

CU ONLINE+ ACCOUNT ACCESS TERMS & CONDITIONS

Phoenix Credit Union Limited (the “Credit Union”) provides services to the Member through On-Line Account Access, subject to the Member’s acceptance of the Terms and Conditions set out below.

These Terms and Conditions are in addition to those already provided to you as an account holder with the Credit Union but, in the event of any uncertainty with regard to your use of the services described below, when accessed on-line, the following Terms and Conditions shall prevail.

By accessing your account online via the Credit Union website, you were directed to enter a username, password and One-Time Passcode (collectively, your “Security Details”), so only you have access to your account information. By using your Security Details, you agree to the following conditions and in particular, please note the precautions highlighted for your protection in clause 2.

1. Authority

You authorise us to accept and act on your instructions and to pay to and from your Account(s) the amounts involved when the transaction has been authenticated by the use of the security procedure we require you to follow. If you have a joint account, both of you must sign up for the On-Line Access and thereafter, we will act on the instructions of any one of you but you are each responsible for all transactions carried out and for the repayment of any borrowing which arises on your account.

2. Availability and Security of On-Line Account Access

- a) Services are only made available, subject to clause 2(b), to a Member by the Credit Union in respect of Accounts in the Credit Union.
- b) The Member can only avail of the Services via the On-Line Account Access using the Security Details and otherwise strictly in accordance with the Agreement.
- c) The One-Time Passcode will be provided by the Member to the Credit Union when

prompted to do so. The Member must not disclose the One-Time Passcode whether directly or indirectly, to any other person (including, but not limited to, any account aggregation service provider) or record your Security Details in any way that may result in them becoming known to another person. Should the Member know or think it possible that the Security Details have become known to any other person the Member shall immediately effect a change to the One-Time Passcode through the Credit Union. You should immediately delete any SMS Message sent or received by you in connection with the Services and which contain references to or details of your Security Details.

- d) After initial registration or enrolment, the Credit Union will never contact you, or ask anyone to do so, on our behalf, with a request to disclose your Security Details. If you receive any such request from anyone (even if they are using our name and logo and appear to be genuine) then it is likely to be fraudulent and you must not supply your Security Details to them in any circumstances. The Member should report any such requests to the Credit Union immediately.
- e) A charge may be applied to your account by the Credit Union for reissuing you with new Security Details.
- f) The Member will be responsible for all instructions given by you or anyone acting with your authority between the time you pass the security procedure and the time you exit from the On-Line Account Access. The Member shall disconnect and exit the On-Line Account Access when not availing of the Services.
- g) You may consent to certain third parties availing of the On-Line Account Access on your behalf provided such parties are appropriately registered or authorised as Account Information Service Providers and/or Payment Initiation Service Providers in accordance with PSD2. The Credit Union shall not be liable to you for any action taken by such third parties or failed to be taken by them. Where any such consent has been withdrawn, you must notify the Credit Union in writing.

3. Indemnity

The Member undertakes with the Credit Union to comply strictly with the Agreement. The Member acknowledges that his or her compliance with the Agreement is designed to minimise the risk of unauthorised use of the On-Line Account Access. The Member agrees to indemnify the Credit Union in full in respect of any loss or damages which may arise to the Credit Union, the Member or any third party as a consequence of the Member's non-compliance with the Agreement.

4. Instructions

- a) The Credit Union shall be entitled, but not obliged, to record all communications from, or instructions given by, the Member to the Credit Union, or messages sent by the Credit Union to the Member through the On-Line Account Access.
- b) The Member shall ensure that all instructions given by the Member to the Credit Union through the On-Line Account Access are accurate and complete (including where such instructions are given by a third party on your behalf), and that, where appropriate, he/she correctly identifies the Account and Bill Payment Account or other Destination Account to which any amount is to be credited or debited. In particular, prior to confirming any instruction to the Credit Union, the Member shall ensure that an instruction which is relayed back to the Member confirming the instruction that the Member sent through the On-Line Account Access is the instruction which the Member intends to give. The Credit Union is entitled to rely on any instruction from the Member using the On-Line Account Access, and, for the avoidance of doubt, the processing by the Credit Union of any such confirmed instruction shall be final and binding on the Member.
- c) The Member is obliged to avail of the On-Line Account Access on a regular basis to check the transactions recorded on the Accounts. If you think there has been a mistake in carrying out your instructions or if you have not authorised a particular transaction, you are required to inform us without undue delay failing which the Credit Union may not be able to compensate you for any loss suffered. Your failure to notify the Credit Union within 30 days of receipt of an Account statement or a payment advice detailing the debit to your Account or if none is issued, within 30 days of the information being evident from On-Line Account Access shall constitute undue delay. In all cases, failure to notify the Credit Union within 13 months of your Account being debited shall constitute undue delay on your part.
- d) The Credit Union is authorised to provide the Member with Account balance information in respect of all Accounts currently or at any future time opened in the name of the Member with the Credit Union.
- e) The Credit Union is authorised to provide to the Member any or all of the Services which may be accessed and availed of through the On-Line Account Access in accordance with the Member's instructions given to the Credit Union through the On-Line Account Access.
- f) The Credit Union may refuse to execute a transaction for legitimate reasons such as

