



# AIB (NI) Euro Business Current Account Terms and Conditions

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<b>Introduction</b>		<b>'Direct Debit'</b> means a Payment Service provided to you by us in accordance with the SEPA Direct Debit Core Scheme Rules for making payments from a Payer's account to a Payee's account and which are initiated by the Payee on the basis of the Payer's consent.
These terms and conditions apply to any Euro Business Current Account, held by a business Account holder (referred to as 'you' and 'your') with AIB Group (UK) p.l.c. trading under licence as AIB (NI), its successors and assigns (referred to as 'we', 'us' and 'our').		<b>'Electronic Payment'</b> means a payment which is initiated and processed using electronic means (for example, an internet business banking transaction) and specifically excludes Collectible Items such as cheques and banker's drafts.
AIB Group comprises Allied Irish Banks p.l.c., its subsidiaries and associated companies from time to time, including AIB Group (UK) p.l.c.		<b>'European Central Bank Rate'</b> means the rate the European Central Bank Monetary Policy Committee considers every month and publicly announces any changes to.
As the business Account holder you have agreed to be bound by these terms and conditions. You will receive a copy of these terms and conditions when you open an Account and at any time you ask.		<b>'EEA Countries'</b> means the current members of the European Economic Area as may be amended from time to time.
A business Account holder is defined as any of the following.		<b>'EPC'</b> means European Payments Council.
<ul style="list-style-type: none"><li>• Sole Trader - a person operating a business in his/her own name, or under a trade name.</li><li>• Partnership - two or more people operating a business together, in their own names or under a trading name, with a view to making a profit.</li><li>• Company - a separate legal entity incorporated as a limited or unlimited company under the relevant Companies Act or a foreign company incorporated abroad.</li><li>• Club, Society, Association, Trustee, Charity or other group - a person, group or body providing a service for the benefit of others.</li><li>• Limited Liability Partnership - a separate legal entity incorporated under the Limited Liability Partnerships Act (Northern Ireland) 2002.</li></ul>		

**‘Gross Negligence’** means a very significant degree of carelessness.

**‘Group’** AIB Group comprises Allied Irish Banks p.l.c., its subsidiaries and associated companies from time to time including AIB Group (UK) p.l.c.

**‘iBB’** means Internet Business Banking.

**‘IBAN’** means International Bank Account Number (IBAN) and is the international standard for numbering bank accounts.

**‘International Payment’** means transferring funds (including SEPA Credit Transfer payments), in any currency, from one account to another account outside the UK, or transferring funds from one account to another inside the UK in any currency other than sterling.

**‘Jointly and severally bound’** and **‘Jointly and severally liable’** means that if you have a joint account, the terms and conditions will apply to all of you together as well as to each of you separately.

**‘Liable’** means to be held legally responsible.

**‘Payee’** means the owner of an account to which a payment is to be credited.

**‘Payer’** means the owner of an account from which a payment is to be debited.

**‘Payment Service’** means the services we provide in relation to the payments into and out of your Account.

**‘Payment Service Provider’** means an organisation that offers any payment services to customers including, but not limited to, us, AIB Group (UK) p.l.c., trading under licence as AIB (NI).

**‘Payment Services Regulations’** or **‘PSRs’** means the Payment Services Regulations 2017 which is effective in the UK from 13 January 2018 and replaces the Payment Services Regulations 2009.

**‘Reference’** means a combination of letters, numbers or symbols used to identify a payment.

**‘Reference Interest Rate’** means an interest rate which comes from a publicly available source which can be verified by both parties such as European Central Bank (ECB) rate, EURIBOR rate or any other rate which meets this description.

**‘SEPA’** means the Single Euro Payments Area as defined by the EPC as being the area where citizens, companies, and other economic actors will be able to make and receive payments in euro, whether between or within national boundaries under the same basic conditions, rights and obligations, regardless of their location within that area.

**‘SEPA Credit Transfer’** or **‘SCT’** means which is a non-urgent Euro transfer to SEPA Countries.

**‘SEPA Credit Transfer Scheme’** means the EPC’s Credit Transfer Scheme and the rulebook applicable to that scheme of the EPC as may be in force and amended from time to time and is available from the EPC website.

**‘SEPA Direct Debit Core Scheme’** means the EPC’s SEPA Direct Debit Core Scheme and the rulebook as amended from time to time and is available from the EPC website [www.europeanpaymentscouncil.eu](http://www.europeanpaymentscouncil.eu).

**‘SEPA Mandate’** means the instruction required by the SEPA Direct Debit Core Scheme Rules to effect a Direct Debit in accordance with the relevant SEPA Scheme Rules as apply to the Account and the terms and conditions of which must be complied with by you.

**‘SEPA Scheme’** means, as applicable, the SEPA Direct Debit Core Scheme and/or the SEPA Credit Transfer Scheme as amended and updated from time to time.

**‘SEPA Scheme Rules’** means, as applicable, the SEPA Direct Debit Core Scheme Rules or the SEPA Credit Transfer Scheme Rules of the EPC as amended and updated from time to time.

**‘Standard Exchange Rate’** means a foreign exchange rate of the day, provided by us for payment amounts below the Standard exchange rate threshold value. The reference exchange rate used by us to determine the Standard exchange rate is the mid-market rate available at the start of the Banking Day.

**‘Standing Order’** means the account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer’s account to another account.

**‘Unauthorised Payment’** means a payment which has been made without your permission and/or which may be considered as fraudulent.

**‘Unique Identifier’** means information required to identify the bank account of the Payee when processing a payment (for example the IBAN of the Payee and the BIC of the Payee’s Bank).

