AF AND YOU
AN INFORMATION BOOKLET
FOR PEOPLE LIVING WITH
ATRIAL FIBRILLATION
Produced by the Irish Heart Foundation
This booklet is one of the publications in our patient information series. For a complete list of our patient booklets, see page 28.

Funding
This booklet has been funded by an unrestricted educational grant from sanofi-aventis.

The Irish Heart Foundation
The Irish Heart Foundation is the national charity fighting heart disease and stroke. More people in Ireland die from this disease than from any other cause of death. We work to bring hope, relief and a better future to Irish families.

We support pioneering medical research, campaign for improved patient care and provide vital patient support and information.

In hospitals, schools and workplaces, we support, educate and train people to save lives. As a charity we depend on your ongoing support – through your donations or by giving of your time as a volunteer or on a training course.

For more information or to donate, visit our website: www.irishheart.ie

Heart and Stroke Helpline:
Locall 1890 432 787 (Monday to Friday 10.00am to 5.00pm)

Irish Heart Foundation
50 Ringsend Road,
Dublin 4

T: +353 1 668 5001 F: +353 1 668 5896 Email: info@irishheart.ie
Contents

Introduction ........................................................................................................................................ 5

What is atrial fibrillation (AF)?
How your heart and heartbeat work ......................................................................................... 6

How do I know I have AF?
What are the symptoms of AF? ................................................................. 8
What causes AF? ......................................................................................... 8
Tests used to diagnose AF ........................................................................... 10

What are the types of AF?
The different types of AF and what this means to you ........................................ 12

How do I manage my AF?
What are the treatments for AF? ............................................................. 14
Which treatment is best for me? ................................................................ 19

Living with AF
Lifestyle changes .................................................................................. 21
Keep a diary of your episodes and symptoms ......................................... 22

An explanation of medical terms used in this booklet .................................. 26

More information .................................................................................... 28
Introduction

This booklet has information about atrial fibrillation (AF) to help you understand and manage your condition. We have written it for people with AF, a heart condition that is often described as an irregular heartbeat or arrhythmia. It adds to the information that you have already from your doctor. It does not replace the advice of your doctor, consultant or nurse.

The booklet explains what happens to your heart in AF, its causes, signs and symptoms, potential complications of AF and how to live a normal life with AF. AF is a condition a lot of people have and this information tells you what you can expect if you have been diagnosed with AF and how you can maintain your quality of life.

Although AF is generally not life-threatening, it is a serious condition and can lead to serious complications such as other heart problems and stroke. By knowing about its possible complications, you can find out how to lower your chances of them happening to you.
What is Atrial Fibrillation?

Atrial fibrillation or AF is the name for the particular type of irregular heartbeat that you have. An irregular heartbeat is often called an arrhythmia. With AF your heart beats in a disorganised and irregular way which can lead to a range of symptoms and potential complications. AF is the most common type of arrhythmia. It affects almost seven million people in Europe and the US.

How your heart and heartbeat work

To understand atrial fibrillation (AF), you first need to know a little bit about how your heart works.

Your heart is a muscle, about the size of a clenched fist. The job of the heart is to pump blood around the body; it works every second of every day. The heart pumps because of its ‘electrical’ system which starts the heartbeat. The heartbeat starts in the top right section of the heart, called the atrium, and moves across the heart. Normally, one electrical wave is generated for each single heartbeat.
Heart rate and heart rhythm are the different ways the heart works to make heartbeats.

**Heart rate** is the number of heart beats in one minute. The normal heart rate is between 60 and 100 beats in one minute, although each person’s heart rate is slightly different.

**Heart rhythm** is how regular the pattern of your heartbeat is. Normal regular heart rhythm is known as sinus rhythm.

![Normal heart rhythm or sinus rhythm](image)

Both heart rate and heart rhythm need to be regular for your heart to work in the best way. The picture above shows a normal regular heart rate and heart rhythm, with a regularly spaced and regularly timed pattern.