insufficient information, lack of authorisation, regulatory or other lawful legal direction or insufficient funds on your Account. Where any payment instruction is subject to PSD2, the Credit Union will notify you that your instruction is not being acted upon and where possible, the reasons for not accepting such instruction.

- g) If you wish to amend or cancel an instruction, we will endeavour to comply but you will be liable for any additional costs or charges.

5. Transactions on the Account

- a) The Member authorises the Credit Union to act upon any instruction to debit an Account received through the On-Line Account Access which has been transmitted using all or part of the Security Details and/or any other authentication process which the Credit Union may require to be used in connection with the On-Line Account Access without requiring the Credit Union to make any further authentication or enquiry, and all such debits shall constitute a liability of the Member. Where the Account is maintained in joint names the liability of the Account Holders shall be joint and several.
- b) The Member shall not create an unauthorised overdraft, exceed an approved limit on an Account or otherwise act in any manner contrary to any other terms and conditions applicable to an Account and/or the Services through the use of the On-Line Account Access. The Member accepts that all transactions on an Account of any nature are subject to the Account balance being available and transaction(s) on an account with Uncleared Funds of any nature may not be processed until such times as the balance is cleared and available.
- c) Upon receipt of instructions to effect a Bill Payment or an Inter Account Transfer, the Credit Union will carry out the transfer instructions, will debit the Account and will affect the transfer by the end of the following Business Day or if such instruction is received on a Non-Business Day, within two Business Days.
- d) Upon receipt of instructions from the Member to effect an Intra Account Transfer, the Credit Union will carry out the instructions and will debit the Account by the end of the following Business Day or if such instruction is received on a Non-Business Day, within two Business Days.
- e) Notwithstanding any other limit or authorisation (including any limit referred to in this clause (5), whether in respect of any Account or otherwise the maximum aggregate amount which a Member may transfer using the On-Line Account Access (whether by Bill Payments, Fund Transfers, and/or otherwise) is €10,000 during any Business Day, or

during a Business Day and a preceding Non-Business Day Period.

- f) Subject to clauses 6(b), 6(d) and 6(g):
- a. the total value of Inter Account Transfers, including Bill Payments, which may be effected by a Member through the On-Line Account Access is limited in aggregate to €5,000 in any Business Day and the preceding Non-Business Day Period (if any). For the avoidance of doubt, the total value of the Inter Account Transfers, including Bill Payments, effected during a Non-Business Day Period shall be taken into account in determining whether the €5,000 aggregate limit has been reached during the next succeeding Business Day;
 - b. the total value of Intra Account Transfers which may be effected by a Member between the Accounts of a Member through the On-Line Account Access in any Business Day or non-Business Day is limited to the amount of the available balance on the Account to be debited at the relevant time (less any outstanding Bill Payments, fund Transfers and/or otherwise). Amounts above €5,000 may require prior approval; and
 - c. the total value of Intra Account Transfers which may be effected by a Member to third party accounts maintained with the Credit Union through the Credit Union Ltd Phone Banking and/or On-Line Account Access is limited in aggregate to €5,000 in any Business Day and preceding Non-Business Day Period (if any). For the avoidance of doubt, the total value of transfers effected during a Non-Business Day Period shall be taken into account in determining the €5,000 aggregate during the next succeeding Business Day.
- g) Entries in an Account in respect of Bill Payments and Fund Transfers shall be prima facie evidence that the transfer or debit represented thereby has been duly authorised and shall be binding on the Credit Union and the Member unless and until proved to the contrary.
- h) All transactions using the On-Line Account Access are subject to verification and acceptance by the Credit Union. Any record of a transaction generated by your personal computer will be for your convenience only and is not binding on the Credit Union.
- i) When using the On-Line Account Access each of the Credit Union and Member agree that they will not attempt to rely on any terms and conditions relating to the Accounts if to do so would be an attempt to repudiate the validity of the Member's instructions relating to the On-Line Account Access or the communications regarding the