**‘Website’** means our internet site [aibni.co.uk](http://aibni.co.uk)

**‘Your Branch’** means the particular AIB (NI) branch where your Account is maintained.

The masculine pronoun shall be taken to include the feminine and where applicable, the singular to include the plural.

## SECTION B - General conditions that apply to all Euro accounts

### 1. Payments

#### 1.1 Incoming Payments

The following table sets out when payments into your Account will be available for you to use.

Type of payment	When is my Account credited?
iBB payment from AIB (ROI) account	Immediate
Standing Orders from another AIB (ROI) Euro account or another AIB (NI) Euro account	Same Banking Day
International Payments and SEPA Credit Transfers	Funds credited to Payee account on value date requested, subject to cut-off times
Cheque lodgement at an AIB (ROI) branch	Six Banking Days
Cheque lodgement at a AIB (NI) branch	Six Banking Days + 1
Transfer from an AIB (NI) sterling account	Funds credited to Payee account on value date requested, subject to currency cut-off times below
iBB payment from an AIB (NI) account	Funds credited to Payee account on value date requested, subject to currency cut-off times below

#### Cut-off times for Incoming International Payments in AIB

Cut-Off Times for receipt of payments from Sepa Zone<sup>(1)</sup> and Other EEA Currencies. (Subject to value date requested on the payment.)

Currency Code	Currency Name	Cut-off time for receipt of payment (GMT)
EUR	Euro	15:45
GBP	Sterling	16:00
CHF	Swiss Franc	15:30
CZK	Czech Koruna	15:30
DKK	Danish Krone	15:30
HUF	Hungarian Forint	15:30
NOK	Norwegian Krone	15:30
PLN	Polish Zloty	15:30
SEK	Swedish Krona	15:30

Cut-Off Times for receipt of payments in non-Sepa currencies. (Subject to value date requested on the payment.)

Currency Code	Currency Name	Cut-off time for receipt of payment (GMT)
AED	UAE Dirham	14:00
AUD	Australian Dollar	15:00
CAD	Canadian Dollars	14:30
HKD	Hong Kong Dollar	13:00
ILS	Israeli Shekel	14:00
INR	Indian Rupee	14:00
JPY	Japanese Yen	15:00
KWD	Kuwaiti Dinar	14:00
MXN	Mexican Peso	16:00
NZD	New Zealand Dollar	15:00
OMR	Omani Rial	14:00
PHP	Philippine Peso	12:00
QAR	Qatari Rial	14:00
SAR	Saudi Arabian Riyal	14:00
SGD	Singapore Dollar	13:00
THB	Thai Baht	16:00
Currency Code	Currency Name	Cut-off time for receipt of payment (GMT)

TRY	Turkish Lira	14:30
USD	US Dollar	16:00
ZAR	South African Rand	15:00

<sup>(1)</sup>SEPA zone = EU Member States, Iceland, Liechtenstein Norway and Switzerland. There are a number of additional SEPA zone territories. Other EEA currencies, supported by AIB, are: CHF - Swiss Franc, CZK – Czech Koruna, DKK –Danish Krone, HUF – Hungarian Forint, NOK – Norwegian Krone, PLN – Polish Zloty, SEK – Swedish Krona.

Please note that currency payments received after the cut-off time for that currency will receive value 1 day later than the value applied to payments received prior to cut-off time.

## 1.2 Outgoing Payments

The following table sets out when payments from your Account can be made and when the funds will be available to the Payee. The timeframes assume we have received the payment instruction before the Cut-off Time on a Banking Day.

Payment Service	Method/ Channel	When can I make this payment?	When is my Account debited?	Payment delivery timeframes
Cash withdrawal	Through an AIB (NI) branch	During branch opening hours	If before 2.45pm debited same Banking Day. If after 2.45pm debited next Banking Day.	Immediately
	Through an AIB (ROI) branch	During branch opening hours	Immediately	Immediately
Transferring money to another AIB (NI) account	Through an AIB (NI) branch	During branch opening hours	If before 2.45pm debited same Banking Day. If after 2.45pm next Banking Day.	Funds credited to Payee account on value date requested, subject to currency cut-off times below. Please refer to the 'AIB (NI) Euro Business Current Account Guide' available in branch or on our Website.
	Through an AIB (ROI) branch	During branch opening hours	Immediately	Funds credited to Payee account on value date requested, subject to currency cut-off times below. Please refer to the 'AIB (NI) Euro Business Current Account Guide' available in branch or on our Website.
	Through iBB	Up to 4pm	Immediately	Funds credited to Payee account on value date requested, subject to currency cut-off times below.  Please refer to the 'payments information' link on the iBB navigation menu or to the 'AIB (NI) Euro Business Current Account Guide' available in branch or on our Website.
Setting up, amending or cancelling a Standing Order to another AIB (NI) account	Through either an AIB (NI) or AIB (ROI) branch	Allow five Banking Days	4am on the due date	Immediately
International Payments and SEPA Credit Transfer	Through either an AIB (NI) or AIB (ROI) branch	Please refer to the 'AIB (NI) Euro Business Current Account Guide' available in branch or on our Website.		
	iBB	Please refer to the 'payments information' link on the iBB navigation menu or to the 'AIB (NI) Euro Business Current Account Guide' available in branch or on our Website.		

## Currency cut-off times for Outgoing International Payments on AIB (NI) Internet Business Banking (iBB)

### Payment Currency Maximum Execution Times

The following table shows the soonest value that a payment can be given dependent on the payment currency selected subject to the payment being released prior to the associated currency cut-off time. Payments released after the cut-off time will be processed on the next working day. Please note that all currencies can be sent on a Non-Urgent basis however only a selection of these currencies can be sent on an Urgent basis. This will be controlled on the payment screen within iBB.