Any change to this regular heart rate or heart rhythm is called an arrhythmia or irregular heart rhythm, shown in the picture below.

![Atrial Fibrillation (AF)](image)
How do I know that I have AF?

What are the symptoms of AF?

Some people have no symptoms of AF and are only diagnosed at a routine check-up with their doctor. Other people feel their irregular heartbeat straight away through a range of symptoms such as:

- Palpitations
- Tiredness or weakness
- Difficulty exercising
- Dizziness, light-headedness or fainting
- Chest pain
- Discomfort or difficulty breathing
- Shortness of breath

Palpitations are an uncomfortably sudden and sharp sensation of the heartbeat, generally on the left side of your chest. Palpitations are the most common symptom of AF. You will probably feel them as a fast and irregular heartbeat.

Not everyone with AF episodes has the same symptoms and, some people have no symptoms at all.

If you have any symptoms of AF, it is important to talk to your doctor about them.

What causes AF?

The causes of AF are not always clear but your chances of developing AF can go up if you have one or more of these medical conditions, such as high blood pressure, diabetes and heart disease. AF can affect adults of any age, but it is more common as people get older.
How do I know that I have AF?

There are many risk factors that mean you are more likely to develop AF. The risk factors for AF include:

- Age, especially if you are over 65
- Coronary heart disease
- Disease of heart valves
- Heart failure
- High blood pressure
- Overactive thyroid gland
- Lung infections, such as pneumonia
- Pulmonary embolism (blood clots)
- Heart or lung surgery
- Alcohol abuse*

*Alcohol abuse, such as drinking large amounts of alcohol over a long time, is a major factor in people developing AF. Even young people can get AF after binge-drinking occasions.
Tests used to diagnose AF

To diagnose that you have AF, your doctor will look at your medical history and give you a medical examination. This examination will include an ECG and ultrasound examination (echocardiogram) of your heart. You may need other tests to help diagnose your AF.

• ECG
The ECG test measures the rhythm and electrical activity of your heart. Small sticky pads are put on your body that are connected to wires that link up to the ECG machine. The machine reads and records the electrical signals from your heart on paper. An ECG is painless and usually takes about five minutes.
• **Echocardiogram**
An echocardiogram is also called an echo and is an ultrasound scan of your heart. It can detect if the problem is in your heart valves or the muscles of your heart.

• **24 hour ECG recording (Holter Monitor)**
This can be used when the standard ECG doesn’t pick up an irregular heartbeat. You wear a small recording machine for 24 hours, usually around your waist. The machine measures the ECG during the day and overnight.

• **Exercise ECG**
Sometimes exercise triggers arrhythmias. An exercise ECG can record the rhythm of your heart when your heart is under more pressure. It takes the ECG recording while you are exercising, either on a treadmill or an exercise bike.

• **Cardiac event recorders**
If you do not get symptoms very often your doctor may suggest using a small electronic device called a cardiac event recorder. This records your heart rate and rhythm over a longer time. There is also an implantable loop recorder which is put under your skin for several months. This records electrical activity of your heart over a longer time.

• **EP study**
An electrophysiological (EP) study, EPS or electrophysiological test can discover specific types of heart rhythm. If you need an EP study your cardiologist will refer you to a cardiac electrophysiologist. You will need to have a local anaesthetic to have this test and it takes two or three hours.

• **Coronary angiogram**
A coronary angiogram or angiography is a test to see if your coronary arteries, which supply blood to the heart, are flowing freely. Your angiogram shows your doctor if there are any narrowings in the vessels, where they are and how tight they are. You will need a local anaesthetic to have this test.

Other tests, including a blood pressure check and blood tests to measure how well your kidneys and thyroid gland are working, will usually be carried out as well.
What are the types of Atrial Fibrillation?

There are three types of AF. It is important for you to know which type of AF you have so that you can understand your condition and learn how to manage it. However, the type of AF you have is not fixed. If you have paroxysmal or persistent AF this can become a permanent type over time.

