



For the life  
you're after

# Personal Banking

(current, select deposit  
and youth accounts)

# Terms and Conditions

## Includes:

Junior Saver Account  
Student 12 to 18 Account  
Student+ Account  
Graduate Account  
Classic Account  
Select Account

**Products only available in UK**

Effective from March 2026

# Important Information – please read this

When you apply for one of the accounts listed at the end of this document and we accept your application, you enter into an agreement with us. This document includes the terms and conditions of the agreement between you and us for your account. They explain how your account works, and they set out information about your and our rights and obligations. You should make sure you read the terms and conditions carefully.

If you do not understand anything in the terms and conditions, please get in touch with us. If you are unsure about your legal rights and obligations, you should seek legal advice. If you have opened your account and you change your mind, you have a right to cancel your account without charge. Likewise, if you decide later that you want to close your account, you're free to do so. We explain all this in the Frequently Asked Questions below.

To help you understand some of the key terms of your agreement with us, we include some Frequently Asked Questions below. The Frequently Asked Questions are only a summary and don't form part of your agreement with us. The terms and conditions – which do form part of your agreement with us – start on page 5.

If you can't find the information you need in the Frequently Asked Questions, please contact us and we'll try and help. Our contact details are set out below.

## Frequently Asked Questions

What types of accounts do the terms and conditions apply to?	
<b>Junior Saver Account</b>	This is a savings account, available if you are 11 or under.
<b>Student 12 to 18 Account</b>	This is a current account, available if you are between 12 and 18 years old.
<b>Student+ Account</b>	This is a current account, available if you are 18 or over and in full-time Higher National Diploma or university studies, including full-time postgraduate studies.
<b>Graduate Account</b>	This is a current account, available if you have graduated university or college within the last 2 years.
<b>Classic Account</b>	This is a current account, available if you are 18 or over.
<b>Select Account</b>	This is a savings account, available if you are 12 or over.
Some of the accounts other than the Classic Account have restrictions on how you can take money out of the account. Please make sure you read the "Additional Terms and Conditions" for your account, which appear near the end of the terms and conditions booklet.	
Who manages your account if you are under 18?	
<b>Junior Saver Account</b>	A parent or guardian must be with you when you open the account. If you are under 7, they will act as your authorised signatory. When you reach 7, you can ask us to make you the authorised signatory.
<b>Student 12 to 18 Account</b> or <b>Select Account</b>	If you are aged 12 to 16, you can sign for yourself or you can name a parent or guardian to act as your authorised signatory. When you reach 16, you will automatically become the sole authorised signatory.  If you are aged 12 to 16, you can ask for a debit card but we will only give one to you if your parent or guardian agrees.
How do you pay money in?	
Payments can be made into your account in cash, by cheque, or by electronic payment. Payments can be made in regular instalments, in a lump sum, or by making occasional payments. Condition 15 of the terms and conditions (How can money be paid into your Account?) sets out more information.  We also accept payments in some foreign currencies. All of our accounts are in pounds sterling, so if we receive a payment in another currency, we will convert this to pounds sterling before adding it to your account. We will convert the amount using an exchange rate that we choose. You can find more information in condition 16 of the terms and conditions (Payments into your Account in a foreign currency).	
Do you earn credit interest on money in the account?	
We only pay credit interest on the Junior Saver Account, Student 12 to 18 Account and the Select Account. We do not pay credit interest on the Student+ Account, the Graduate Account or the Classic Account.  You can find out more about our interest rates in our branches or on our website.	

## How can you take money out of your account?

The table below sets out how you can take money out of your account. Please bear in mind that withdrawals are not permitted on some accounts, as outlined in the table below.

Except for cash withdrawals or electronic payments in a foreign currency, withdrawals can only be made in pounds sterling.

