



# Small Estates Declaration and Indemnity Form (Balances not more than £25,000.00)

Use this form where you are asking us to release money from a deceased customer's account(s) with a combined total balance of not more than £25,000 and a Grant of Probate or Letters of Administration are not being extracted. Where the combined total balance in the account(s) is more than £25,000 we will need a Grant of Probate or Letters of Administration.

## Details of the person who has died

Name of the person who has died (the "Deceased")

Date of Birth  /  /  Date of Death  /  /

Address

## What we need from you

- The Death Certificate;
  - A Will if there is one;
  - Proof of ID for the Executor(s) / Next of Kin (See the AIB Bereavement Guide for details).
- We will need to see the original or a copy certified by an AIB Bank Official, Solicitor or an Accountant

## Instructions

**We strongly recommend you contact your solicitor to obtain independent legal advice before completing this form.**

To complete this form you must be acting in one of the following capacities:

1. The Deceased left a Will and you are the Executor(s) named in it (the "Executor(s)"); or
2. The Deceased did not leave a Will and you are the Next of Kin entitled, either solely or with others under relevant succession law to the entirety of the Deceased's estate and where there are other persons entitled to share in the proceeds of the estate of the Deceased you have the consent of all of them to represent them and act on their behalf (the "Next of Kin").

By signing this form you are declaring to us that you are the Executor(s) or the Next of Kin.

## Declaration and Details of the Executor(s)/ Next of Kin

Choose the relevant option by ticking the box:

- i. **There is a Will** and I am /we are the **Executor(s)** named in the Deceased's Will
- ii. **There is no Will** and I am/we are the **Next of Kin**

	1st Executor/ Next of Kin	2nd Executor/ Next of Kin (if there is one)
Name	<input type="text"/>	<input type="text"/>
Date of Birth	<input type="text"/> / <input type="text"/> / <input type="text"/>	<input type="text"/> / <input type="text"/> / <input type="text"/>
Address	<input type="text"/>	<input type="text"/>
Phone	<input type="text"/>	<input type="text"/>
Relationship with Deceased	<input type="text"/>	<input type="text"/>
Are you a customer of AIB?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

**Note: Where there are more than two Executor(s)/Representative(s), attach another form with their details.**

## ISA Declaration

Where the date of death is on or after 6th April 2018 and the Deceased holds an ISA Account, should this account remain open as a "Continuing Account of Deceased Investor" (CADI) or is it to be closed?

Remain Open:  Close:

## Application, Declaration and Indemnity of the Executor(s)/Next of Kin

This section **must** be completed in the presence of a Solicitor, Accountant or AIB Bank Official.

In the case where there is no Will I /we declare that I/we are the Next of Kin(s) and I/we confirm that I/we have the consent of all persons entitled under Succession Law to the entirety of the Deceased's estate to give instructions to the Bank in relation to the Deceased's account(s).

I/we the Executor(s)/Next of Kin, confirm that a Grant of Probate or Letters of Administration will not be extracted.

I/We the Executor(s)/ Next of Kin declare that the information given in this document is true and correct to the best of my/our knowledge, information and belief.

I/We the Executor(s)/ Next of Kin instruct and authorise AIB Group (UK) p.l.c. (the "**Bank**") to close the account(s) of the Deceased and pay the balance(s) standing to credit of the Deceased with the Bank, to me/us without my/our production of a Grant of Probate or Letters of Administration.

I/We the Executor(s)/ Next of Kin acknowledge the Bank is not obliged to obey this instruction and may require a Grant of Probate or Letters of Administration.

In consideration of the Bank making such payment, I/we the Executor(s)/ Next of Kin hereby agree to indemnify the Bank and its officials, officers, employees and agents against all or any demands, claims, losses, damages, expenses, costs or other liabilities which may be suffered by the Bank on account of it making such payment without my/our production of a Grant of Probate or Letters of Administration or relying on the information given to it by me/us in this form.

### Who do we send the money to?

**Note: the account must be in the name of the Executor/ Next of Kin or their solicitor.**

I/we the Executor(s)/ Next of Kin instruct the Bank to make payment to the following account

Payee Name

#### For a UK/ EU account

IBAN/Account number

Swift/BIC/Sort code

#### For non-EU/International account

Full address of Payee

Account Number

Country

Bank's Name

Bank's Address

SWIFT/BIC

**WITNESS** This form must be witnessed by a Solicitor or AIB Bank Official.

<p><b>EXECUTOR/NEXT OF KIN NAME</b></p> <input type="text"/> <input type="text"/> <p>SIGNATURE <input type="text"/></p> <p>DATE Day <input type="text"/> / Month <input type="text"/> / Year <input type="text"/></p>	<p><b>WITNESS NAME</b></p> <input type="text"/> <input type="text"/> <p>SIGNATURE <input type="text"/></p> <p>WITNESS BRAND AND DATE <input type="text"/></p>
<p><b>EXECUTOR/NEXT OF KIN NAME</b></p> <input type="text"/> <input type="text"/> <p>SIGNATURE <input type="text"/></p> <p>DATE Day <input type="text"/> / Month <input type="text"/> / Year <input type="text"/></p>	<p><b>WITNESS NAME</b></p> <input type="text"/> <input type="text"/> <p>SIGNATURE <input type="text"/></p> <p>WITNESS BRAND AND DATE <input type="text"/></p>

#### FOR INTERNAL USE

Confirm the Bank has a certified copy of the Death Certificate

Confirm the Bank has certified copy of the Will (where there is a Will)

Authorised Official

Staff Number

Date  /  /

# Data Protection Notice

## AIB Group (UK) plc

Effective 1<sup>st</sup> 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.

