



Credit Unions Mandate

To be completed for Credit Unions only

Please use a BLACK pen	2 Mark boxes like this — If you make a mistake, do this and mark the correct box	Please use BLOCK CAPITAL A 2 LETTERS and leave one space between each word							
We certify that a meeting of the *Directors/Committee (*delete as appropriate) of									
('the Credit Union') held on	ay Month Year								

the following resolutions were passed:

- 1. That AIB Group (UK) Plc t/a AIB (NI) ('the Bank'), be and is hereby appointed to continue to act as Banker to the Credit Union.
- 2. That the Bank be and is hereby requested and authorised to continue such account(s) in the name of the Credit Union as may be considered appropriate for the receipt and disbursement of the Credit Union's money whether on interest bearing deposit or otherwise and to give effect to any order, direction, request or instruction expressed to have been made or given by the Credit Union 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 a standing order and a banker's order) debit (including direct debit), request, instruction or receipt, as the case may be, appropriate to the particular type of account, effected, made or given in accordance with the drawing instructions in Section A hereof and notwithstanding that such account(s) be overdrawn by such payments or otherwise.
- 3. That this mandate having been notified to the Bank shall remain in force unless and until altered or varied by new instructions given pursuant to a decision of the Committee/Directors (*delete as appropriate) advised to the Bank in writing (in the form of a certified extract from the minutes of the relevant meeting) under the hand of the signatories hereto whereupon such new or supplemental instructions giving effect to such decision (to the extent that the same shall be at variance or inconsistent therewith) shall replace or alter, as the case may be, the instructions herein contained.
- 4. That the Bank be informed by notice in writing, signed by the Secretary as soon as may be, of any change taking place from time to time by the Chairman, Committee Members, Secretary, Treasurer and Assistant Treasurer of the Credit Union.
- 5. In the event of any cheque, bill, note, pay order or other instrument lodged by the *Committee/Directors (*Delete as appropriate) or on its instructions with the Bank or the Bank's appointed agents for collection and crediting to any such account (s) being dishonoured on presentation or of the Bank being obliged for any justifiable reason (of which the Bank's decision shall be conclusive) to repay the proceeds thereof after collection to any person whether claiming as true owner, drawer, drawee, endorsee or otherwise, the Bank are hereby irrevocably authorised to debit the amount to any such account(s), together with all fees and charges incurred in connection therewith.
- 6. That all statements supplied by you setting out transactions on the account(s) be examined by the *Committee/Directors (*Delete as appropriate) and it is hereby agreed that unless you receive objections in writing to any of the matters contained in such statements within 21 days of the date of such statements, the *Committee/Directors (*Delete as appropriate) shall be deemed conclusively to have accepted all the matters contained in such statements as true and accurate in all respects.
- 7. That this Mandate, having been notified to the Bank, shall remain in force unless and until altered or varied by new instructions given pursuant to a decision of the Board/Committee advised to the Bank in writing (in the form of a certified extract from the minutes of the relevant meeting or in a new Mandate form as may be appropriate) under the hand of a Director/Chairman and countersigned by the Secretary whereupon such new instructions giving effect to such decision (to the extent that the same shall be at variance or inconsistent therewith) shall replace or alter, as the case may be, the instructions herein contained.

Indemnity

In consideration of the Bank acting and/or continuing to act as agent on our behalf for the clearing of cheques and other									
instruments notwithstanding that the Cheques Act 1992 imposes certain restrictions on the transferability of certain types of									
cheques we hereby request and authorise the Bank to collect and/or continue to collect on our behalf and/or accept for the									
credit of our account(s) cheques which are not payable to									
with or without endorsement and notwithstanding any particular directions or crossings on any such instruments and									
notwithstanding that these may be crossed "account payee" or "account payee only" or otherwise as "not negotiable" and made									
payable to members of									
We shall only present such cheques where we are satisfied of our right to receive payment of the said cheque(s). The Bank is hereby authorised in its absolute discretion to refuse to collect any cheque presented to you under this undertaking and indemnity without any liability on the Bank for so doing.									
In consideration of the Bank acting and/or continuing to act as agent on our behalf for the encashment of cheques in our									

Branch only and other instruments notwithstanding that the Cheques Act 1992 imposes certain restrictions on the transferability of certain types of cheques we hereby request and authorise the Bank to encash and/or continue to encash cheques which are drawn on our accounts with or without endorsement and notwithstanding any particular directions or crossings on any such instruments and notwithstanding that these may be crossed "account payee" or "account payee only" or otherwise as "not negotiable" and made payable to various payees notwithstanding that the payees may or may not hold accounts with the Bank. The Bank is hereby authorised in its absolute discretion to refuse to encash any cheque presented to it under this undertaking and indemnity without any liability on it for so doing.

We hereby indemnify the Bank and keep the Bank indemnified from and against all claims demands actions losses damages costs charges and expenses which it may incur or suffer by virtue of it agreeing to the above arrangements and we undertake to reimburse the Bank on demand with any amounts which it may claim from us arising from such indemnity failing which the Bank is hereby irrevocably authorised to debit any such sums to our account(s) with the Bank.

We confirm the validity of the Authorised Signatories listed in Section A.

We confirm that the information contained in this mandate is true and correct.

We are duly authorised to sign this mandate on behalf of the Credit Union.

Nar	ame Director/Chairman/Secretar											Chai	irma	an/S	Sec	ary	Signature	Date	
																			Day Month Year
																I	T		Day Month Year

Section A: Drawing instructions - Authorised signatories

The Bank is hereby authorised to accept instructions of *								
	of the following:							
* insert as appropriate e.g. "any", "any two", "all", as the case may be.	<u> </u>							
By signing this mandate as a signatory, you are confirming that you have read and understood the attached Data Protection Notice.								
Name	Date of Birth Day Month Year							
Position / Title	Country of Birth							
Residential Address								
	Specimen Signature							
Telephone No								
Name	Date of Birth Day Month Year							
Position / Title	Country of Birth							
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Name	Date of Birth Day Month Year
Position / Title	Country of Birth
Residential Address	
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Residential Address	
Residential Address	Specimen Signature
Telephone No	
Name	Date of Birth Day Month Year
Position / Title	Country of Birth
Decidential Address	
Residential Address	Specimen Signature
	Specimen Signature
Telephone No	

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 or 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.

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 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 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.



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