Payment Currency	Payment Currency Code	Soonest Value	Cut-Off Time
United Arab Emirates Dirham	AED	SPOT	8:00am – 1:00pm
Australian Dollar	AUD	NDV	8:00am – 2:00pm
Canadian Dollar	CAD	SDV	8:00am – 1:30pm
Swiss Francs	CHF	NDV	8:00am – 2:30pm
Czech Koruna	CZK	NDV	8:00am – 2:30pm
Danish Kroner	DKK	NDV	8:00am – 2:30pm
Euro	EUR	SDV NDV (via SEPA)	8:00am – 3:15pm 8:00am – 4:00pm
Great Britain Pound	GBP	SDV	8:00am – 3:30pm
Hong Kong Dollar	HKD	NDV	8:00am – 12:00pm
Hungarian Forint	HUF	NDV	8:00am – 2:30pm
Israeli Shekel	ILS	SPOT	8:00am – 1:00pm
Indian Rupees	INR	SPOT	8:00am – 1:00pm
Japanese Yen	JPY	NDV	8:00am – 2:00pm
Kuwaiti Dinar	KWD	SPOT	8:00am – 1:00pm
Mexican Peso	MXN	SPOT	8:00am – 3:00pm
Norwegian Kroner	NOK	NDV	8:00am – 2:30pm
New Zealand Dollar	NZD	NDV	8:00am – 2:00pm
Omani Rial	OMR	SPOT	8:00am – 1:00pm
Philippine Peso	PHP	SPOT	8:00am – 11:00am
Polish Zloty	PLN	NDV	8:00am – 2:30pm
Qatar Riyal	QAR	SPOT	8:00am – 1:00pm
Saudi Arabia Riyals	SAR	SPOT	8:00am – 1:00pm
Sweden Krona	SEK	NDV	8:00am – 2:30pm
Singapore Dollar	SGD	NDV	8:00am – 12:00pm
Thailand Baht	THB	SPOT	8:00am – 3:00pm
Turkish Lira	TRY	NDV	8:00am – 1:30pm
United States Dollar	USD	SDV	8:00am – 3:15pm
South Africa Rand	ZAR	NDV	8:00am - 2:00pm

Please note that no International Payments can be processed via iBB after 4:00pm.

SDV = Same Day Value, subject to the payment being released prior to the associated currency cut-off time.

NDV = Next Day Value, subject to the payment being released prior to the associated currency cut-off time.

SPOT = Please allow two working days, subject to the payment being released prior to the associated currency cut-off time.

- 1.3 If we receive a request for a Payment Service after the Cut-off Time on any Banking Day, it will be deemed to be received on the next Banking Day.
- 1.4 If we receive a request for a Payment Service on a bank holiday, it is deemed to be received on the next Banking Day.
- 1.5 If we receive a request for a Payment Service which is future dated, it is deemed to be received on the day agreed for payment. Where this is not a Banking Day, it will be treated as received on the next Banking Day.
- 1.6 Where we refuse to make a payment in accordance with your payment instructions, we will treat the instructions as if they had not been received for the purposes of calculating payment timescales.
- Note:** For a full list of the currencies in which we make payments, the timeframes within which we must make the payments and the payments' Cut-off Times, please ask us.

## 2. Authorised payments

Before we carry out any transaction on your Account, these must be authorised by you in one of the following ways.

- 2.1 Cash withdrawal – You can withdraw cash at our branches by signing a withdrawal receipt. You may need to provide identification when you withdraw cash at a branch.
- 2.2 Direct Debit - When you sign or agree to a Direct Debit mandate, you are authorising an originator (for example, utility providers, telecommunication providers and other service and product providers) to collect a payment from your Account and to instruct us to pay this collection.
- 2.2.1 We are entitled to rely on this instruction received from the originator's Payment Service Provider in order to make a payment from the Account.
- 2.2.2 The payment must be in euro and the account to which funds are being transferred must be within the Single Euro Payments Area (SEPA).
- 2.2.3 The Unique Identifiers required for Direct Debits under the relevant SEPA Scheme Rules is International Bank Account Number (IBAN) of the Payee.
- 2.2.4 We can refuse to pay a Direct Debit from your Account if that would mean that your Account goes overdrawn or goes over an agreed overdraft limit (where there is one).
- 2.2.5 You may instruct us in writing (or any other way we make available to you) to:
- limit any Direct Debits to a particular amount and/or period;
  - block any Direct Debit payments from your Account until you have agreed to have the block removed;
  - create a list of Payer accounts to which Direct Debit payments from the Account are permitted; and/or
  - create a list of Payer accounts to which Direct Debit payments from the Account are not permitted.
- 2.2.6 In order to cancel or amend either a Direct Debit payment or a Direct Debit mandate, you must contact the originator with whom you have agreed the terms of a mandate. You must let us know as soon as possible and at least by the end of the Banking Day before the scheduled Direct Debit if you would like us to block or refuse a payment or to notify us of the inclusion of that originator on a list of Payer accounts to which Direct Debit payments from the Account are not permitted or otherwise.
- 2.2.7 Any Direct Debit item may be stopped by giving written or telephoned instructions to Your branch. Telephoned instructions must be confirmed in writing immediately.
- 2.2.8 The Direct Debit mandate will continue to be valid until such time as any cancellation has been finalised directly with the originator in accordance with the terms and conditions relating to the mandate.
- 2.3 International payments (including SEPA Credit Transfer) can be initiated by filling a 'Paylink Form' or 'SEPA Credit Transfer' form at any AIB (NI) or AIB (ROI) branch and business customers can initiate electronically using iBB. For more information, please refer to 'International Payments Terms and Conditions' on our Website.
- 2.4 Standing Orders
- You can set up, amend or cancel an internal Standing Order in one of our AIB (NI) or AIB (ROI) branches or in writing. Standing Orders may only be set up on this Account to another AIB (NI) account or an account held with AIB (ROI). To set up a Standing Order you will need to provide us with:
- The name of the Payee;
  - The Sort Code and account number of the account to which the funds are to be transferred;
  - The amount of the payment;
  - A meaningful reference so that the Payee can identify you;
  - The frequency of the payment (i.e. weekly, monthly etc.); and
  - Your permission in line with the mandate for the Account from which the Standing Order payments are to be taken. If you are setting up a Standing Order in branch you give your permission by signing an instruction form.
- To set up, amend or cancel a Standing Order in one of our branches or in writing you must let us know five Banking Days before the payment is due.