Paroxysmal AF
These episodes usually last for hours or days. The episodes come and go on their own, and do not usually last longer than one week.

Persistent AF
These episodes last longer than one week and do not go away on their own. You will need medical treatment to bring back your normal regular rhythm.

Permanent AF
Your irregular heartbeat does not return to normal rhythm and medical treatment cannot return the heart to normal rhythm.

What complications can AF cause?

Although AF is not generally life-threatening; it is a serious condition and can lead to you getting serious complications such as other heart problems and stroke. By knowing about the possible complications and working closely with your doctor, you can find out how to lower your chances of them happening to you. Speak to your doctor if you have questions or concerns about any of the complications of AF.

Stroke
In AF your heart beats in an irregular way, and this can cause blood clots to form in your heart. These clots may then be pumped around your body. Clots that lodge in your brain can cause a stroke.
A stroke is a brain attack. It happens when a blood vessel, which is carrying oxygen and nutrients to the brain, bursts or is blocked by a clot. This causes an interruption of the blood supply to part of your brain. This can damage or destroy brain cells which will affect your body functions.

People with AF are five times more at risk of having a stroke than people without AF. You can reduce the risk by treating any other risk factors, such as high blood pressure, heart valve problems and coronary artery disease, and making sure you take your tablets regularly and follow a healthy balanced lifestyle.

Long-term damage to the heart
Your heart can be damaged over time by having an uncontrolled heart rate for weeks or months like in AF. It reduces the heart’s ability to pump as well as it needs to. This can lead to long-term complications, such as heart failure and other heart conditions.

Heart failure means that your heart is not working properly as a pump to deliver oxygen-rich blood to the body to meet its needs. You could get swollen ankles and a build up of fluid in your lungs causing breathlessness. Even if you have been diagnosed with heart failure, it is important to know your heart is not about to stop! Your symptoms will improve with the right treatment. Most people with this condition live active and comfortable lives.

Increased chance of going to hospital
Having AF means you will probably need to go to hospital more often. Between 50 to 66 percent of people with AF need to go to hospital because of their AF.
How do I manage my Atrial Fibrillation?

It is important to understand how to best manage your AF to avoid complications. If you do this then you:

• Reduce your chance of having a stroke.
• Reduce the impact of AF on your life such as the symptoms, return of symptoms, or the quality of life.
• Reduce your risk of hospital admissions and illness from long-term heart weakness.

What are the treatments for AF?

There are several medicine and non-medicinal options available to help you manage your AF. There are two main strategies to control your irregular heartbeat: rate control or rhythm control. Some people may also be prescribed anti-thrombotic medication known as blood thinners. Ask your doctor if you would like to know about any of these management options on the next page.
Medicines
To manage your AF it is important to regularly take the medicines your doctor has given to you. You need to keep taking your medication even if your symptoms go away. This is because the medicines do not just reduce your symptoms and how often they might return, but also they improve your quality of life and reduce your risk of having long-term complications.

• **Heart rate control**
Heart rate control involves using medicines or surgical procedures to slow down your heart rate by slowing the speed at which electrical impulses move in the heart. Medicines that manage the heart rate include: digoxin, betablockers, calcium channel blockers and some newer treatments such as dronedarone.

• **Heart rhythm control**
Heart rhythm control involves using medicines or other techniques to change your abnormal heart rhythm back into normal rhythm. Medicines commonly used for this are called anti-arrhythmic agents. They stabilise the electrical activity of your heart to stop AF episodes happening. Medicines that try and regulate the rhythm of the heart include: amiodarone, flecainide, sotalol and newer treatments such as dronedarone.

