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 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 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 or 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

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 or 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.

AIB for Intermediaries Declaration and Sign-offs

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.

Customer 1 :	By phone Yes ☐	No ☐	By post Yes ☐	No ☐	By email Yes ☐	No ☐
Customer 2 :	By phone Yes ☐	No ☐	By post Yes ☐	No ☐	By email Yes ☐	No ☐

MORTGAGE APPLICATION /DECLARATION

1. I/We hereby apply for a mortgage advance as detailed in my/our application form. I/we accept that the advance, if approved, will be subject to AIB (NI)'s (the Bank's) usual terms and conditions and to any Special Conditions which might be set by the Bank.
2. (i) I/We confirm instruction to contact me/us to collect payment details for the fees outlined during the application process (if applicable), payable to the Bank.
   (ii) I/We instruct you to obtain a Report and Valuation for mortgage purposes. I/We understand that there will be no refund of the valuation fee once instructions have been given to an independent firm of surveyors/valuers. I/We accept that neither the Bank nor the valuer will be responsible to me/us or any other person for the contents or adequacy of the valuation report or the value or condition of the property.
   (iii) I/We acknowledge that where an application (arrangement) fee is applicable, if the mortgage offer is withdrawn following payment of the fee, the application (arrangement) fee will be refunded to me/us.
   (iv) I/We acknowledge that where a booking fee is applicable on a fixed rate mortgage, the booking fee will not be refunded to me/us in any circumstances.
3. For Self-Build Applications:
   (i) I/We acknowledge that AIB (NI) will appoint a specialist to review and report to the Bank on my/our self-build project (the "Self-Build Specialist")
   (ii) I/We understand that AIB (NI) will be responsible for any fees, expenses or disbursements incurred by the Self-Build Specialist in their production of a report which is satisfactory to the Bank.
   (iii) I/We understand that in the event that the Self Build Specialist requires additional information to complete their report, I/we will be responsible for the costs of procuring any such information.
   (iv) I/We will liaise and co-operate fully with the Self-Build Specialist providing all such information as is required by the Self-Build Specialist.
   (v) I/We acknowledge that any mortgage offer will be subject to the General Conditions of Offer of Mortgage together with the Special Conditions, a copy of which will be provided with any mortgage offer made by AIB (NI).
   (vi) I/We acknowledge that any mortgage advance will be subject to the additional general and specific AIB (NI) terms and conditions of mortgage as determined by the Bank.
4. I/We authorise you and your agents to make any enquiries you deem necessary for confirmation of the particulars detailed in my/our mortgage application and for credit reference purposes. I/We permit any third party from whom information is sought to release information about me/us to the Bank.
5. I/We hereby acknowledge and confirm that the Bank may from time to time transfer or assign any loan, mortgage, policy or policies of assurance and other related security (or any one of them) to any company or person (including but not limited to any of its subsidiaries) without any notice to me/us. I/We hereby consent to each such transfer or assignment.
6. I/We warrant that the information disclosed in my/our application form is accurate and complete in every respect. I/We confirm that I/we have never been bankrupt or had a Court Order for non-payment of a debt made against me/us. I/We will notify the Bank of any change in this information before any advance is made.
7. Dispensing Notice – I/We understand that for applications where joint applicants have different current address details, the Bank will send all documentation relating to your mortgage to the correspondence address of each applicant.
8. In connection with my/our mortgage application, I/we request and authorise AIB (NI) to provide a copy of the Letter of Offer to our Intermediary.
9. I have read and understood the AIB Group (UK) p.l.c. Data Protection Notice.

Signature of 1st Customer

Print name

Date Day / Month / Year

Signature of 2nd Customer

Print name

Date Day / Month / Year

I confirm that:
(1) All documents enclosed are true copies of the originals; and
(2) I have read, accept and agree to be bound by the AIB Mortgage Intermediary Terms of Business.
(3) When providing us with any information (including personal data) relating to identifiable living individuals you will have ensured that those individuals have consented, to the extent that it is required, to providing us with their information or that another lawful basis for the processing of their information has been established and that those individuals are aware of our identity and of our Data Protection Notice.

Intermediary signature

Print name

Firm Name

Date Day / Month / Year

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Recommendations & Comments:

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