Type of withdrawal	Junior Saver	Student 12 to 18	Student+	Graduate	Classic	Select
Cash withdrawal at an AIB branch	✓	✓	✓	✓	✓	✓
Cash withdrawal at a Post Office®	✗	✓ (if you have a card)	✓	✓	✓	✓ (if you have a card)
Cash withdrawal in pounds sterling using a UK cash machine	✗	✓ (if you have a card)	✓	✓	✓	✓ (if you have a card)
Cash withdrawal abroad or in a foreign currency	✗	✓ (if you have a card)	✓	✓	✓	✓ (if you have a card)
Cashback from a retailer (where available)	✗	✓ (if you have a card)	✓	✓	✓	✓ (if you have a card)
Transfer to another AIB account	✓	✓	✓	✓	✓	✓
Faster Payment (including "Pay a Bill")	✗	✓	✓	✓	✓	✓
CHAPS payment	✓	✓	✓	✓	✓	✓
Electronic payment in a foreign currency	✗	✓	✓	✓	✓	✓
Standing order	✗	✗	✓	✓	✓	✗
Direct Debit	✗	✗	✓	✓	✓	✗
Cheque	✗	✗	✓	✓	✓	✗

You can find more information about withdrawals in conditions 18 (How can you take money out of your Account?) to 23 (Can you cancel or change a payment instruction?) in your terms and conditions.

## What do the different types of withdrawal mean?

We know that some of the banking language in the table above is technical. We explain below what some of the terms mean:

<b>Cashback</b>	When you use your card to pay for purchases, the retailer might offer "cashback". This means that the retailer gives you cash and charges the amount of cash paid to you to your card (just like a card payment). Only some retailers offer this service. The retailer sets the limit on how much cash they are prepared to give you.
<b>Faster Payment</b>	A Faster Payment is a same-day transfer from one UK account to another UK account. Generally, these may take up to two hours, but many appear in the payee's account within minutes.
<b>CHAPS payment</b>	A CHAPS payment is a same-day transfer. It is usually used for paying large sums of money. We charge a fee for making a CHAPS payment. Please see our Price List for details.
<b>Standing order</b>	A standing order is where you set up a payment to your own account or to someone else's. Most standing orders are recurring, meaning that money is paid out of your account regularly, for example, on a monthly basis. They are sometimes used to pay a bill, or a family member.
<b>Direct Debit</b>	A Direct Debit is where you agree with someone else, like a retailer, that they can take money out of your account. Most Direct Debits are recurring, meaning that the retailer takes money out of your account on a regular basis, such as monthly. They are used to pay for things like bills, subscriptions and memberships. Direct Debits are managed by the Direct Debit Scheme. You have rights under the Direct Debit Guarantee. When you sign up to a Direct Debit, you will be told what your rights are.