## 3. Payments made without authority or incorrectly executed payments

- 3.1 If an unauthorised or incorrectly executed payment has been made from your Account, you must notify us without undue delay. If we fail to execute a payment correctly or a payment is made without your authority and you are eligible for a refund under condition 4, we will, without undue delay, put your Account back into the position it would have been in had the payment been correctly executed and reimburse you for any charges you have incurred and interest you have been charged by us for the incorrect execution. Unless stated otherwise, the provisions of this Section 4 do not apply to payments made by cheque.
- 3.2 You will only be entitled to redress for an unauthorised or incorrectly executed payment if you tell us of the transaction without undue delay and, in any event no later than 13 months after the debit date. Different timeframes for notification apply to Direct Debits (see section 4.12 below).
- 3.3 Where any of your Account details are other items allowing access to your Account (such as your online security details) have been lost or stolen, you will be Liable up to a maximum of Euro equivalent of £35 for any losses incurred in respect of Unauthorised Payments arising as a result. However, you will be Liable for all Unauthorised Payments if you have acted fraudulently or with Gross Negligence by failing to keep your device or security details safe in line with your terms and conditions or you have (with intent or

Gross Negligence) failed to notify us without undue delay after becoming aware of the loss, theft or unauthorised use of any security details that we have issued to you in connection with the Account.

- 3.4 You are not entitled to a refund under condition 4.1 if you provided us with incorrect payment details (for example, you provided us with the wrong account number or sort code for the Payee) and we used this for the execution of the payment, but we will make reasonable efforts to recover the funds involved in the payment. We may charge you for doing this. If we decide to charge you for this, we will tell you what the charge will be at the time you ask us to recover the funds. Where you provide information in addition to the payment details that we ask for, we will only be responsible for making the payment in accordance with the payment details that we asked for.
- 3.5 If we are unable to recover the funds you may write to us to request from us any relevant information we may have available in relation to the Payee in order for you to pursue recovery of the funds directly from the Payee.
- 3.6 Regardless of the issue of liability, where you notify us of an incorrectly executed payment we will make immediate efforts to trace the whereabouts of the defective payment and inform you of the results of such efforts.
- 3.7 If we receive a request to refund a payment which we are told has been credited to your Account by mistake, we will contact you before authorising the refund. We are required to co-operate with the Payer's Payment Service Provider in these circumstances, which could include providing them with relevant information about you as the Payee, where they make a written request to us for information to enable the Payer to pursue you, as Payee, for recovery of the payment.
- 3.8 If we have good reason to believe that:
1. the security of your Account is compromised;
  2. the Account could be used to commit fraud, or by someone who does not have authority to use it;
  3. the transaction seems unusual compared to the way you usually use your Account;
  4. in the case of a Payment Service that offers you credit (for example, an overdraft), there is a significantly increased risk that you may not be able to pay back the money you have borrowed; or
  5. the transaction would damage our reputation,
- then we may prevent or stop any transaction on your account.
- 3.9 Where applicable, we will try to contact you before we take a decision to decline a transaction, but it may not always be possible for us to do so. Please refer to section D 'Contact Information', for the ways in which we can communicate with you. If we contact you by text message you may be asked to confirm a transaction by responding to the text message.
- 3.10 In the event that you dispute a transaction on your Account and we refund the transaction you agree that the amount of any refund paid by us in respect of the disputed transaction shall be repayable by you, and we shall have the right to debit and/or to set-off such amount against any account you hold with us, in the following situations:
- a) it is established that you have authorised the transaction;
  - b) it is established that you have acted fraudulently or with Gross Negligence in relation to the transaction;

- c) you fail to notify us of the claim in accordance with your terms and conditions;
- d) you fail to co-operate with our reasonable requests for information about the claim;
- e) you fail to return a refund application form within 14 days from the date you first notified us of the claim.

3.11 We will not normally return payments made into your account. However, in certain limited circumstances, we may have a duty to do so. Should we need to return a payment made on your account and you have a question about the returned payment, we will provide you with a reason.

3.12 Refund rights for SEPA Core Scheme Direct Debits

The following refund rights apply under applicable SEPA Direct Debit Core Scheme:

3.12.1 A right of refund arises in respect of each Direct Debit paid to or from the Account in accordance with the SEPA Direct Debit Core Scheme for a period of 8 weeks from the execution date of that Direct Debit.

3.12.2 Where you are the Payer of a Direct Debit you must contact us in writing within 8 weeks of the date of the transaction to avail of this refund right. This right is in addition to rights which are otherwise set out in these Conditions.

