



Date: 22.07.2025

Dear Member

IMPORTANT NOTICE - INTRODUCTION OF SEPA INSTANT PAYMENTS

Heartland Credit Union Ltd are delighted to inform our Members of some good news in relation to how you can make electronic payments from your credit union account. We are rolling out the SEPA Instant Payments scheme which will allow you to send money from your account in real time, 24 hours a day, 365 days a year to any account in a financial institution within the SEPA area and the money will be received in the payee's account within 10 seconds. This service will be available on or before 9th October 2025.

At present you are already able to receive funds into your account in this manner since January of this year and this new service will complete the process to allow two-way movement of funds in a fast, efficient and secure manner. We have updated our Regulation 76 Information Notice as part of the PSD2 Framework Contract, which is essentially the legal agreement that outlines the terms and conditions of our payments services. Please see the updated Regulation 76 Information Notice attached to this email. We also attach our information leaflet regarding the SEPA Instant Payments service. All this information along with our privacy notice (how we protect your data) will be available on our website www.heartlandcu.ie too.

You do not need to take any action to accept these changes. However, if you do not want to accept these changes, please refer to clause 16 of the Regulation 76 Information Notice for further action you should take. Should you have any queries in relation to any of the above please contact a member of our staff on 071 9621828 or email marketing@heartlandcu.ie

Kind regards

Heartland Credit Union Ltd