instructions sent to the Member by the Credit Union. Both the Credit Union and the Member agree that the instructions, information, communications and/or authorisations given through the On-Line Account Access shall be treated as satisfying any legal requirements for communication in writing.

6. Information on Account Balances and Statements

- a) The Member acknowledges that any Account balance quoted through the On-Line Account Access may be the balance at the relevant close of business for that Account on the Business Day prior to the day of the quotation and that the balance may not be appropriately adjusted to include any debit or credit (whether paper or electronic (including via SMS Message)) transactions processed or issued since the close of business. The Member accepts that, as the Account balance quoted may contain uncleared transactions, it may be adjusted in the event of non-payment of any such transactions and may not be fully up to date.
- b) The Member shall carefully examine any Account information (including Account statements and balances) received by the Member, or any other information provided by the Credit Union to the Member, through the On-Line Account Access from time to time and shall report any errors or omissions to the Credit Union in writing within 30 days from the date of despatch of such statements or receipt of such information. In the event that no error or omission is reported by the Member within the time specified, the Credit Union shall be entitled to rely on the conclusiveness of the relevant statement of account as respects further transactions, provided that nothing herein will prevent the Credit Union or the Member subsequently adjusting information to correct an error or omission, but in that case without any claim to compensation or damages arising on account thereof.

7. Termination of the Agreement

- a. The Credit Union may terminate the Agreement and withdraw the On-Line Account Access:
 - i. on giving the Member at least two calendar months' prior written notice;
 - ii. immediately upon breach by the Member of any of the terms of this Agreement or where there are serious grounds for doing so and provided the Member is informed by notice in writing as soon as is reasonably possible after termination;

- iii. immediately upon the death, bankruptcy or other contractual incapacity of the Member;
 - i. if the Member has not accessed the On-Line Account Access in any period of 12 consecutive months;
 - ii. if the Credit Union reasonably believes that the On-Line Account Access or any of the Services have been used negligently, illegally or fraudulently by the Member, or by a third party as a result of the Member's negligence or recklessness; or
 - iii. if the Member ceases to be a Member.
- b. This Agreement does not have a minimum or finite duration and will continue to be binding on the parties until it is terminated. The Member may terminate the Agreement at any time by giving the Credit Union not less than 10 Business Days prior written notice to that effect, but without prejudice to the Member's liability for any outstanding indebtedness on any Account or otherwise prior to the date of termination.
- c. Notwithstanding the death or incapacity of the Member all payments made by the Credit Union at the debit of any Account, including the Nominated Account, shall be valid and binding upon the Member and the Member's estate or legal representative if made prior to the receipt by the Credit Union of written notice of such death or incapacity.
- d. The Credit Union reserves the right to process or cancel any transactions in progress on termination of this Agreement or on suspension or withdrawal of the On-Line Account Access or the Services. The Credit Union is not responsible for any loss the Member may incur as a result of any transaction not being processed as part of the On-Line Account Access after termination of the Agreement or after any suspension or withdrawal of the Services.

8. Variations of the Agreement

From time to time, changes in applicable law may require the Credit Union to vary provisions of this Agreement, in which the Credit Union shall do so in compliance with such requirements and give due notice to all members affected. The Credit Union may also seek to alter the Agreement for other reasons and from time to time. Any such alteration shall become effective and shall be binding upon the Member two calendar months after notice of such alteration has been sent to the Member by any of the following means: through the post, by advertisement

published in at least one national daily newspaper, by electronic message through the On-Line Account Access including by notice on www.phoenixcu.ie. The Member shall be entitled, upon receiving notice of any alteration to the Agreement (whether required by changes to applicable law or otherwise), to immediately terminate the Agreement but without prejudice to any rights or obligations which have arisen prior to the termination date, including the Member's liability for any indebtedness on any Account or which has otherwise arisen prior to that termination date.