3.12.3 Where we agree that Direct Debits are permitted to be made to the Account and the SEPA Direct Debit Core Scheme applies, where we receive a request for a refund from a Payer in accordance with Condition 5.9.2 we are obliged to refund that Payer's account and will debit the Account accordingly and without prior notice to you.

#### 4. Operating the Account

- 4.1 Cheques drawn on the Account remain our property at all times. Copies of paid cheques, which are retained by us for six years, can be supplied on request on payment of a fee and shall be returnable on demand.
- 4.2 You should at all times operate the Account in credit unless otherwise agreed by us. No overdraft or credit facilities of any description will be provided on the Account to anyone under 18 years of age.
- 4.3 We may without prior notice to you apply any credit balance which is at any time held by any of our offices or branches for your Account in or towards satisfaction of any sum then due and payable from you under any loan and/or overdraft and in respect of which default in payment has occurred. We may use any credit balance held in your sole name against any amount you owe jointly with any other account holder(s). We may use any credit balance held by you jointly with any other account holder(s) against any amount you owe in your sole name. We will notify you of such application.
- 4.4 In relation to debit and credit balances on any accounts which form part of a global facility to more than one borrower (a 'relevant account') we will be entitled to set-off and apply all credit balances on any relevant account in or toward satisfaction of any debit balances on any other relevant account at any time after any default by any borrower with a relevant account. This section 5.4 does not apply to accounts designated to hold 'clients' funds'.
- 4.5 For the purposes of exercising any rights under this clause or any rights under the general law, we may convert or transfer all or any part of such credit balances into another currency, applying an exchange rate which in our opinion fairly reflects prevailing rates.

- 4.6 In these terms and conditions, 'rights under the general law' means any right of set-off, combination or consolidation of accounts, lien or similar rights which we have under any applicable law.
- 4.7 You are required to inform us in writing at least seven days in advance of any change in your name or address and also to ensure that arrangements for receiving mail at your address are secure. Failure to comply with this condition may result in the Account holder being held Liable for any misuse of the Account or any cheques.

## 5. Statements

- 5.1 We will issue Account statements to you monthly provided there has been transactions on the Account. Each statement will contain information on all payments and lodgements on your Account for the period covered by the statement. You will be provided with information in relation to your International Payments either through a payment advice or, for payments where we do not provide a payment advice, information will be available on your statement. We will send you a statement at least every 6 months following your last transaction without being asked.
- 5.2 On receipt of your Account statement, you should check all transactions against your Account records. If there is an entry which seems to be unauthorised or incorrectly executed, you should tell us without undue delay and in any event no later than 13 months after the debit date. However if any of the matters in condition 3.2 apply, you must bring them to our attention without undue delay and in any event no later than eight weeks after the amount is taken from your Account.
- 5.3 If an incorrect amount is debited from or credited to your account we may make any necessary correcting entry on your Account without reference to you.

## 6. Death of the Account holder

- 6.1 Sole Traders: Upon notification of your death, we will return unpaid cheques presented for payment. The Account can then be closed by the executors or administrators of your estate on receipt by us of letters of probate or administration.
- 6.2 Partnerships: The death of one partner will cause the partnership to automatically dissolve which means that it will no longer exist, unless there is a partnership agreement in place which contains provisions to the contrary. You should therefore provide us with a copy of any such partnership agreement which affects you.
- 6.3 Where a partnership consists of only two partners, the death of one of the partners will cause the partnership to be automatically dissolved. The Account will therefore cease to operate from the date of death.

## 7. Foreign Exchange Rates

- 7.1 Any transaction to or from your Account in a currency other than the currency of the Account, will require a currency conversion using a foreign exchange rate.
- 7.2 We publish Standard Exchange Rates on a daily basis. These rates are used for all currency conversions up to a pre-determined threshold amount. This threshold amount is subject to change. We can amend our Standard Exchange Rates immediately and without notice.
- 7.3 Where an exchange rate from one currency to another is required, the appropriate exchange rate applicable at the time that we receive the conversion request will be used.
- 7.4 Negotiated exchange rates are normally agreed on the Banking Day on which a foreign exchange conversion is deemed to have been received by us. In cases where a negotiated rate has been agreed in advance of the delivery of a conversion with us, you must provide the

details of the rate and our reference. In the case of an outgoing International Payment this should be quoted on the paper application form or instruction. (Important: Any pre-agreed exchange rate is a legally binding agreement with you to complete the respective foreign exchange transaction. If you need to cancel an agreed rate you should advise us immediately. You may be Liable for any losses incurred by us due to your failure to utilise the agreed exchange rate and we reserve the right to charge your Account with the costs in such circumstances).

- 7.5 If you instruct us to make an International Payment in a currency other than the currency of the Payee's account, the intermediary/Payee's bank may convert the payment into the currency of the Payee's account. We cannot accept any responsibility for the exchange rates applied by other banks.

## 8. Paying money in

- 8.1 Cheque lodgements presented in the AIB (NI) branch network, will be subject to an additional day on the clearing cycle.
- Lodgements received through an electronic payment, in the same currency as the Account, will be available to you on the same banking day.
- Cash lodgements are not permitted to this account through either the AIB (NI) or AIB (ROI) branch networks. See section B point 1.
- 8.2 We will accept, for credit to your Account, cheques and other items payable as follows:
- Sole Trader – to you or your trading name\*
  - Partnership – to any or all partners or your trading name\*
  - Company – to the company or its trading name\*
  - Club, Society, Association etc. – to the name of the organisation.

\*cheques made payable to your trading name will only be accepted when a suitable indemnity has been completed.

Cheques marked 'account payee' may only be accepted for credit to the account of the Payee.