• **Preventing clots and stroke**
Atrial fibrillation increases your chance of developing blood clots, which can lead to stroke and other serious problems. Some people will need to take a combination of medicines to control their heart rate and heart rhythm.
Depending on the type of AF you have, to reduce the risk of having a stroke your doctor may give you blood thinning medicines such as warfarin or aspirin. Medicines that thin your blood are called anticoagulant or antiplatelet drugs. They work by stopping clots forming in your blood. Warfarin is the most commonly used anticoagulant drug. In some cases your doctor may put you on aspirin or a combination of aspirin with other anticoagulant or antiplatelet drugs instead of warfarin.

If you are taking this type of medicine there is a risk that you may bleed more because your blood does not clot as well as normal. Therefore you should watch carefully and contact your doctor if you notice any unusual bleeding or bleeding that lasts longer than usual.

It is important to take your medication every day even if you feel well. If you are concerned you should speak to your doctor.

**Other treatment options**

There are also several other treatments for AF. Your doctor may discuss these with you. These treatments include:

- **Catheter Ablation**

  Ablation is a surgical procedure that tries to find and remove the main cause of your AF. This is also called cardiac catheter ablation, radiofrequency ablation, cardiac ablation, or simply, ablation.

  Ablation catheters are narrow, flexible wires, which are inserted into a blood vessel, often at the top of your leg or your neck. This wire is moved into place in your heart to correct the structural problems in your heart that cause an arrhythmia.

  Electrical impulses are sent through the wire to destroy heart muscle tissue that is causing the arrhythmia or irregular heart beat. As ablation causes little or no pain, you are usually mildly sedated with local anaesthetic.
• **Cardioversion**
Cardioversion is a procedure that tries to reset your heart back into its regular rhythm.

---

**Electrical cardioversion**
Electrical cardioversion is a short procedure where an electrical impulse is given to your heart to change an abnormal heart rhythm back to a normal rhythm. The electrical impulse is given through your chest wall to your heart through special electrodes or paddles that are placed on your chest and back.

Cardioversion disrupts the abnormal electrical activity in your heart and restores a normal heart beat. This split second interruption of the abnormal beat allows your heart’s electrical system to regain control and restore a normal heartbeat, without damaging your heart. You will need to be put to sleep for a few minutes so you won’t feel any pain during this procedure.

---

**Chemical cardioversion**
Chemical cardioversion uses medicines to bring back your heart’s normal rhythm. These medicines work to lower the number of abnormal heart rhythms and to help bring back a normal rhythm. Your doctor may start your anti-arrhythmia medicine as an outpatient, or they may send you to hospital to give you an intravenous (IV) or oral anti-arrhythmia medication while your heart rhythm is closely observed.
• Pacemaker
A pacemaker is a small device that is put in your chest to help control abnormal heart rhythms. A pacemaker uses electrical pulses to prompt your heart to beat at a normal rate if it is going too slowly. A biventricular pacemaker can help the pumping function of your heart at particular times.

• Implantable Cardioverter Defibrillator or ICD
If you have heart failure or other heart rhythm problems as well as AF, your doctor may give you a special sort of pacemaker called an ICD. This device will monitor your heart and give your heart a small electrical shock to stop rhythm disturbances.
Which treatment is best for me?

Every person’s treatment for AF is different and individual for that person. You may have several different options to choose from, and your doctor will explain the benefits and possible side effects of each of them to you before you make a decision.

Because of the different AF treatments available, your doctor may change your treatment a number of times until the best option is found for you. Be patient – it is for your own benefit.

Don’t stop taking your medication just because your symptoms stop. Remember you are also taking tablets to reduce your chance of return of symptoms and of developing long-term complications of AF.

Side effects
As with most medicines, you may have some side effects from the tablets you are taking for your AF. Some side effects are mild and stop soon after you start taking the tablets for the first time. Other side effects may last longer and be more difficult for you. If you are worried about your medicines or their side effects, talk to your doctor or pharmacist.