9. Notices

- a) Save where expressly provided, any notice required to be given by the Member to the Credit Union in connection with the subject matter of the Agreement shall be given in writing and sent through the post addressed to Phoenix Credit Union Limited, Unit 9/10, Blanchardstown Business Centre, Clonsilla Road, Blanchardstown, Dublin 15, D15 FP92.
- b) Save where expressly provided, any notice required to be given by the Credit Union to the Member in connection with the subject matter of the Agreement may be given by any of the following means: through the post, by advertisement published in at least one national daily newspaper or by notice on the Website.

10. Use of Information and Confidentiality

- a) Subject to the terms of the Privacy Notice and Security Notice(s), and except to the extent that such disclosure is required under compulsion of law or pursuant to a direction or request issued by the Central Bank of Ireland or other competent statutory or regulatory authority, the Credit Union shall ensure that all confidential personal data of a Member held by the Credit Union in relation to On-Line Account Access shall only be accessible to the Credit Union, its agents or a company controlled by the Credit Union and shall be processed or used by them for purposes and in a way compatible with the discharge of the Credit Union's obligations to the Member under the Agreement.
- b) The Credit Union may use IP addresses to analyse trends, administer the site, track users' movements and gather broad demographic information for aggregate use.
- c) The Member shall ensure that all information obtained from the Credit Union by the Member relating to the Credit Union's operations, services, software, hardware and/or systems in connection with the Agreement shall be treated by the Member in strictest confidence and shall not be disclosed by the Member to any third party unless it is already in the public domain.

11. Intellectual Property

- a) The intellectual property rights in all data, information, systems, processes or other material used by or developed by the Credit Union for the purposes of providing the On-Line Account Access or performing its obligations under the Agreement shall, or upon their creation, remain vested in the Credit Union or its licensors. The Member shall use such material only for the purpose of availing of the On-Line Account Access and the Services, as contemplated by the Agreement.
- b) Save where otherwise specified, the intellectual property rights and contents of all the Website are owned by the Credit Union or its licensors. Reproduction of part or all of the contents of the Website in any form is prohibited without the prior consent of the Credit Union, other than that a Member may print or download one copy of the contents of the Website for personal non-commercial use.

12. Data Protection

The Credit Union will comply with its obligations under the Data Protection Acts, 1988 and 2018 (as amended from time to time) as regards relevant data in its possession relating to the Member and shall make available for inspection by the Member any information held by the Credit Union about the Member in accordance with those Acts. The Privacy Notice and Security Notice(s) published on the Website from time to time shall apply to the use of personal data relating to the Member and shall form part of the Agreement.

13. Liability for Defective Transactions

Subject to the Member's compliance with the Agreement and provided the Member has not acted fraudulently or in a negligent manner, the Credit Union shall accept liability for the non-execution or defective execution of a Funds Transfer effected through the On-Line Account Access but such liability shall be limited to the amount of the unexecuted or defectively executed Funds Transfer.

14. Temporary Withdrawal of Service

- a) In the event of a breakdown, fault or malfunction of, or connected to, any system used in connection with the On-Line Account Access, or where there is a real or potential security risk, the Credit Union shall be entitled, without incurring any liability to the Member, to temporarily suspend the On-Line Account Access or access to the Services for such reasonable period as may be required to remedy, address or resolve the system issue.

- b) Force Majeure: The Credit Union shall not be in breach of its obligations under the Agreement if there is any total or partial failure of performance of the Credit Union's duties and obligations occasioned by any act of God, fire, act of government or state, war, civil commotion, insurrection, embargo, inability to communicate with third parties for whatever reason, failure of any computer dealing or settlement system, failure of or delay in the transmission of SMS Messages via any mobile phone network, prevention from or hindrance in obtaining any energy or other supplies, labour disputes of whatever nature, late or mistaken payment by an agent or any other reason (whether or not similar in kind to any of the above) beyond the Credit Union's control.