Value for cheques lodged is not given until they become cleared in accordance with banking practice. Information on clearing times can be found in the AIB (NI) Euro Business Current Account Guide which is available on request in all our branches and can also be found on our Website.

- 8.3 We will not be Liable for any losses which you may incur as a result of a delay in the clearing or collection of cheques, where this delay is outside our control.
- 8.4 Cash lodgements are not permitted to this account. Additional cheque lodgements can be made through any AIB (NI) or AIB (ROI) branch.
- 8.5 Cleared funds may also be transferred directly to the Account using the Paylink International Funds Transfer application form. For further details, please ask your branch for a copy of the International Payments terms and conditions.
- 8.6 The Bank may reverse any entry on the Account if any item credited to the Account is not paid or if a payment credited to the Account is subsequently recalled.

## 9. Taking money out

- 9.1 There are a number of ways you can give us permission to make a payment. How you do this will depend on the type of payment you want to make.
- If you use the iBB services to create payments we take this as you giving permission. Other forms of permission include a written letter of instruction, a signed SEPA Direct Debit mandate and filled-in and signed application forms. For full details on how to authorise each payment, please see section A, condition 3.1 of these terms and conditions, and where the payment is being made through iBB services, please see the relevant terms and conditions.
- 9.2 Withdrawals may be made at any of our branches, subject to suitable identification and to withdrawal requests being made in accordance with the latest signing instructions (mandate) governing the operation of the account and the availability of cleared funds in your account.
- Parties to a joint Account will be jointly and severally liable for any balance owing and for any debts arising from withdrawals by any party on the Account.
- 9.3 You should make sure that the available Cleared Balance of the Account at the end of each Banking Day is sufficient to meet all of the next day's debit transactions, or if an overdraft facility has been agreed on the Account, that the debit transactions do not cause the cleared balance to exceed the authorised overdraft limit.
- If the Cleared Balance or the overdraft limit is insufficient, some or all of the debit transactions may not be paid.
- 9.4 If we pay an item drawn on the Account which would create an unauthorised debit balance, or increase the debit balance to an amount in excess of the authorised limit, this will not commit us to paying any further items to such an amount in the future. If you wish to exceed your agreed limit for a short period you should discuss this with us in advance. We will consider your request and tell you whether or not this is acceptable to us. If your Account is in excess of the agreed limit, higher than usual charges and fees will apply, details of which can be found in our AIB (NI) Euro Business Current Account Guide which is available on request in all our branches and can also be found on our Website.
- 9.5 You may cancel a Standing Order by giving written instructions to your branch at least four Business Days prior to the payment due date. You may cancel an individual payment under a Standing Order by giving written instructions to your branch up to 4pm on the Banking Day preceding the day agreed for debiting the funds.
- 9.6 The Bank reserves the right to charge you for cancelling or recalling any payment referred to in condition 2.5. For details of fees and charges, please see conditions 5.1 and 5.2.
- 9.7 We may choose to make security checks from time to time, including making phone calls to you or your authorised representative. We have the right to delay or not authorise a payment if we are suspicious that you have not authorised the payment or it is fraudulent. We will not be responsible for any delay or failure in making any payment for the reasons above.
- 9.8 We may use intermediary or agent banks and clearing and settlement systems of our choice to make any payments to execute any payment. The routing and channel(s) used by us is entirely at our discretion. If we provide you with services which are not covered by the Payment Services Regulations (including but

limited to cheques and other Collectible Items), we will not be responsible for any delay or failure caused by any intermediary or agent bank or any clearing or settlement system.

- 9.9 All payment instructions received by us in relation to the Account must contain the required Unique Identifier, be complete and otherwise be in accordance with and in the form required by the relevant scheme rules.
- 9.10 To the extent permitted by law and except as otherwise set out in these Terms and Conditions we shall only be liable to you for delay, mistake or omission on that part or that of our agent(s) in carrying out your payment instructions for an amount up to any including face value of your instruction. We shall not be liable to you for any other claims, demands, losses, cost, liability or expenses (including legal costs). For the avoidance of doubt we shall not be liable to you for any economic loss or damage as a result of any delay, mistake or omission on our part or that of our agent(s) in carrying out your payment instruction. This clause does not affect your rights under the Payment Services Regulations 2017, or any other law, relating to unauthorised transactions or incorrectly executed transactions (for example, instructions not followed correctly or transactions not carried out properly).

## 10. Issuing cheques

- 10.1 You must take all reasonable care in writing cheques so as to prevent alterations or forgery. You should sign any alterations using your full signature rather than initials, which are easier to forge. You must immediately advise us of the loss or theft of a cheque or cheque book.
- 10.2 A cheque which you have issued from your Account can be stopped by telephoning Your Branch and confirming your instructions immediately in writing (these instructions must be given in accordance with the mandate held by the Bank, i.e. given by duly authorised persons). The information required is:
- payee (person to whom cheque is payable),
  - cheque number,
  - date of cheque (which should never be a date in the future),
  - amount of cheque, and
  - account number.

A cheque can be stopped provided that the cheque has not been presented for payment and paid from your Account. There is a charge for stopping a cheque that you have written as detailed in our AIB (NI) Euro Business Current Account Guide. There is no charge for stopping stolen cheques drawn on your Account, where the Bank has been notified. (It may be useful to note that you may remain Liable to the Payee of the cheque and if in doubt, you should seek legal advice).

- 10.3 You should not write a future date on your cheque, as this may not prevent the Payee from presenting the cheque in advance of this date.
- 10.4 If we receive one of your cheques for payment that is more than six months old, we do not have to pay it.

## 11. Interest rates Debit Interest

- 11.1 With the exception of agreed overdrafts, the interest rates applicable to the Account will be made available when you open the Account. Interest rates for agreed overdrafts are advised at the time of authorisation.

