and shall remain in force until further notice. If you have any queries, we will be happy to assist. You can contact us at:

Avant Money,
PO Box 13192
Maynooth,
Co. Kildare.
Phone Number 0818 274 089
www.avantmoney.ie

Avant Money is subject to:

- Consumer Protection Code 2012.
- Code of Conduct on Mortgage Arrears 2013.
- Minimum Competency Code.

These codes can be found on the Central Bank’s website www.centralbank.ie.

2. About Avant Money

Avantcard DAC, trading as Avant Money, is a designated activity company incorporated in Ireland under number 541980 and having its registered address at Dublin Road, Carrick-on-Shannon, Co Leitrim. Avant Money is the registered trading name of Avantcard DAC, which is part of the Bankinter group (the Bankinter Group’).

3. Nature of Services

Avant Money provides products and services to personal customers, including mortgages.

4. Fees and Charges

Where applicable, Avant Money may apply a fee for a product or service provided. Any fees will be notified to you in advance prior to the provision of the service in respect of which the fee is charged. The fee will be payable in amounts and at such times as will be notified to you by Avant Money. To find out more about Avant Money’s fees and charges, you can read our Fees & Charges Booklet on our website: www.avantmoney.ie/mortgages.

Please note, the Fees and Charges Booklet is only applicable for the Avant Money Mortgage Account and does not cover any other products or services offered by Avant Money.

5. Conflicts of Interest

It is the policy of Avant Money to mitigate and where necessary avoid conflicts of interest when providing services to its customers. Where a conflict of interest cannot be reasonably avoided, we will ensure that the conflict does not result in a damage of your interest and seek your acknowledgement, on paper or other durable medium, that you still wish to proceed to take up the product or service.

6. Customer Default

Avant Money at all times seeks to assist customers who are in default or experiencing financial difficulty. However, when a customer goes into default Avant Money may, if necessary, exercise its rights and remedies as set out in the terms and conditions applicable to the product. It is the policy of Avant Money to deal with all defaults in accordance with the applicable codes of conduct issued by the Central Bank of Ireland. Please see our website for details of our Mortgage Arrears Resolution Process www.avantmoney.ie/mortgages/MARP.

7. Complaints

If you have any complaint in relation to the business services provided by Avant Money, you can either contact us directly by phone on 0818 274 089 and/or at customerservices@avantmoneymortgages.ie or outline the nature of your complaint to us in writing to Avant Money Mortgages Complaints Team, PO Box 13192, Maynooth, Co. Kildare. The complaint will be fully investigated by us and if it is not resolved to your satisfaction within five business days, a written response will be provided to you. While our investigation of any complaint is ongoing, we will provide you with a regular written update. Avant Money Complaints Procedure complies with the Consumer Protection Code which defines a complaint as an expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with:

- The provision or the offer of the provision of a product or service to a consumer by a regulated entity or the failure or refusal of a regulated entity to provide a product or service to a consumer.
- In the event that you are dissatisfied with the outcome of our investigation into your complaint you are entitled to contact:



Financial Services & Pensions Ombudsman's Bureau,
3rd Floor Lincoln House,
Lincoln Place,
Dublin 2.
Lo Call: 1890 882090 Telephone: 01 567 7000
Website: www.fspo.ie

8. Data Protection Notice

Avant Money is the registered trading name of Avantcard DAC in the Republic of Ireland. Avantcard DAC is a subsidiary of Bankinter Consumer Finance E.F.C, S.A. which is part of the Bankinter group (the Bankinter Group').

Avant Money complies with the requirements of the General Data Protection Regulation (EU) 2016/679 ("GDPR") and the Irish Data Protection Acts 1988 to 2018. Avant Money is committed to providing you with products that are suitable to your needs and are backed by consistently top-quality service. We also take our obligations under data protection law very seriously. As a Data Controller, we are obliged to provide you with information on how we collect, use and share your personal data. A copy of our privacy notice is attached and is also available for review online at www.avantmoney.ie/privacy-notice.

Please contact us at dpo@avantcard.ie if you have any concerns about your personal data.