








# Trust Application Form

## How to complete the form

**1** Please use a **BLACK** pen 

**2** Mark boxes like this   
If you make a mistake, do this   
and mark the correct box

**3** Please use **BLOCK CAPITAL**    
**LETTERS** and leave one  
space between each word

## Contents

This AIB (NI) application form includes:

- Trust application
- Data Protection Notice
- Account Mandate – Authorised Signatories and Declaration
- Bank Use Only section (we will fill out these three pages)
- Customer information section (you will need to read and retain this section) – this contains Financial Services Compensation Scheme – Depositor Information sheet and Exclusions List

## Three easy steps to open a business account

### STEP 1

Complete this application form and Account Mandate in full.

### STEP 2

Gather all additional supporting documents and information that may be required.

### STEP 3

Return documentation to the individual you have been liaising with, by Secure Email for review (instruction provided separately) then by post.

## Data Protection

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice online at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection). It may change from time to time.

## Documents you will need to show us

After you submit your application we will ask to see one item from each of the following two lists (plus the same for any other beneficial owners). Please note you can use current UK photo card driving licence to confirm both your identity and address.

If you are unable to provide documents from the following lists, please speak with the individual you have been liaising with to discuss other documents that you may be able to provide.

### Your identity:

- Current passport
- Current UK photocard driving licence
- Current EEA National Identity Card

### Your Address:

- Current UK photocard driving licence
- Utility bill dated within the last three months
- Bank or building society statement dated within the last three months
- A local authority or tax bill valid for current year

### Business Documents:

- Cash flow/business plan
- Most recent audited/certified accounts together with bank statements for three months
- Signed certified trust deed and all deeds associated with the trust's establishing trust deed

For non-UK principals, we can only accept passport, driving licence and Identity Card. Please provide two of these documents.

### Politically Exposed Persons (PEP's)

A Politically Exposed Person is defined in the Money Laundering, Terrorist Financing and Transfer of Funds regulations in the UK.

### The Bank's obligations

AIB Group (UK) p.l.c. is required to obtain details of a Politically Exposed Person's ("PEP") and Relative Close Associate's ("RCA") source of funds for the account and their source of wealth.

### Your obligations

You are obliged to inform us of within fourteen days of any change to your management, governance structure or direct and indirect beneficial ownership and control.

1. About your Trust

What is the name of your trust?

Details on whose behalf the Trust is in operation

VAT Number (if applicable)

FCA registration number  
(if registered with the Financial Conduct Authority)

When did your business start?

Day

Month

Year

Running your business:

How many employees does the business have?

Current bankers

Will you continue to bank with your existing bankers in addition to AIB Group (UK) p.l.c.? YesNo

If Applicable, please complete the section below if you are happy for us to engage with your solicitor/accountant in relation to your account

Current solicitors

Current accountants

Contact details for your business

Trading address/general correspondence address  
(if different from registered office)

Contact name

Telephone number (including area code)

Mobile number

Trust / business email address

Trust / business website address

Source of Funds

Name of Bank

Sort code

Account number

Name of Account



## 2. Tax Certification Form for Business Customers

Trust Name

## Tax Reporting - Customer Information Notice

Under UK tax law we need you to confirm some details for us.

We have to identify and in certain cases report to HMRC the details of accounts held by customers and in certain circumstances their controlling persons if they are US Persons and/or tax resident outside the UK. We use the information collected from customers to determine whether or not the customer and where relevant their controlling persons should be included in the report to HMRC.

The details that may be shared with HMRC in relation to the entity and where relevant its controlling persons include: name, address, tax status, tax residence, tax identification number, date of birth/place of birth (where relevant), account number, account balance at year end and interest paid or credited to the account during the calendar year. HMRC may share this information of each account held by the entity with other tax authorities. The legislation under which we request and share this information is the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS), as incorporated into UK law.

Please complete all sections of this form. If we do not get the information, we may not be able to open the account.

