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# Notice to our Customers about changes to our AIBNI Personal Current Account terms and conditions.

We're updating our terms and conditions.  
The changes will apply from 7 April 2025.



## Where can I get my new terms and conditions?

To see your new terms and conditions that will apply from 7 April 2025, please go to our website [aibni.co.uk](https://aibni.co.uk) or visit your nearest AIB (NI) branch.

# What do I need to do?

Please take some time to read this information and keep for future reference. You will also find our full set of new terms and conditions which will apply from 7 April 2025 on [aibni.co.uk](https://aibni.co.uk). If you have a question, please call us on 0345 6005 925 (Monday-Friday 09:00-17:00, excluding bank holidays).

To accept these changes, you do not need to do anything, and you can continue to use your account(s) and services. We appreciate your business, but if you do not want to accept the changes, you have the option, free of charge, to close your Account, clearing anything you owe on it first, or let us know that you are ending your agreement with us.

You can do so by writing to or visiting your nearest branch. If we do not hear from you before 7 April 2025, these changes will apply to your Accounts and/or services.

If you are under 18, you may need to discuss this with a parent or guardian.

## What terms and conditions are changing?

The terms and conditions for the AIBNI Personal Current Accounts are changing for the following account types:

- Junior Saver Account
- Student 12-18 Account
- Student Plus Account
- Graduate Account
- Classic Account
- Select Account

## What we're changing

From 7 April 2025, we're making changes to our terms.

- We're making changes to ensure our terms comply with law and regulation.
- We're making the terms clearer and simpler to read.
- We're moving terms around to make it easier for you to find the information that you need including clauses relating to your card.
- There are also changes to reflect our way of doing business. This includes some changes to when we may block or close your account.

## Changes we have made that are common to the Accounts listed above:

What does the change relate to?	Where can I find this?	Summary of changes
<b>Communications between AIB and customer</b>		
When you are treated as having received a communication	5.2	Clarification: A table has been added to set out the ways in which we can contact you, and when you will be treated as having received our message
Contact Details	5.5 5.9	Clarification: We are making it clear that you should tell us about any important changes, for example change of address or contact details, that might affect how we provide services to you as we will not be responsible for any losses or costs you suffer as a result.
Incorrect/unidentified transactions	36.1	Clarification: You must tell us straight away where a payment has been made into or out of your Account incorrectly.
Statements	27.1 27.3 27.5 27.6 32.4	Clarification: We have detailed the requirements to provide statements in line with our legal and regulatory obligations and listed the other statement services available to you.
Set-off	46.5	Clarification: We're clarifying that we will tell you before we intend to exercise our right of set-off. During that period, we can refuse to carry out instructions to make payments out of your Account.
Branch closures	51.1	New: We will give you notice in advance if we close your Branch or merge it with another Branch.
Changing account details	51.2 51.3	New: We may have to change your Account details for certain reasons, and we have explained what will happen if we do so.
<b>Payments</b>		
Accepting cheques	15.10	Clarification: We do not have to accept cheques drawn in pounds sterling on an account you hold outside the UK.
Non branch lodgements	15.7 15.8	New: We may introduce new ways to lodge cash to your account and have detailed how this will impact your daily limits.
Payment cut-off times & When money is added to a your account	15.12	Clarification: We are updating the table which details the cut off times for payments and when money is added to your account
Payments in foreign currencies	16.1 16.2	Clarification: We are clarifying that we do not accept payments in all foreign currencies and that limits will apply. We also do not have to accept cheques in a foreign currency.
What happens when you pay money into an overdrawn account	17	Clarification: If money is paid into your Account and the Account is overdrawn, we will allocate the amount paid in, in a certain order.
Withdrawing cash	18.5 18.6	Clarification: Cash withdrawals limits apply for both branch and non-branch cash withdrawals. Other providers may also apply a fee for their cash withdrawal services.

