SEPA BUSINESS SERVICE DIRECT DEBITS

DEBTOR CONFIRMATION

This Confirmation is given by the debtor named below ("Debtor") to the creditor named below ("Creditor") and to each paying bank of the Debtor (the "Debtor Bank") which is in receipt of one or more direct debits ("SEPA Direct Debit(s)") originated by the Creditor attributable to and for the account of the Debtor under and pursuant to the SEPA Core Direct Debit Scheme ("Scheme"). The purpose of this Confirmation is to facilitate the utilisation by the Debtor of SEPA Direct Debit(s) in order to pay sums owing by the Debtor in the ordinary course of its business to the Creditor. This Confirmation is governed by Irish law.

The Debtor hereby irrevocably confirms to and for the benefit of the Creditor and each Debtor Bank:

(A) That the Debtor is not a '*consumer*'[1] for the purposes of the Payment Services Regulations[2];

(B) That the Debtor's right to a refund for any authorised SEPA Direct Debit shall extend only to such refund right(s) as the Debtor may have under the Payment Services Regulations, and shall not include any other right to a refund arising under the rules of the Scheme, or in any direct debit mandate given by the Debtor to the Creditor in relation to the Scheme or otherwise, or in any terms of business issued by the Debtor Bank from time to time;

(C) That in respect of any authorised SEPA Direct Debit which has been paid by the Debtor Bank, the Debtor Bank is authorised to reject any refund request(s) from the Debtor in respect of such SEPA Direct Debit other than in the circumstances described in (B) above.

This confirmation applies only to SEPA direct debits using the Debtor IBAN(s) and Creditor ID(s) listed below.

Debtor Name:	
Debtor IBAN	
Creditor's Name:	Galway Turkeys Ltd T/A Corrib Food Products
Creditor's ID(s):	IE 70SDD111195

Please sign here:	Signature(s) _____	Date: DDMMYY
Please return to:	Creditor's Name: Galway Turkeys Ltd T/A Corrib Food Products Creditor's Address: Kiltullagh, Athenry, Co. Galway	

[1] A 'Consumer' is a natural person who, in payment contracts covered under the Payment Services Regulations, is acting for purposes other than his trade, business or profession

[2] EC (Payment Services) Regulations 2009 (SI No. 383 of 2009)