When should I go to see my doctor?
It is important that you go and see your doctor if:

• You have noticeable weakness or tiredness, dizziness, fainting or loss of consciousness, difficulty breathing or chest pain.
• Your AF episodes last longer than usual.
• You feel unwell.
• You have episodes of bleeding, which sometimes happen with anticoagulants such as warfarin.
• You are worried about side effects from your medicines.
Living with your AF

• Get to know your AF. Sometimes you will find a clear cause for your episode, such as stress. At other times, you can have an episode for no obvious reason.

• Keep a diary (see page 22) and see if you notice any particular causes of your episodes so that you can find ways to avoid them.

• Understanding your condition and the pattern of your episodes means that you can be more in control of your AF and how you feel.
Can I make any lifestyle changes that may help with my AF?

These are some changes you can make to your lifestyle that may help you with your AF:

• Be active. Check with your doctor or nurse what a safe and reasonable level of activity or exercise is for you before you start.

• Ask your doctor, nurse or pharmacist for advice on what types of food to eat. You should do this especially if you take anticoagulant tablets by mouth, as some food and drink can affect the way your tablets work.

• Avoid stimulants such as caffeine, like in coffee, alcohol, and nicotine from smoking. These can trigger an irregular heart rate.

• Have your blood pressure and cholesterol monitored regularly, and keep them under control.

• Reduce stress and find ways to manage or control any stress you cannot avoid.

• Be aware that some over-the-counter medicines and herbal remedies (like St John’s Wort) have things in them that can make your AF worse. Always get the advice of your doctor or pharmacist before taking them.

• Go for regular check-ups. They will help you maintain your quality of life.
Your heart, your treatments and your symptoms
With expert advice from your doctor, regular monitoring and taking your prescribed medicines, you can stay as well as possible.

Diary for your AF symptoms and triggers

Use this diary to keep a note of your symptoms, and any triggers that you find can cause an AF episode so you can avoid them in the future. Show this to your doctor at your next appointment.

<table>
<thead>
<tr>
<th>Date/Time</th>
<th>Symptoms</th>
<th>How long your symptoms last</th>
<th>Triggers of your AF, like too much exercise</th>
<th>Action you took, if any</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
# Diary for your AF symptoms and triggers

<table>
<thead>
<tr>
<th>Date/Time</th>
<th>Symptoms</th>
<th>How long your symptoms last</th>
<th>Triggers of your AF, like too much exercise</th>
<th>Action you took, if any</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
Questions for your doctor or nurse

Keep a note here of questions about your AF or your health that you would like to ask your doctor or nurse when you next see them.
Ablation
In atrial fibrillation (AF), ablation is a surgical procedure that tries to find and remove the main cause of your AF.

Anti-arrhythmic medicines
Medicines that regulate the rhythm of your heart.

Anticoagulants and antiplatelet drugs
Medicines that thin your blood and help stop blood clots forming.

Anti-thrombotics
Drugs that you can take to lower your risk of forming blood clots.

Arrhythmia
An irregular heart rhythm or irregular heart rate.

Atrial fibrillation (AF)
An abnormal completely irregular heartbeat where the upper chambers of your heart beat in an uncoordinated manner.

Atrium
The upper section or chamber of your heart.

Cardioversion
A procedure that tries to ‘reset’ your heart back into its regular rhythm.

Coronary heart disease
Heart problems caused by narrowed heart arteries. When arteries are narrowed, less blood and oxygen reaches your heart muscle.

ECG
An ECG test measures the rhythm and electrical activity of your heart. Small sticky pads are put on your body connected to wires that link up to the ECG machine. The machine reads and records the electrical signals from your heart on paper.
**Echocardiogram**
This test uses ultrasound to view moving images of your heart.

**Heart failure**
A condition where your heart is not able to work hard enough as a pump to deliver oxygen-rich blood to the body and does not meet the body’s needs.

**Heart rate**
A measure of the number of your heartbeats in one minute.

**Heart rhythm**
How regular the pattern of your heartbeat is.

**Palpitations**
An uncomfortably sudden and sharp sensation of the heartbeat, generally on the left side of your chest. You probably feel it as a fast and irregular heartbeat.