What does the change relate to?	Where can I find this?	Summary of changes
Security processes	11.7 19.2 31 39.1	<p>Clarification: We have included some examples of what you should and shouldn't do to keep your accounts safe. We will do all we reasonably can to keep your Account safe, for example by asking for evidence of your identity or by asking to complete two separate security checks.</p> <p>If you have appointed someone to manage your account, or you have shared your Security Details with someone else, we will treat any payment made by that person as being made with your agreement, unless we knew or suspected at the time they were acting dishonestly, or if you told us that you no longer wanted us to accept instructions from them.</p>
Unauthorised payments	39.2	Clarification/new: We have included a table to explain where your claim relates to an unauthorised payment, there are situations where you will be responsible for all or at least part of any loss that arises and other situations where you will not be responsible.
<b>Your Rights</b>		
Your rights to change your mind about opening/maintaining an account	7	Clarification: We're making the cancellation process clearer if you change your mind about the account.
Someone else managing your account	13	New: You can arrange for someone else to manage your Account for you and we might ask you to agree to additional conditions and/or provide certain documentation in order to meet our obligations. We have included the processes and services available under this option.
Domestic or financial abuse	32.6	New: We have provided details on what we can do if a joint account holder is a victim-survivor of domestic or financial abuse.
Incorrect payments	37.4	Clarification: If we receive payment from another bank and do not add the payment to your Account when we should have, we will add the amount straight away when we discover this.
Refunds	40.2 40.4	Clarification: This change is clarifying that limitations may apply. We have specified that you may not be entitled to a refund if the only reason the amount taken was more than you reasonably expected was because of changes in currency exchange rates.
What happens if you have paid money to a fraudster?	41	New: We have added a new clause about "authorised push payment (APP)" scams and what this covers.
Transfer	55.1	New: We have added a new clause to advise you cannot transfer any of your rights or obligations under this Agreement or in relation to the Account to anyone else.
<b>Instructing and cancelling a payment</b>		
How you can give us instructions	11.1 11.3	Clarification: We have expanded on the need for permission from you before we carry out any instruction and included some examples.
Third Party Provider (TPP)	9.7 12	Clarification: We have included relevant Third-party provider conditions from the Online Services Terms and conditions for clarity.

What does the change relate to?	Where can I find this?	Summary of changes
Our right to refuse an instruction	14	New: We have added a new clause to explain the situations where we can refuse to follow any instruction that you give us.  We have also clarified how we work out if you have enough money available in your account to cover a payment and what we may do if you have not used your account in some time.
Our right to cancel standing orders	18.11	New: We have added a new clause to explain that if you miss three standing order payments in a row, we will cancel the standing order.
Cancelling payments	23.1	Clarification/new: We have included a table which sets out whether you can cancel a payment instruction once we have received it and the cut off times associated with each including standing orders.
Forgeries	39.5	Clarification: If your signature has been forged on a cheque, we will put your Account back to the position it would have been in if we had not paid the cheque.
<b>Foreign currency payments</b>		
Withdrawals and payments in a foreign currency	22	New: We have provided more information on cash withdrawals abroad or in a foreign currency, and card payments and electronic payments in a foreign currency.
Exchange rate	16.5	New: We have added wording to explain what we do with payments received in a foreign currency. We will convert it into pounds sterling using our standard exchange rate which applies at the time we make the conversion.
Payments received in EUR	16.8	New: We have added wording to explain what we do with payments received in Euro and where to find information on cut off times.
<b>Cards</b>		
Changes to card details and cancellation of card	10.6 10.8 10.9	Clarification: We have further explained what the card updater service is, the process for cancelling your card and how cancelling your card affects current and recurring payments.
<b>Termination and account closure</b>		
Account closure and suspension	53.2 54.6	Clarification: We have clarified when we can close or suspend your account without notice, how this affects your and/or our rights and how some rights are time sensitive.
<b>Account usage</b>		
Are you allowed to open the Account?	6.1	Clarification: We are making the account eligibility clearer.
Using your Account	8.1 8.2 8.5	Clarification: We have clarified how accounts may be used, acceptance of foreign currency payments and the processing of personal information in regards to payments.
Overdrafts	29 30	Clarification: We have detailed who can apply for arranged overdrafts. We have also clarified when we must allow payments despite insufficient funds in an account; what an unarranged overdrawn position is; the charges related to it; and your obligations to us.

