



For the life
you're after

Welcome to the Spring edition of your AIB Newsletter

Helping you make the most of your savings, connecting with our business customers and supporting young talent.

Topping up your Cash ISA?



If you have a Cash ISA you can make the most of your £20,000 tax-free allowance for the new tax year 2024/2025.

A Cash ISA is a tax-free savings account, which means you pay no tax on the interest you earn.

Simply top up your Cash ISA if you haven't already. You'll need to do this by 5 April 2025.

For all the up-to-date information on managing your Cash ISA:
aibni.co.uk/our-products/savings-and-deposits/cash-isa

Rates on savings accounts can go down as well as up. Terms and conditions apply.

Connecting with our business customers



We were delighted to launch our Insights with AIB series at The Merchant Hotel on 24 February. We held events across Northern Ireland in Belfast, Newry, Cookstown, Ballymena, Derry and Enniskillen.

These events provided an excellent opportunity to hear an economic briefing from John Fahey, AIB's Senior Economist. They also gave us the opportunity to hear from customers across NI about their businesses and what we can do to support them.

Supporting NI's young talent



On Tuesday 3 February we held an Apprentice open night, welcoming school leavers and career changers to our Belfast office to hear more about becoming an apprentice with AIB NI through Workplus.

At AIB NI we've seen our apprentices thrive as this offers a fantastic pathway for people to combine work and continued education.

On the night we heard from Brian Gillan Head of Retail NI, Richard Kirk from Workplus, our current apprentices Laura Lacka and Matty Keys, AIB apprentice mentor Helen Mc Erlean and Ruth Mercer, course Director for Leading Customer Operations at University of Ulster Business School.

Our current apprentices were on hand on the night too, spending time chatting to attendees and letting them know about their experiences as apprentices.

Making our ATMs more accessible



In keeping with AIB's purpose of empowering people to build a sustainable future, we have upgraded all our ATMs with increased functionality for people who are visually impaired. All ATMs and cash and cheque lodgement machines now deliver voice guidance functionality for cash withdrawals, balance enquiries, mini statements and PIN services. All customers need to do is insert their headphones into the device.

Barry O'Donnell, volunteer advocate for Voice of Vision Impairment said "In a world that is becoming increasingly inaccessible, this will be a game-changer for our independence. AIB heard our voice, and the installation of the AIB accessible ATMs with voice guidance is an important milestone for visually impaired people."

Sustainable resolutions

AIB NI teamed up with well-known content creator Conor Hogan - also known as the @belfastfoodblogger - to find out if people plan to be more environmentally friendly in 2025.

Taking to the streets of Belfast, Conor uncovered some great eco-friendly resolutions, from using public transport to starting a herb garden! Watch the full video on

our Instagram channel
aib_northernireland



Staying safe from fraud - what you can do



What can you do to prevent being scammed or defrauded?

Odd as it might sound, the best thing to do first is DON'T do anything!

DON'T click on a link in a text message or email to make any kind of payment

DON'T give any of your online banking login details to anyone (including bank staff) by text, email or over the phone

DON'T click through to a website from a link in a text message or email

DON'T be taken in by messages that claim to be URGENT - these are designed to make you panic and rush into doing something you shouldn't

DON'T be fooled by Texts, emails or websites that look genuine - criminals have ways to duplicate anything to make it look real

For more information on how to prevent fraud visit our website:
aibni.co.uk/security-centre

Be Fraud Aware

We want to help you understand more about how to protect yourself and your bank account from fraud.

Fraudulent texts:

Criminals can make fake text messages look like they come from us. They can even insert these fake messages into genuine text conversations we are having with you.

One way of spotting a scam is that our web address will have .co.uk at the end. If it has any other ending like .com, it is definitely a scam.

Be careful and never click a link in a text message - even if it appears to be part of a conversation with us. We don't put links into our text messages.

Fraudulent phone calls:

Criminals can call you pretending to be us. They can even mimic our phone number. But remember:

We will never text you a One Time Passcode to cancel a transaction.

We will never ask you to get a code from your Card Reader to cancel a transaction.

We will never ask you not to log back into your account.

You should not share a One Time Passcode code or Card Reader code with anyone if you get an unexpected call or text message, whoever they say they are, **even if they say they are from our fraud team.**

We will never call you to ask for a code we have sent to you, or to ask why you didn't complete the process in the text message.

These codes are the way to make money leave your account. Never share them with anyone including bank staff

Remember: AIB staff including those working in our Fraud teams will **NEVER** ask you for security information, or for you to transfer money out of your account in any of our email, phone or text communications.

If you do receive an email, text or a phone call that claims to be from AIB and asks you for personal information or to take urgent action, **please do not respond, do not follow the instructions and report it via the form at** aibni.co.uk/security-centre/contact-us/fraud-form or call 028 9034 6034 (8.30am to 5pm Monday to Friday, including bank holidays). We may record your call and there may be a charge from your service provider to call us.

For more security advice and pointers on how to protect yourself from Fraud, do refer to the Government 'scamwiseni' and 'TakeFive' initiatives, and to the list of AIB contact telephone numbers on our secure website www.aibni.co.uk.



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.