

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 a peaceful New Year.

We also wanted to let you know how you can:

- Easily manage your money without leaving the comfort of your home
- Protect your bank accounts from fraud
- Help the planet by kickstarting your sustainable habits for 2025

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 (#).

Out and about?

- **Cash Machines** Our cash machines are not just for cash transactions. Using your AIB (NI) Visa debit card and PIN, you can make balance enquiries, print off a mini statement and change your PIN.
- **Post Office Services** Everyday banking is available at the Post Office. You can check your balance, withdraw, and lodge cash and cheques.
- **Google Pay and Apple Pay** By adding your debit card to your phone, you can pay when seeing the Contactless logo.
- **Contactless** For debit and credit cards with the Contactless symbol, you can simply touch and pay for items.
- **Cashback** A Visa debit card allows you to make purchases with cashback up to £100, although not all merchants offer this service. For more detail on any of the above visit aibni.co.uk/waystobank.

Our Christmas opening hours

Tuesday 24 December 9.30 - 12.30

Wednesday 25 December closed

Thursday 26 December closed

Friday 27 December closed

Wednesday 1 January closed

Stay Safe Online

We want to help you protect yourself and your bank accounts from fraud. Some criminals have created sophisticated scams using phone and text and email. They're able to 'spoof' legitimate AIB phone numbers so these can appear on your device caller display and they'll also pretend to be AIB (NI) staff, or staff from other companies you know or trust to trick people into sharing their personal or banking details.

If you're suspicious of a caller, end the call immediately. If you receive an email, text, or a phone call that claims to be from AIB (NI) asking you for personal information or to take urgent action, please **do not respond, do not follow the instructions** and report this to aibni.co.uk/security-centre/contact-us.

Remember: **AIB staff including those working in our Fraud teams will never ask you for security information, codes from a card reader to cancel transactions or for you to transfer money out of your account (including transferring money to a 'safe' account) in any of our email, phone or text communications.**

The emails we send to you are not encrypted. As a security measure, they will not contain any personal information such as address, date of birth, pin numbers, Online banking information or bank account number.

For more security advice and a list of AIB (NI) contact telephone numbers visit our secure website aibni.co.uk.

For further guidance on how to stay better protected from all types of fraud, please visit TakeFive and Scamwise NI: takefive-stopfraud.org.uk/ and www.nidirect.gov.uk/scamwiseni.

Kickstart your sustainable habits for 2025

As we move into the New Year, there are a few ways that you can kickstart your sustainable habits.

Change paper statements to E statements

Going paperless and receiving statements by email is convenient and protects the planet for future generations.

- We'll text you to let you know when your next e-Statement is ready to view wherever and whenever you need through Online Banking and our Mobile App using your laptop, desktop, tablet, or your mobile.
- You can save your statements on your PC, laptop or phone. Your e-Statement will open in a new window as a PDF depending on the device you are using select the 'save' option and then choose where on your device you want to save it.

1. Log into Online Banking.

2. Choose 'Statements & Fees' from the 'Accounts' menu.

3. Select the 'X' beside the account you wish to stop paper statements for or select 'Stop all paper statements' and follow the on-screen instructions.

4. Confirm your mobile number.

You can switch your paper statement back on by calling us on 0345 793 0000, log in and choose option zero (0). Please note some providers may charge for this call. We are available between 09:00 - 17:00 Monday to Sunday (including Bank Holidays).

Shop local!

Support local businesses by shopping for goods and services near to where you live. Not only will you be supporting your community, but you'll also be reducing your carbon footprint by reducing the distance your goods need to travel.

We value you as our customer and we're here to help. If you want to talk to us, you can phone us on **0345 6005 925** Monday to Friday, 09:00-17:00, excluding Bank Holidays.

Have a safe and happy Christmas, from everyone at AIB.

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.



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