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Joint accounts	32.2 32.7	Clarification: We have clarified the standard position for instructions on a joint account.
What happens if a joint Account holder dies?	33.2	Clarification: We have further explained the process if a joint account holder dies, our obligations and who the legal owner of funds are.
Bankruptcy	34.1	New: We are updating the terms to explain who is authorised on the account in the event of bankruptcy.
<b>Our Powers</b>		
AlB taking money from the your account	25.2	New: We are updating the terms to explain what happens if another bank (or other organisation) tells us that it has made a payment to your Account by mistake, or as a result of a suspected fraud.
What is our right of set-off, and when can we exercise it?	46.3 46.4	Clarification: We have clarified when our right to set-off does not take precedence and circumstance where we will exercise the right.
Fraud	36.6 39.4	Clarification: If necessary, we can share information about unauthorised activity or suspected fraud with the authorities. We can also delay refunding you if we reasonably believe you have acted fraudulently.
Claims against you	44.1	Clarification: We have clarified when we can claim our reasonable losses or costs for breaches of this agreement.
Transfer	55.2 55.3	New: We can transfer all our rights and obligations under this Agreement and in relation to your Account, in accordance with law, regulations and the terms of this agreement, to someone else who is authorised to accept deposits in the UK.
Dormant Accounts	58	New: We have explained what the Dormant Account Assets Scheme is and what happens if your account is deemed dormant.
<b>Customer responsibilities</b>		
Taxes	28	Clarification: We have clarified our obligations and yours about paying tax on interest.
Account closure	54.4	Clarification: For account closures you must cancel any payments into and out of your Account. You must also return or destroy your Card and unused cheques, and de-register any Card details you have saved on a device (for example, in a digital wallet).
<b>Changing the agreement</b>		
When we can change the agreement	48.1 48.2 48.4 49.2	New: We have provided a list of reasons where we can make a change to the terms of your Agreement and whether notice is required or not.
<b>Ending the agreement</b>		
Account closure	52.2	Clarification: You can close your Account at any time, without notice. Contact details can be found in the "Frequently Asked Questions".

What does the change relate to?	Where can I find this?	Summary of changes
In what situations can we suspend or close your Account	53.1 53.2	New: We have explained when we can suspend or close your account, what notice is required and when we can do this without giving you notice.
What happens to your money if you or we close your Account?	54.1 54.2 54.5	Clarification: Clarified your responsibility in regards how your balance is dealt with if closing or switching your account and if someone makes a payment when your account is closed.
<b>Events outside of our control</b>		
Where we are not responsible	43.1 43.2 43.5 43.6 43.8	Clarification: We have clarified our responsibility in relation to exceptional circumstances and have included examples of situations beyond our reasonable control.  We have also clarified when our liability may not be limited, responsibility if we are required to break the terms of this agreements and our responsibility for losses that could not have been predicted following instruction.
<b>Disputes</b>		
Courts	57.2	New: We have included what courts will be able to deal with any questions relating to this Agreement depending on where you are resident.
<b>Definitions</b>		
All definitions	Definitions	Simplification: We have simplified the definitions list and moved this to the end of the document.
<b>Additional Conditions</b>		
All additional Conditions	Junior Saver Student 12-18 Student+ Graduate Classic Select	Clarification: We have included further information on account usage, account features, account conversions and interest to clarify the account functionality.
<b>Frequently Asked Questions</b>		
Frequently Asked Questions	Clarification	Simplification: We have added a new "Frequently Asked Questions" to the start of the document. This does not form part of your agreement. This is to highlight some key information that you might find useful.

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**→ [www.aibni.co.uk](http://www.aibni.co.uk)**