Terms of Business

The information contained in these Terms of Business is effective as of 30/01/2026.

About Us: Our legal name is Bankinter S.A. We are a credit institution registered in Spain (Madrid Mercantile Register, Volume 1857, Folio 220, Page 9643,). Our registered office is P. de la Castellana 29, 28046, Madrid, Spain.

We operate in Ireland through our Irish branch at Dublin Road, Carrick on Shannon, County Leitrim (CRO no: 910258).

“Avant Money”, “Bankinter”, “Bankinter S.A., Ireland branch” and “Bankinter Ireland” are registered business names of Bankinter S.A. The trading name that we use will be detailed in the terms and conditions that concern the relevant product or service.

Bankinter S.A., trading as Avant Money is authorised by the Banco de España in Spain and is regulated by the Central Bank of Ireland for consumer protection rules.

We act as an insurance intermediary in respect of payment protection insurance underwritten by AXA France IARD S.A. and Axa France Vie S.A.

We are committed to meeting the accessibility requirements set out in the European Accessibility Act. For more, information, please refer to our Accessibility Statement available on our website.

If you have any queries, we will be happy to assist. You can contact us at:

Avant Money card and loan customers:
Avant Money, PO Box 25, Carrick-on-Shannon, Co. Leitrim.
Tel: 0818 409 511

Avant Money mortgage customers:
Avant Money, PO Box 13192
Maynooth, Co. Kildare.
Tel: 0818 274 089

Avant Money deposit customers:
Avant Money, PO Box 25, Carrick-on-Shannon, Co. Leitrim.
Tel: 0818 211 788

An Post Money card and loan customers:
PO Box 25, Dublin Road, Carrick on Shannon, Co. Leitrim.
Tel: 0818 205 410

Regulated Activities: We provide a range of financial products and services including mortgages, credit cards and personal loans and deposits.

Central Bank Codes: Bankinter S.A. is subject to Central Bank of Ireland codes of conduct and regulations such as the Consumer Protection Regulations (CPC 25) and Minimum Competency Code. These can be found on the Central Bank of Ireland's website www.centralbank.ie.

Fees and Charges: We charge for our products and services as set out in detail in our agreements or in our booklets of fees and charges relevant to such services. A copy of our fees and charges can be found on our website.

Conflicts of Interest: It is our policy to mitigate and where necessary avoid conflicts of interest when providing services to 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.

Where you default: We will at all times seek to assist customers who are in default or experiencing financial difficulty. However, when a customer goes into default we may, if necessary, exercise our rights and remedies as set out in the terms and conditions applicable to the product. It is our policy to deal with all defaults in accordance with the regulations issued by the Central Bank of Ireland. For mortgage arrears, please see our website for details of our Mortgage Arrears Resolution Process www.avantmoney.ie/mortgages/MARP.

Complaints: If you have any complaint about our services, you can either contact us directly by phone, email via our website or send the nature of your complaint to us in writing at the address information above. The complaint will be 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 in progress, we will provide you with regular written updates. Our complaints procedure is in line with the Consumer Protection Regulations which defines a complaint as an expression of grievance or dissatisfaction by a consumer, either orally or in writing, in connection with: (i) the provision or the offer of the provision of a financial service to a consumer by the regulated entity or (ii) the failure or refusal of a regulated entity to provide a financial 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
3rd Floor Lincoln House, Lincoln Place, Dublin 2
Lo Call: 1890 882090

Telephone: 01 567 7000
Website: www.fspo.ie

Your Personal Data: We comply with the requirements of the General Data Protection Regulation (EU) 2016/679 ("GDPR") and the Irish Data Protection Acts 1988 to 2018. A copy of our privacy notice is available online at www.avantmoney.ie/privacy-notice. Please contact us at dpo@avantmoney.ie if you have any concerns about your personal data.

Deposit Guarantee Scheme (DGS): We are a member of the DGS administered by the Fondo de Garantía de Depósitos de Entidades de Crédito in Spain. The Scheme protects depositors in the event of a credit institution failing up to €100,000 per depositor per credit institution. Further information is available at www.bankinter.ie or www.fgd.es/en.

Need help understanding any of the terms in this letter?
You can find a list of our commonly used financial terms on our website. Just type 'Glossary' in the search bar.

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