**Paroxysmal AF**
An irregular heartbeat that happens only occasionally.

**Permanent AF**
An irregular heartbeat that does not return to normal even if you take medication.

**Persistent AF**
An irregular heartbeat that lasts for more than one week and returns to normal only when you take medication.

**Pulmonary embolism**
A blood clot in your lung.

**Sinus rhythm**
The normal rhythm of your heart.
More information

Useful websites:

www.irishheart.ie
www.stroke.ie
www.bhf.org.uk
www.heart.org

Other Irish Heart Foundation publications:

Step by step through stroke, a guide for those affected by stroke and their carers
Step by step through heart medicines
Step by step through inherited heart disease, familial hypercholesterolaemia
Step by step through heart surgery
Step by step through angina
AF and you, information for people living with atrial fibrillation
Step by step through cardiac catheterization and angioplasty
Step by step through heart attack
Manage your stress
All about your heart and stroke
Time to cut down on salt
Manage your blood pressure
A healthy cholesterol
Healthy eating
Be active
Quit smoking
Lose weight
Please make a donation today

The Irish Heart Foundation is Ireland’s national charity dedicated to the reduction of death and disability from heart disease and stroke. Over 90% of our funding comes from public and corporate donations. We depend on your goodwill and generosity to continue our work.

If you found this booklet useful, please help our charity to continue to provide heart & stroke information by donating today

You can make your donation today:
BY POST: Irish Heart Foundation, 50 Ringsend Road, Dublin 4
ONLINE: www.irishheart.ie
BY PHONE: 01 6685001

Personal Details

Name: 
Address: 

Email Address: 
Phone: 
Mobile: 

The Irish Heart Foundation is committed to best practice in fundraising and adheres to the statement of guiding principles for fundraising promoting transparency, honesty and accountability. Any personal information you provide will be held in accordance with the Data Protection Acts 1988 and 2003.
**Credit Card / Laser** (one off)

Amount: 

- [ ] €250*
- [ ] €100
- [ ] €50
- [ ] €25
- [ ] Other € ____________________________

Card Number:

[ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ] [ ]

Exp Date: [ ] [ ] / [ ] [ ] Security Code**: [ ] [ ] [ ] [ ] [ ]

Signature: ____________________________ Date: [ ] [ ] / [ ] [ ] / [ ]

---

**SEPA Direct Debit Mandate**

Creditor Identifier: IE02ZZZ306322 

Unique Mandate Reference: ____________________________

By signing this mandate form, you authorise (A) the Irish Heart Foundation to send instructions to your bank to debit your account and (B) your bank to debit your account in accordance with the instruction from the Irish Heart Foundation. As part of your rights, you are entitled to a refund from your bank under the terms and conditions of your agreement with your bank. A refund must be claimed within 8 weeks starting from the date on which your account was debited. Your rights are explained in a statement that you can obtain from your bank.

Please complete all the fields below marked*

*Name: ____________________________________________

*Address: ____________________________________________

*Account Number (IBAN): ____________________________

*Swift BIC: ____________________________________________

Creditor Name: **IRISH HEART FOUNDATION**

Creditor Address: **50 RINGSEND ROAD, DUBLIN 4, IRELAND**

*Type of Payment: [ ] Recurrent (Monthly) [ ] One-off Payment

*Signature: ____________________________________________ *Date signed: [ ] [ ] / [ ] [ ] / [ ]

---

My monthly instalment amount is

- [ ] €21*
- [ ] €18
- [ ] €15
- [ ] €10
- [ ] Other € ____________________________ per month

Your first contribution will be taken on either the 2nd or the 20th of the next available month. Please select which date you prefer. [ ] 2nd [ ] 20th

*A regular gift of €21 per month could be worth an additional €9 from the Revenue Commissioners per month at no extra cost to you. You will be notified in writing 7 days in advance of your first direct debit.

Would you like to hear about our events, activities, awareness campaigns and appeals? [ ] Yes****