15. Security, Maintenance and Availability

- a) The Member accepts that electronic communications, the internet, telephone lines or SMS-based telecommunications media may not be secure and communications via such media may be intercepted by unauthorised persons or delivered incorrectly. In consequence the Credit Union cannot guarantee the privacy or confidentiality of communications via such media although it will put in place security measures to protect these methods of communications.
- b) From time to time it may be necessary to or desirable for security reasons, maintenance, upgrades or other reasons to:
- i. make certain or all of the On-Line Account Access Services unavailable to a Member; and/or
 - ii. delay implementation of any new Services; and/or
 - iii. withdraw, replace or reissue Security Details; and/or
 - iv. change authentication procedures or processes for accessing the On-Line Account Access and while the Credit Union will use reasonable endeavours to minimise any inconvenience caused to the Member, the Member accepts that these events may occur and that the Credit Union has no liability to it in the event of this happening. Where the Credit Union changes authentication procedures for accessing the On-Line Account Access then, notwithstanding clause 11, the Credit Union may introduce these procedures by giving instructions to the Member via the On-Line Account Access in respect of which such procedures are being introduced.

16. Agency

The Member agrees that he/she has entered into this Agreement for his/her own benefit and not for the benefit of another person and may not subcontract or assign any of his/her rights or obligations under this Agreement. The Member acknowledges that the Credit Union enters into this Agreement for itself and as agent for any Member of the Credit Union where that member of the Credit Union has an agreement with the Member in respect of a product or service to which the On-Line Account Access that is provided to the Member apply.

17. Help Desk

- a) The Member may contact the Credit Union on 01 869 2500 in the event that the Member requires urgent assistance in resolving a difficulty encountered in relation to On-Line Account Access and/or information generally in relation to On-Line Account Access during normal business hours.
- b) Telephone calls to the number quoted may be recorded or monitored. This is for your security and the security of our staff and also to verify transactions, improve service and for staff training.

18. Governing Law

All relations established by the Credit Union with the Member pursuant to the Agreement, are governed by and will be construed with the laws of Ireland, and the courts of Ireland shall have exclusive jurisdiction to resolve any disputes in connection with them.

19. Severability

If, at any time, any provision of the Agreement (or any part of a provision of this document) is or becomes illegal, invalid or unenforceable, that shall not affect or impair the legality, validity or enforceability of the remainder of the Agreement (including the remainder of a provision where only part thereof is or has become illegal, invalid or unenforceable).

20. Waiver

Any waiver by the Credit Union of a breach or default of any of the provisions of the Agreement shall not be construed as a waiver of any succeeding breach of the same or other provisions, nor shall any delay or omission on the Credit Union's part to exercise or avail of any right, power or privilege that the Credit Union has or may have, operate as a waiver of any breach or default by the Member.

21. Language

The Agreement and all other documentation which will be provided by the Credit Union to communicate with the Member throughout the duration of the Agreement will be prepared in the English language, and all communications between the Credit Union and the Member will also be conducted in the English language.

22. Charges

The Credit Union reserves the right to charge the Member and the Member agrees to pay the charges which apply when the Member uses the On-Line Account Access or any part of it.

23. Assignment and Sub-contracting

a) The Member may not assign, sub-licence, transfer or otherwise dispose of any of its rights or subcontract, transfer or otherwise dispose of any of its obligations without the prior written consent of the Credit Union. The Credit Union reserves the right to sub-licence any of its rights or obligations under the Agreement but any subcontracting shall not affect our responsibilities or liabilities.

b) The Credit Union may, subject to prior notification to the Member, assign, novate or transfer or otherwise dispose of all or any of its rights or obligations and the Credit Union may disclose to any potential assignee or subcontractor, as appropriate, such information regarding the Member and the Members affairs as the Credit Union may see fit.

24. Complaints

If you have a complaint about the On-Line Account Access or the Services that we cannot resolve to your satisfaction, you may refer the matter to the:

- Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2 (www.fspo.ie)
- (Lo-call 1890 66 20 90, Tel 01-662 0699
- Email: enquiries@financialombudsman.ie for independent investigation and adjudication.

Definitions

Words in bold print in this Definitions Clause have the meanings respectively set under them when used in this Agreement and, where the context admits, the singular form shall include the plural form and vice versa.

Account: An account denominated in Euro (whether in sole or joint names) maintained with the Credit Union and designated by the Member as an account which may be utilised in availing of the On-Line

Account Access.