We cannot provide tax advice, however you can get more information from your tax advisor or on the Automatic Exchange of Information portal on the HMRC website.

If there is a change in the entity's tax status and/or where relevant the information provided in relation to its controlling persons, please let us know.

## US Foreign Account Tax Compliance Act (FATCA)\*

Sections marked with an \* are mandatory and must be completed in full

### Indicate Entity Type

When providing answers to the questions below refer to the online Entity Classification Guide for definitions of each entity type (FATCA section). This guide is available at <https://aibni.co.uk/help-and-guidance/important-information/FATCA>

**All entities** must complete question 1 and follow the instructions thereafter.

#### 1. Is your entity a US Person (under FATCA - see page 2 of our guide)?

- ☐ **a** Specified US Person — You must provide a US TIN (Tax Identification Number) and go to Section B.

US TIN

- ☐ **b** Other US Person — If you have selected (b) go to Section B.

- ☐ **c** None of the above — Select **one** of the entity types in questions 2 or 3 below.

#### 2. Is your entity a Non-Financial Foreign Entity (NFFE) (under FATCA - see page 4 of our guide)? – Note that ‘foreign’ here refers to non-US.

**Yes** – If so, is it an Active NFFE or a Passive NFFE?

- ☐ **a** Active NFFE — If you have selected (a) go to Section B.
- ☐ **b** Passive NFFE — If you have selected (b) go to Section B and complete the certification details of the controlling persons.

**No** – If no, then select one of the entity types in question 3 below.

#### 3. Is your entity a Financial Institution (under FATCA - see page 3 of our guide)?

Select the applicable option below and go to Section B.

- ☐ **a** Certified Deemed Compliant Financial Institution
- ☐ **b** Registered Deemed Compliant Financial Institution
- ☐ **c** Partner Jurisdiction Financial Institution (including UK Financial Institution)
- ☐ **d** Participating Financial Institution  
If you have selected (b), (c) or (d) you must provide a GIIN (Global Intermediary Identification Number).

GIIN

- ☐ **e** Exempt Beneficial Owner  
(Examples: UK Governmental Organisations, the Central Bank of England, the UK offices of certain International Organisations and certain retirement / pension funds)
- ☐ **f** Non-Participating Financial Institution  
(This is a Financial Institution which is considered non-compliant with FATCA)

## Common Reporting Standard (CRS)\*

Sections marked with an \* are mandatory and must be completed in full

Country of Tax Residence:

If your entity is not tax resident in any jurisdiction (for example, because it is fiscally transparent), please provide its place of effective management or country in which its principal office is located. Please refer to the Automatic Exchange of Information portal on the HMRC website for more information on tax residence.

Tax Identification Number (TIN):

A TIN for the entity must be provided unless the entity is tax resident in the UK or a country that does not provide a TIN.

### Indicate Entity Type

When providing answers to the questions below refer to the online Entity Classification Guide for definitions of each entity type. This guide is available at <https://aibni.co.uk/help-and-guidance/important-information/FATCA>. The information provided in this section is for CRS and this classification may differ from the entity's FATCA classification in Section A.

All entities must select **one** of the options listed in questions 1 or 2 below.

#### 1. Is your entity a Non-Financial Entity (NFE) (under CRS - see pages 6 & 7 of our guide)?

**Yes** – If so select the applicable option below

- ☐ **a** Active NFE other than the types listed in 1(b) below.
- ☐ **b** Active NFE of the types listed below:
- Governmental Entity
  - International Organisation
  - Central Bank
  - A corporation, the stock of which is regularly traded on one or more established securities markets or any corporation that is a Related Entity of such corporation.
- ☐ **c** Passive NFE — If this option is selected, please complete the certification details of the controlling persons.

**No** – If no, then select one of the entity types in question 2 below.

#### 2. Is your entity a Financial Institution (under CRS - see page 6 of our guide)?

If yes select the applicable option below.

If the entity is an Investment Entity 2(b), please complete the certification details of the controlling persons.