- 11.2 If our Euro interest rates are linked to a Euro Reference Interest Rate, we can change our Euro interest rates immediately and without notice in line with changes to the Euro Reference Interest Rate.
- 11.3 Interest rates for agreed overdrafts are advised at the time of authorisation and any changes will be in accordance with the terms and conditions of your facility letter.
- 11.4 Debit interest will be calculated on a daily basis on the cleared balance of the Account. Interest for the quarter is calculated in mid-March, June, September and December and charged to the Account within 15 Banking Days and on closure of the Account.

#### Set-off Interest

- 11.5 Where set-off for interest is permitted between AIB (NI) Euro Business Current Accounts, interest will be payable at 1% per annum on any credit balances set-off against debit balances and/or on any debit balances set-off against credit balances, whichever is the lesser. This set-off interest is in addition to any interest calculated on the net debit balance at the appropriate interest rate.

#### Negative Interest

- 11.6 The interest rate on your Account can be greater than 0% per annum, less than 0% per annum or 0% per annum. Where the interest rate applied to your Account is less than 0% per annum this is called negative interest and this means that you must pay us any negative interest amount that we calculate.
- 11.7 We will let you know in advance if interest rates change and if negative interest will be applied to your Account.
- 11.8 We only apply negative interest to a credit balance on your AIB (NI) Euro Business Current Account. We do not apply negative interest to a debit balance and we will never be required to pay you interest on a debit or overdrawn balance.
- 11.9 We calculate negative interest on the credit balance in your Account at the end of each day once all payments have been made to and from the Account. This daily credit balance might not be the same as your Account balance as shown on your Account statement or online payment logs, which may include payments that have been made to your Account but are not yet available for you to use (for example, in the case of a cheque paid into your Account).
- 11.10 For applicable AIB (NI) Euro Business Current Accounts, negative interest will be calculated and accrued daily and applied to the account monthly.
- 11.11 Any unpaid negative interest amount we debit to an Account will not itself bear interest until the unpaid negative interest amount has been paid by you.
- 11.12 We can change the negative interest rate that applies to your Account at any time. Please see the 'Important Information' section about how we will notify you of changes to the negative interest rate.

#### 12. Fees and charges

- 12.1 We will have given you details of all our charges when you opened your Account. If you would like additional information, please contact your branch or visit us at our Website.

- 12.2 Fees and charges will be levied in accordance with the details contained in the AIB (NI) Euro Business Current Account Guide, which is available on request in all our branches and can also be found on our Website, and will be debited quarterly in March, June, September and December or otherwise as the service is provided. With the exception of overdrafts, if we increase our fees and charges we will communicate these changes to you at least two months before they become effective. Details of the rate and terms and conditions which apply to your overdraft can be found in your facility letter.

#### 13. Closure of the Account

- 13.1 Your Account has no minimum term and remains open until it is closed by you or us in accordance with these terms and conditions.
- 13.2 We will not close your Account without giving you at least two months' notice in writing. In certain circumstances, where we have a valid reason, including those listed below, we may close the Account without notice.
- On your bankruptcy, liquidation or if you enter into a voluntary arrangement with your creditors;
  - If you can no longer manage your financial affairs or you die;
  - If any representations, warranties or statements made by you to us in connection with the Account are breached or are untrue in any material respect;
  - If you commit any serious or repeated breach of these terms and conditions;
  - If you are in breach of any other agreement with us;
  - To enable us to comply with any law, regulation, code or good practice;
  - If an encumbrancer takes possession of, or a receiver, administrator, administrative receiver, liquidator, trustee manager or similar officer is appointed over all or any part of your business or assets;
  - If you are unable to pay your debts, within the meaning of Article 103 of the Insolvency (NI) Order 1989, or if you are the subject of an administration order or if you make or offer to make any voluntary arrangement or composition with your creditors or if you suffer a material change in your financial position which adversely affects your ability to perform your obligations in connection with the Account;
  - If you pass a resolution for, or are the subject of, a court order for your liquidation, whether compulsory or voluntary, except for the purposes of solvent amalgamation or reconstruction;
  - If you cease, or threaten to cease to carry on business;
  - If we have reasonable grounds to believe that you are no longer using the Account and it has not been active for 6 months or more; or
  - If you act, or are suspected of acting, fraudulently against us or any other part.

If we take such action we will immediately give you notice of this in writing.

- 13.3 Notwithstanding condition 7.10 you may close the Account by giving reasonable notice to us in writing. If we close the Account, we will give you at least two months' notice in writing. In certain circumstances,

where we have a valid reason including those at condition 6.2, we may close the Account without notice. Upon closure of the Account, all sums owing shall become immediately due and payable. Debit interest, fees and charges will be charged up to the date of closure and any cheque books should be returned to us.