Agreement: The agreement concluded between the Credit Union and the Member for the purposes of receiving any of the Services through On-Line Account Access which consists of (1) the Registration Process(es); (2) these Terms and Conditions; and (3) the Privacy Notice, including the Data Protection Notice and any Website Security Notice(s) appearing on the Website from time to time. In the event of any conflict or ambiguity between any of these documents, then these Terms and Conditions will prevail.

Bill Payment Account: An account of a third party which has been set up by the Credit Union or the Member for Bill Payment arrangements. The list of Bill Payment Payees (which may be added to or changed by the Credit Union from time to time) will be made available to the Member who may then designate Bill Payment Payee(s) from the list for Bill Payment and through the On-Line Account Access.

Bill Payment: The transfer of funds by the Member for credit of a Bill Payment Account designated by the Member which is made by debiting a Nominated Account using the On-Line Account Access.

Business Day: A day on which the Credit Union is open for general business and a “non-Business Day” shall be construed accordingly.

Destination Account: An Account or any third-party account maintained with the Credit Union or with a credit institution other than the Credit Union, designated by the Member for receipt of funds through the On-Line Account Access.

Data Protection Notice: The data protection notice which sets out the terms upon which the Member’s personal data received in respect of this Agreement will be gathered and processed, and which is published on the Website as part of the Privacy Notice, together with any consents the Member has given to the Credit Union regarding use of his/her personal data.

Euro or €: The single currency of the participating member states of the European Union.

Funds Transfer: An Intra Account Transfer or an Inter Account Transfer.

Inter Account Transfer: The transfer of funds by the Member for credit of an account held by or with a credit institution other than the Credit Union, which is made at the debit of an Account using the On-Line Account Access.

Intra Account Transfer: The transfer of funds by the Member for the credit of any other Account and/or any third-party account maintained with the Credit Union, which is made at the debit of an Account using the On-Line Account Access.

Member: A person who maintains an Account with the Credit Union and maintains a minimum share balance under the rules of the Credit Union

Member Service Adviser: An employee or agent of the Credit Union authorised to provide assistance to the Member in relation to the Member’s use of On-Line Account Access or Services.

Nominated Account: Such of the Accounts as are designated by the Member for access through the On-Line Account Access.

Non-Business Day Period: Any non-Business Day or consecutive non-Business Days preceding a Business Day, e.g. Sunday would constitute a Non-Business Day Period where Monday is a Business Day.

One-Time Passcode (“OTP”): The one-time passcode consisting of eight digits, chosen by the Member for use in conjunction with the Member’s chosen username with the Credit Union’s consent, through On-Line Account Access. The Member may change their One-Time Passcode by using the feature

contained in the On-line Account Access – Personal Details – Security Info section of the Website.

On-Line Account Access: The online system made available by the Credit Union for approx. 24 hours a day (subject to clause 15(b)) to enable the Member to access and utilise Services via the internet and/or other internet technology-based telecommunication media by accessing the Website.

Payment Services Directive (“PSD2”): EU Directive 2015/2366 relating to payment services as amended or replaced from time to time and transposed into Irish law.

Privacy Notice: The document called “Privacy Notice” published on the Website from time to time.

Registration Process(es): The process(es) which must be properly and fully completed by a Member applying to the Credit Union for the provision of Services using On-Line Account Access, including, but not limited to, application forms, online application forms and forms completed by the Member or by a Member Service Adviser on behalf of the Member, information given to a Member Service Adviser by the Member or such other information concerning identification or otherwise as the Credit Union may reasonably require.

Services: The services which the Credit Union will supply, at its discretion, to a Member from time to time, through On-Line Account Access which may include (without limitation) allowing a Member to: (a) access to information on an Account, including the balance of, and details of recent transactions on the Account; (b) request statements on an Account; (c) make a Funds Transfer; (d) make a Bill Payment; (e) apply for or access personal loan facilities; or (f) access balance and other statement information in relation to other Credit Union services provided to the Member.

SMS Message: A message sent using a short message service to or from telecommunication devices that use global system for mobile (GSM) communication.

Terms and Conditions: The terms and conditions governing the provision of the On-Line Account Access to the Member, which are set out in this document, and such other terms and conditions as may be added to or substituted for them from time to time pursuant to the Agreement.

Uncleared Funds: Any funds credited to an Account in respect of a lodged cheque which has not yet been cleared through the account at the credit institution on which the instrument has been drawn.

Website: Any page containing the URL www.phoenixcu.ie