- ☐ **a** Financial Institution – Depository Institution, Custodial Institution, Specified Insurance Company or Investment Entity other than that described in 2(b) below.
- ☐ **b** Investment Entity that meets the following conditions:
- Not resident in a Participating Jurisdiction; and
  - Gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets; and
  - Managed by another Financial Institution as described in 2(a) above.







Let us know what kind of business account you require and if there are any additional products and services detailed below, that may be of interest to you:

|  |  |   |
|--|--|---|
| <b>Daily Banking Services</b><br>Current Account <input type="checkbox"/>  | <b>Deposit Accounts</b><br>Fixed Term Deposit <input type="checkbox"/>   | <b>Borrowings</b><br>Fixed Rate Loan <input type="checkbox"/><br>Overdraft <input type="checkbox"/><br>Term Loan <input type="checkbox"/><br>Asset Finance <input type="checkbox"/> |
| <b>International Banking Services</b><br>Currency Account <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/> | <b>Visa</b><br>Company Visa Credit Card <input type="checkbox"/><br>Merchant Facilities <input type="checkbox"/> | <b>Electronic Banking Services</b><br>iBusiness Banking (iBB)* <input type="checkbox"/><br>Online services* <input type="checkbox"/>  |

### Statement requirement

If monthly, on which date of the month would you like your statement to be issued?

Do you require a cheque book? Yes ☐ No ☐

Do you require a lodgement book? Yes ☐ No ☐

Do you require a Post Office Cash Deposit Card? Yes ☐ No ☐

If yes, number of cards required

(ensure one letter per box only)

(Please indicate how you would like your business/organisation's name to appear on your cheque and lodgement books. For companies, the FULL company name as detailed in the Certificate of Incorporation must appear)

## 5. Data Protection Notice

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**Effective 1 April 2021**

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You can also ask for more details at your local branch.

### 1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes AIB (NI), Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit [www.aibgroup.com](http://www.aibgroup.com).

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

### 2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at [UKDPO@aib.ie](mailto:UKDPO@aib.ie) or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., 92 Ann Street, Belfast, BT1 3HH.

### 3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches whether or not the product or service goes ahead.

### 4. How we keep your information safe

We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information

### 5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

### 6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;
- protecting the vital interests of you or others;

- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

### 7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

### 8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online. Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

### 9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;
- research your experiences dealing with us;
- collect debts;

- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

## 10. International transfers of data

We may transfer your personal information outside of the United Kingdom (UK) and the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the UK and EEA to these transfers and the use of the information, to ensure your rights are protected.

## 11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection)

We can help you with:

*Accessing your personal information:* You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

*Updating and correcting your personal details.*

*Removing consent:* You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

*Restricting and objecting:* You may have the right to restrict or object to us using your personal information or using automated decision making.

*Deleting your information (your right to be forgotten).* You may ask us to delete your personal information.

*Moving your information (your right to Portability).* Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

## 12. Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)

## 13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You will also find a copy on display at your local branch, or you can ask us for a copy.

## Marketing Options:

From time to time, AIB Group would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

### Applicant 1

By phone Yes ☐ No ☐

By post Yes ☐ No ☐

By email Yes ☐ No ☐

### Applicant 2

By phone Yes ☐ No ☐

By post Yes ☐ No ☐

By email Yes ☐ No ☐

6. Account Mandate - Authorised Signatories and Declaration

We being all of the trustees of the (name of Trust)  
request and authorise AIB Group (UK) p.l.c. to open/continue an Account or Accounts ('the Account') in the name of

