

Happy Christmas and a peaceful New Year



For the life
you're after

From all of us at AIB

Hi [FIRST NAME]

As the festive season draws closer, we wanted to thank you for banking with us and wish you a Happy Christmas and peaceful New Year.

In this festive edition of our newsletter, you can find more information about:

- Ways to bank including Banking Hubs
- Helpful hints and tips to protect yourself from Fraud
- How to register for the GOAL mile

Ways to Bank - Banking Hubs

AIB NI are working with Cash Access UK and other UK banks to open dedicated banking hubs in the heart of communities across the UK.

Open Monday - Friday (09:00-17:00), each banking hub has a counter where personal and business customers can access cash services whenever the Hub is open to:

- Pay in cash (notes and coins) and sterling cheque lodgements using a pre-printed lodgement slip *

- Withdraw cash (notes and coins)
- Check your balance
- Pay a bill

*Cash deposits and withdrawal limits apply. Please see our Post Office® page aibni.co.uk/ways-to-bank/post-office for more details.

Learn more about Cash Access UK Banking Hubs and find your local Hub here: cashaccess.co.uk/hubs/

Bank from wherever you are

- **Mobile Banking** - Check your balance, pay your bills, and transfer funds to any UK account using our AIB (NI) Mobile App.
- **Online Banking** - Be it a desktop, tablet, or phone, you have the flexibility of banking at a time and place that suits you.
- **Phoneline Banking** - This automated self-service facility gives you a secure and confidential banking service that fits your schedule.

To register for Online, Mobile or Phoneline Banking or if you have forgotten your Personal Access Code (PAC), call **0345 793 0000** and press hash (#). We're available from 09:00 to 17:00, Monday to Sunday excluding bank holidays. If you've forgotten your Online, Mobile and Phoneline Banking registration number you can get a reminder by calling us on **0345 793 0000** and press hash (#)

Stay vigilant this Christmas with these tips

Don't rush into those Christmas deals

Criminals can impersonate trusted retailers with fake websites and deals that look too good to be true. Always double-check the web address, research the company, and read reviews. Watch out for unexpected requests for your personal info.

Received a text for a delivery?

Stop and think - you shouldn't have to pay a fee for a missed delivery. If you're unsure and you think you have a package arriving, check delivery notifications carefully to ensure they are genuine.

Avoid clicking on links in messages or email - visit trusted sites by typing the web address directly into your browser.

Criminals send fake texts hoping you're waiting for a parcel

They want access to your money and information. Always stop and think, log into your account directly and avoid clicking on any links in emails or messages.

If you receive a scam text report it by forwarding to 7726.

'Tis the season to check in on your loved ones

Without someone to confide in, people can feel isolated and be more vulnerable to scams.

This Christmas season, let's look out for each other and share advice to help everyone:

Stop: Take a moment to stop and think before parting with your money or information. It could keep you safe.

Challenge: Ask yourself, could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

Protect: Contact our Fraud Team at aibni.co.uk/security-centre/contact-us/fraud-form or call **028 9034 6034** (09:00-17:00 Monday to Friday, including bank holidays) if you think you've been scammed.

Our Christmas opening hours

Wednesday 24th December 2025 - Open until 12:30pm

Thursday 25th December 2025 - Closed

Friday 26th December 2025 - Closed

Monday 29th December 2025 - Closed

Tuesday 30th December 2025 - Open

Wednesday 31st December 2025 - Open

Thursday 1st January 2026 - Closed

Friday 2nd January 2026 - Open

GOAL Mile



AIB are proud to support the GOAL Mile again this Christmas giving communities the opportunity to Step Up Together at their local GOAL Mile.

Your support will help raise vital funds for families impacted by conflict, climate change and poverty.

Together we can make a real difference!

Register today with your family and friends in your community to complete a GOAL Mile this Christmas. To register or donate visit goalmile.org

Thank you for your support.

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 (09:00-17:00 Monday to Friday, including bank holidays). We may record your call and there may be a charge from your service provider to call us.

If you notice anything suspicious on your bank account or you believe you have been a victim of fraud, contact us 24/7 on Freephone number 0800 0391 140.

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 aibni.co.uk.



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