

Supplemental Davy Discretionary, Advisory and Financial Advice Service Terms (April 2019)

In order to offer online access via myDavy for credit unions to Davy Credit Unions advisory clients ('myDavy for credit unions').

April 2019

These Supplemental Terms and Conditions ('Supplemental Terms') are supplementary to and amend the Davy Discretionary, Advisory and Financial Advice Service Terms (and related documentation) effective from 3 January 2018 (the "Terms"). Together, the Terms and Supplemental Terms, set out the basis upon which Davy will offer myDavy for credit unions to you on your instruction to do so. Together they shall be the "Davy Discretionary, Advisory and Financial Advice Service Terms & Conditions (and related documentation) for Advisory and Discretionary Clients."

The following amendments apply.

Clause 16.3 ('credit unions') of the Terms dated 3 January 2018:

"On-line access to accounts is not offered to credit union clients and consequently, the other provisions of Clause 16 shall not apply. This service may be offered in future in which case Clause 16 in its entirety shall apply to credit unions."

is replaced as follows:

"Online access to accounts is offered to Davy credit union Advisory clients ('clients') only via myDavy for credit unions. The provisions of Clause 16 ('myDavy') as outlined in the Terms shall not apply to credit unions availing of myDavy for credit unions unless otherwise stated.

myDavy for credit unions is the secure area of the website where clients can access Davy account information including portfolio valuations, transaction statements and a document library which includes blank instruction forms and mandates as well as any other information as it becomes available in the future.

myDavy for credit unions is available to clients who have completed a myDavy for credit unions Registration Form ('Registration Form') and who have been provided with a username and password in order to access their information safely and securely.

Each credit union may request access for multiple users to myDavy for credit unions ('Users'), as appropriate, by completing a Registration Form which must be signed by two authorised signatories of the credit union. Each credit union is responsible for updating Davy immediately of any changes to Users or authorised signatories who have access to myDavy for credit unions.

The right of access to myDavy for credit unions (through the provision of a username and password, or any alternative means of authentication which we might use in addition to or in lieu thereof) provided to you may not be assigned, licenced or otherwise transferred by you to any other person under any circumstances. It is important that you do not disclose your access details to anyone and you must take all reasonable care to prevent unauthorised or fraudulent use of your access details.

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