- 1. To honour all letters of instruction relating to the Account(s) and to give effect to any order, direction, request or instruction expressed to have been made or given by me/us relating to drawings on or withdrawals or transfers from such Account(s) from time to time originated by cheque, bill, note, acceptance, instrument, order (including Standing Order and a bankers draft) debit (including Direct Debit), request, instruction or receipt, as the case may be, appropriate to the particular type of Account, notwithstanding that any such payment may cause any Account(s) to be overdrawn or increase any existing overdraft or increase any liability actual or contingent provided such items are signed in accordance with the drawing instructions in the schedule hereto.
- 2. To receive any monies lodged with you or with your appointed agents or mandated to you for credit of the Account and to collect payment for the Trustees for credit of the account of all cheques, bills, notes, pay orders and other instructions whether negotiable or not negotiable, payable to the Trustees which may be lodged with you or your appointed agents from time to time.
- 3. In consideration of the Bank agreeing at our request and at the Bank's absolute discretion:
  - To accept credits for any such Account(s) notwithstanding that such credits are payable to the Pension Scheme or the Trustee's.
  - To rely upon and act in accordance with any notice, instruction, demand or other communication which may from time to time signed in accordance with the appropriate Account Mandate without any inquiry on the Bank's part as to the authority or identity of the person giving or purporting to give such notice, instruction, demand or other communication:
  - To rely upon and act in accordance with any notice, instruction, demand or other communication which may from time to time be, or purport to be, given by telephone in respect of any payments to be made from any Account(s) to any of the Account(s) with the Bank and appearing to be given by a person authorised by the appropriate Account Mandate without any inquiry on the Bank's part as to the authority or identity of the person giving or purporting to give such notice, instruction, demand or other communication;

I/We hereby undertake and agree to indemnify the Bank and to hold the Bank harmless against any actions proceedings cost claims and demands losses or expenses which the Bank may suffer, incur or sustain by reason of the Bank having complied with such request(s) and I/We hereby acknowledge that the Bank is under no liability in respect of any failure to comply with such request(s).

We confirm that the Trust is properly constituted and that the trustees are authorised to operate the account in accordance with the terms of the Account Mandate.

This Account Mandate will remain in force until revoked or amended by notice in writing to the Bank signed by any two trustees

Acceptance

Where I / We have opened a current account, deposit account or currency account, I / We acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet / Exclusions List.

By signing below, I/we certify authorisation to provide the information in this form and that such information is correct. I/we undertake to provide a copy of the Tax Reporting – Customer Information Notice to all persons whose information is provided prior to providing their information to AIB.

I/we acknowledge that the information contained in this form and information regarding the account holder, and where relevant the account holder’s controlling persons may be reported to tax authorities of another country or countries in which the account holder and/or where relevant the account holder’s controlling persons may be tax resident.

I/we, on behalf of the account holder, undertake to advise AIB promptly and provide an updated Tax Certification Form within 30 days where any change in circumstance occurs which affects the tax residency status of the account, or causes any of the information contained in this form to be incorrect including any changes to the controlling persons information.

All trustees signatures required.

|                           |                                   |
|---------------------------|-----------------------------------|
| Duly authorised signatory | Date                              |
| <div></div>               | Day / Month / Year<br><div></div> |
| Duly authorised signatory | Date                              |
| <div></div>               | Day / Month / Year<br><div></div> |
| Duly authorised signatory | Date                              |
| <div></div>               | Day / Month / Year<br><div></div> |
| Duly authorised signatory | Date                              |
| <div></div>               | Day / Month / Year<br><div></div> |
| Duly authorised signatory | Date                              |
| <div></div>               | Day / Month / Year<br><div></div> |
| Duly authorised signatory | Date                              |
| <div></div>               | Day / Month / Year<br><div></div> |

## Schedule

Instructions to be signed by (e.g. any one, any two, all)  of the following authorised signature(s)

**Names and signatures of all Trustees**

All trustees as detailed in the trust deed and any ancillary documents thereto must sign below to confirm their acceptance of the signing instructions above

Date   /   /

## Definitions of Controlling Persons by Legal Entity

### Company

'Any individuals who ultimately own or control 25% or more of the shares or voting rights in the company or otherwise exercise control over the management of the company.