## 14. General

- 14.1 If the Account is a partnership account these terms and conditions apply to you jointly and severally, that is they apply to all of you together as well as to each of you separately.
- 14.2 If we are prevented (directly or indirectly) despite all efforts to the contrary from carrying out any of our obligations under these terms and conditions because of:
  - a) a fault which has happened in any transmission link;
  - b) an industrial dispute; or
  - c) anything outside our control or that of our agents or subcontractors we will not be liable for this.
- 14.3 If a demand or notice issued in writing in connection with the Account is sent by post to the last address notified by you, it shall be deemed to have been duly served and received on the day that the envelope containing the demand or notice should have been received.
- 14.4 If we choose not to enforce any term, or we cannot enforce any term which applies to the Account, this will not affect our right to:
  - a) subsequently enforce that term; or
  - b) enforce any of the remaining terms.
- 14.5 Some services associated with your Account, including overdrafts, have specific terms and conditions. These will apply in addition to these terms and conditions.
- 14.6 We reserve the right not to open an Account or to refuse to take a lodgement or a deposit where we have a valid reason for so doing.
- 14.7 We do not provide advice or indicate the suitability of products.
- 14.8 These terms and conditions are governed by the laws of Northern Ireland and in the event of a dispute the Courts of Northern Ireland have exclusive jurisdiction.
- 14.9 These terms and conditions are written in English and all our communications will be in English.
- 14.10 We reserve the right at all times to amend, vary or supplement these terms and conditions as a result of a change in the law, regulation, code or good practice, customer feedback or product development or for such other valid reasons as are advised to you at the time of notification of the change.

If we want to make a change to your terms and conditions, we will communicate these changes to you in writing at least two months before the changes become effective (unless, by law or regulation, we are able to give you shorter notice), except for changes to Reference Interest Rates, as explained in condition 4 exchange rates as detailed in section A, condition 8.1.

Unless we hear otherwise from you during the notice period, we will assume that you are happy to accept the amended terms and conditions. If you are not happy, you have the right to end your agreement with us. At any time up to two months from the date of the notice you may, without notice, switch your Account or close it without having to pay any

extra charges or interest for doing this.

On receipt of such notification you may terminate the relationship in accordance with condition 6.3, subject to you immediately repaying all amounts outstanding. However, if you continue to hold your Account after this time, you will be considered to have accepted the relevant changes.

## SECTION C

### Data Protection Notice - 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.

## SECTION D - Contact Information

### Contacting Us

You can contact us through our contact centre, through our branches, by email and by phone (as set out in your terms and conditions), and through our different helplines (for example, iBB).

Details of Your Branch will be provided to you when you open your Account.

We have a phone number you can use to report unrecognised, suspicious or fraudulent transactions, no matter what product or service they apply to. The number is 0044 (0) 289034 6034 and it can also be found on our Website. A customer service adviser will be available to handle your query on a 24/7 basis. Calls may be recorded for training and monitoring purposes.

You can also contact us by writing to our head office at AIB, 92 Ann Street, Belfast BT1 3HH.

The AIB logo and AIB (NI) are trade marks used under licence by AIB Group (UK) p.l.c. incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

### Contacting You

Subject to applicable law, we may contact you in person, by phone (including text message), post, hand delivery, by fax, by email or online (for example, via message facility available on our online banking or similar systems) or other electronic means.

If we contact you by phone we may need to identify you. We'll do this by asking for certain information known only to you. However, we will:

- NEVER ask you to make payments from your Account to any other account; and
- NEVER ask you to provide your security details.

If you suspect that a call may be fraudulent, or are unsure about the source of a call please hang up and call us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement, as fraudsters can keep the original line open and use it to gather your details.

We may on occasion send you product related or marketing surveys via email, if you have told us you are happy to receive such information from us via email. It is important to note that these mails will not ask you for security details or personal information.

Always contact us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement. Do not call the number provided on the text, letter or email without first confirming that it belongs to us.

Please visit the Security Centre on our Website to find details of specific current security threats to our customers and alerts that you should be aware of.

## SECTION E

### Financial Services Compensation Scheme

In the event that AIB Group (UK) p.l.c. is unable to meet its financial obligations, your eligible deposits are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. This limit is applied to the total of any eligible deposits you have with AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain, each a trading name of AIB Group (UK) p.l.c. In the case of joint accounts, each account holder is protected up to this limit.

Any total deposits you hold above £85,000 between these trading names are unlikely to be covered.

For further information about the scheme (including the amounts covered and eligibility to claim), please ask at your local branch or refer to the FSCS website [www.fscs.org.uk](http://www.fscs.org.uk)

## SECTION F

### Complaints

If at any time you are dissatisfied with our service 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 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. We ask that you provide the following information:

- your name, address, Sort Code and Account Number.
- a summary of your complaint.
- if feasible, any relevant documentation.

We value your feedback and will try to resolve your complaint as soon as possible. In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at:

Financial Ombudsman Service

Exchange Tower

London E14 9SR

Telephones: 08000234567 or

+442079641000 (for calls from outside the UK)

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Alternative Dispute Resolution

You will be able to contact the Financial Conduct Authority if you think that we have not complied with the Payment Services Regulations 2017. If the non-compliance relates to cash machine charging information or access to a payment account you will be able to contact the Payment Systems Regulator.

## SECTION G

### Sanctions

We may take whatever action we consider appropriate to meet our responsibilities in the UK or elsewhere in the world, to prevent fraud, money laundering or terrorism. People who governments believe to be involved in criminal activity may be put onto a sanctions list and financial institutions are not allowed to provide financial and other services to them. Actions may include investigating and stopping payments into and out of an account and making enquiries to find out whether a person has a sanction against them or if the payment goes against our policies. Making enquiries or investigating payments can take time and this may mean there is a delay or we may not be able to go ahead with your instructions.

## SECTION H

### Important Information

All the information contained in these terms and conditions is correct at the time of printing. If there are any further changes to your terms and conditions we will communicate these changes to you two months before the changes become effective.





Protected

If you need this brochure in Braille, in large print or on audio, ring 0345 6005 925<sup>†</sup> or ask your branch. Customers with hearing difficulties can use our Text Relay service by dialling 18001 0345 6005 92<sup>†</sup>.

Call into any branch | [aibni.co.uk](http://aibni.co.uk)

<sup>†</sup>Call charges may vary please refer to your service provider.



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