



## Changes to our Terms and Conditions – Summary Guide

We're making some changes to our Regular Saver Terms and Conditions from 9 April 2025.

To help highlight changes we're making, here is a table outlining the sections that have been updated.

You can find the Ts and Cs on our website at [aibni.co.uk/help-and-guidance](https://aibni.co.uk/help-and-guidance).

<b>What does the change relate to?</b>	<b>Where can I find this?</b>	<b>Summary of Changes</b>
What happens if you have paid money to a fraudster?	Section C, 5, 5.2	New: We have added a new clause about "authorised push payment (APP)" scams and what this covers.