In circumstances where no individual owns or controls 25% or more of the shares or voting rights in the Company or otherwise exercises control over the management of the Company, then details of the two individuals who hold the greatest percentage of shares or voting rights in the Company or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of a Company then the details for any 2 individuals must be provided to the Bank.

### Incorporated Society

'Any individual who ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercise control over the management of the incorporated society.

In circumstances where no individual(s) ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercises control over the management of the incorporated society, details for the 2 individuals who hold the greatest percentage of shares or voting rights in the incorporated society or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of an Incorporated Society then the details for any 2 individuals must be provided to the Bank.

### Partnership

'Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership'.

### Limited Partnership

'Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership'.

### Trust

In relation to a trust, means each of the following:

- the settlor(s);
- the trustee(s);
- the beneficiary(ies)
- the protector(s);
- any individual who has control over the trust.

### Unincorporated Entity (e.g. Association, Society, Club / Charity)

Any individual who benefits from or who exercises control over at least 25% or more of the property of the Unincorporated Entity.

### Other Legal Entities Within the Ownership Structure of your Business

Where there are other legal entities within the ownership structure of your Business, and they own or control 25% or more of the shares or voting rights, capital or profit, (as applicable), or otherwise exercises control in your Business, the details for the Controlling Persons (Beneficial Owners) of that legal entity must be provided to the Bank, and so on until the details of all Controlling Persons (Beneficial Owners) within the ownership structure of your Business are established.





Account 3

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Post Office Cash Lodgement Limits Required

Daily Limit £

Rolling Annual Limit £

Account 4

Account Title

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Post Office Cash Lodgement Limits Required

Daily Limit £

Rolling Annual Limit £

Beneficiary account flag will default to No. If yes specify reason/details

**For bank use only****BANK Information only**

**Intranet > Business Areas > Risk > Risk UK > Sector codes > Sector Code Selection Tool should be used to assist with correct Bank Of England classifications**

|                  |                      |
|------------------|----------------------|
| Customer Type    | <input type="text"/> |
| BoE Class        | <input type="text"/> |
| Sector           | <input type="text"/> |
| Sector Group     | <input type="text"/> |
| Sector Sub Group | <input type="text"/> |
| Sector Code      | <input type="text"/> |

|  |     |                      |    |                      |
|--|-----|----------------------|----|----------------------|
| Confirm that FSCS Information Sheet & Exclusions List been given to customer | Yes | <input type="text"/> | No | <input type="text"/> |
| Confirm that Summary Box been handed to customer (if applicable)             | Yes | <input type="text"/> | No | <input type="text"/> |
| Is the customer a PEP?   | Yes | <input type="text"/> | No | <input type="text"/> |

**FCA Additional Metrics Reporting**

|  |     |                      |    |                      |
|--|-----|----------------------|----|----------------------|
| Does the business have 10 or more employees?                           | Yes | <input type="text"/> | No | <input type="text"/> |
| Does the annual turnover or balance sheet exceed €2M?                  | Yes | <input type="text"/> | No | <input type="text"/> |
| If the business is a registered charity, does the turnover exceed £1M? | Yes | <input type="text"/> | No | <input type="text"/> |
| Is the account in scope for metrics reporting?                         | Yes | <input type="text"/> | No | <input type="text"/> |

Date full information to open the account was provided by the business

|                      |                      |                      |
|----------------------|----------------------|----------------------|
| Day                  | Month                | Year                 |
| <input type="text"/> | <input type="text"/> | <input type="text"/> |

At the time of account opening please confirm if the customer requested the following:

|   |     |                      |          |                      |    |                      |     |                      |
|---|-----|----------------------|----------|----------------------|----|----------------------|-----|----------------------|
| Online Banking and a Card Reader                            | Yes | <input type="text"/> | How Many | <input type="text"/> | No | <input type="text"/> | N/A | <input type="text"/> |
| iBB   | Yes | <input type="text"/> |          |                      | No | <input type="text"/> | N/A | <input type="text"/> |
| Debit Card  | Yes | <input type="text"/> | How Many | <input type="text"/> | No | <input type="text"/> | N/A | <input type="text"/> |
| Overdraft   | Yes | <input type="text"/> |          |                      | No | <input type="text"/> |     |                      |
| Has a cheque book/ Post Office Lodgement Card been ordered? | Yes | <input type="text"/> | No       | <input type="text"/> |    |                      |     |                      |

|  |                      |                      |                      |
|--|----------------------|----------------------|----------------------|
| <b>Signed off by (branch official)</b> | <b>Print Name</b>    | <b>Signature</b>     | <b>Date</b>          |
| <input type="text"/>                   | <input type="text"/> | <input type="text"/> | <input type="text"/> |

By signing this I confirm that all the above is correct and where necessary documents attached, confirm they are complete.



Information correct as at January 2025

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# Customer Information Section

You will need to read and retain these pages



Protected

# Financial Services Compensation Scheme – Depositor Information Sheet



## Basic information about the protection of your eligible deposits

|  |   |
|--|---|
| Eligible deposits in AIB Group (UK) p.l.c. are protected by:           | the Financial Services Compensation Scheme ("FSCS") <sup>(1)</sup>  |
| Limit of protection:   | £85,000 per depositor per bank <sup>(2)</sup><br>Your bank, AIB Group (UK) p.l.c., operates under license as AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain |
| If you have more eligible deposits at the same bank:                   | All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000. <sup>(2)</sup>   |
| If you have a joint account with other person(s):                      | The limit of £85,000 applies to each depositor separately. <sup>(3)</sup>   |
| Reimbursement period in case of bank's failure:                        | 20 working days <sup>(4)</sup>  |
| Currency of reimbursement:   | Pound sterling (GBP, £)   |
| To contact AIB Group (UK) p.l.c for enquiries relating to your account | AIB Group (UK) p.l.c<br>(trading as AIB (NI))<br>92 Ann Street, Belfast, BT1 3HH<br>0345 6005 925 <sup>†</sup><br>aibni.co.uk<br><sup>†</sup> Call charges may vary – refer to your service provider                            |
| To contact the FSCS for further information on compensation:           | Financial Services Compensation Scheme<br>10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU<br>Tel: 0800 678 1100 or 020 7741 4100<br>Email: ICT@fscs.org.uk  |
| More information:  | <a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>   |

## Additional information

### (1) Scheme responsible for the protection of your deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### (2) General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. AIB Group (UK) p.l.c. also trades under AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become

legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

### (3) Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### (4) Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018;

within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply. Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.



Protected

# Financial Services Compensation Scheme – Exclusions List



## A deposit is excluded from protection if:

- |   |   |
|---|---|
| <p>(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.</p> <p>(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.</p> <p>(3) It is a deposit made by a depositor which is one of the following:</p> <ul style="list-style-type: none"> <li>• credit institution</li> <li>• financial institution</li> <li>• investment firm</li> <li>• insurance undertaking</li> <li>• reinsurance undertaking</li> <li>• collective investment undertaking</li> <li>• pension or retirement fund<sup>(1)</sup></li> <li>• public authority, other than a small local authority.</li> </ul> <p>(4) It is a deposit of a credit union to which the credit union itself is entitled.</p> | <p>(5) It is a deposit which can only be proven by a financial instrument<sup>(2)</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the <i>UK, Gibraltar</i> or a Member State of the EU on 2 July 2014.</p> <p>(6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>(3)</sup></p> <p>(7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>(4)</sup></p> <p>(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>(5)</sup> – refer to the FSCS for further information on this category.</p> <p>(9) It is not held by an establishment of a bank, building society or credit union in the <i>UK</i> or, in the case of a <i>bank or building society</i> incorporated in the <i>UK</i>, it is not held by an establishment in Gibraltar.</p> |
|---|---|

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<sup>(1)</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are **not** excluded

<sup>(2)</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>(3)</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>(4)</sup> See footnote 3

<sup>(5)</sup> See footnote 3