<b>Will we give you a debit card?</b>	
<p>You can use a debit card to make payments or to withdraw cash. You can ask us for a debit card if you have a:</p> <ul style="list-style-type: none"> <li>• Student 12 – 18 Account *</li> <li>• Student+ Account</li> <li>• Graduate Account</li> <li>• Classic Account</li> <li>• Select Account *</li> </ul> <p>*parental or guardian consent required if under 16</p>	
<b>Can you borrow money using your account?</b>	
<p>If you borrow on your account, this is called an “overdraft”. If your account goes into overdraft, it means you owe us money. You are only allowed to go into overdraft if we agree to this, by giving you an “arranged overdraft”. This lets you take money out of your account, up to your arranged overdraft limit.</p> <p>Overdrafts are only available on some accounts. Please see the Additional Conditions of your account for more information.</p> <p><b>If you are having difficulty managing your finances, please get in touch with us straight away and we will do what we can to help you.</b></p>	
<b>What if you're not happy with your account, or our services?</b>	
<p>You have the right to complain to us at any time. We will try and put things right, but if we can't then you have a right to complain to the Financial Ombudsman Service, which is a free and easy-to-use service that settles complaints between customers and financial services businesses. Please see conditions 3 (How to complain) and 4 (What can you do if you are unhappy with our response?) of the terms and conditions for more information.</p>	
<b>How can you get in touch with us?</b>	
<p>There are lots of ways you can get in touch. We've set out the main ones below. We're always working towards ways to make our services more convenient and flexible so we may introduce new ways to communicate with us in the future. Please visit our website for the most up to date contact information: aibni.co.uk</p>	
<b>Online</b>	You can contact us through the menu on our website: <a href="http://aibni.co.uk/contact-details">aibni.co.uk/contact-details</a>
<b>By phone</b>	<ul style="list-style-type: none"> <li>• For our Helpline, call 0345 6005 925 (available Monday – Friday 09:00-17:00 (excluding bank holidays))</li> <li>• For information or help about online banking, phone banking or our banking app, call 0345 793 0000 (available Monday – Sunday 09:00-17:00 (including bank holidays))</li> <li>• To report a lost or stolen card, PIN or cards stored on a payment device, call Freephone 0800 0391 140 or 028 9033 0099 (available 24 hours a day, 7 days a week)</li> <li>• To report a suspicious transaction or fraud on your card call 0800 0391 140 or 028 9033 0099, (available 24 hours a day, 7 days a week). For suspicious transactions on your account or you feel you have been a victim of fraud please contact us immediately on 028 9034 6034 (available Monday - Friday 09:00 - 17:00 excluding bank holidays)</li> <li>• If you need additional support, call 0345 646 0318 (available Monday-Friday 09:00-17:00 (excluding bank holidays))</li> </ul>
<b>In person</b>	You can visit one of our branches in Northern Ireland. You can find details of our branches on our website: <a href="http://aibni.co.uk">aibni.co.uk</a>
<b>By post</b>	You can write to our head office at AIB (NI), 92 Ann Street, Belfast, BT1 3HH
<b>If you have a complaint</b>	<ul style="list-style-type: none"> <li>• You can use our online feedback service: <a href="http://aibni.co.uk/complaints">aibni.co.uk/complaints</a></li> <li>• You can call our Contact Centre on 0345 6005 925. Lines are open 9am to 5pm Monday-Friday, except on bank holidays</li> <li>• You can write to us at: Customer Care Unit, AIB (NI), PO Box 123, 92 Ann Street, Belfast BT1 3AY</li> </ul>
<p>Calls charges may vary – you should check with your service provider.</p> <p>We sometimes record phone conversations and we will always let you know when we do this.</p> <p>Customers with hearing difficulties can use our Text Relay service by dialling 18001 0345 646 0318.</p>	
<b>How will we use your information?</b>	
<p>We will use your personal information as explained in our Data Protection Notice, which is attached to your terms and conditions. You can also find a copy of this and frequently asked questions on our website, <a href="http://aibni.co.uk/Data-protection">aibni.co.uk/Data-protection</a></p>	
<b>Keeping safe when we contact you</b>	
<b>By phone</b>	<p>If we contact you by phone we may need to identify you. We'll do this by asking for certain information known only to you. We will NEVER:</p> <ul style="list-style-type: none"> <li>• ask you to make payments from your Account to another account;</li> <li>• ask you to provide any of your security details.</li> </ul> <p>If you suspect that a call may be fraudulent, or are unsure about the source of a call, you should hang up and call us on a trusted number found on our website, listed above, or in a statement.</p>
<b>By post</b>	We will NEVER ask you for your security details or personal information

<b>By text</b>	If we contact you by text message, in relation to your card, you may be asked to confirm a card transaction by replying to the text message. We will identify ourselves straight away as 'AIB (NI)' and this text message from us will not ask you for any personal information, account numbers, PIN or other security details. You will be asked to confirm whether or not you made a card transaction. If you are not happy to answer the text message, contact us on a trusted number found on our website or correspondence that is known to be authentic, such as a statement. If you do not have a mobile phone or your phone does not receive text messages, we will try to call you. If we are unable to make contact with you by phone we will send you a letter asking that you contact us.
<p><b>DO NOT</b> call the number given on any text, letter or email without first confirming that it belongs to us. Instead, call us on a trusted number found on our website, listed above or in a statement.</p> <p>You can find more information in our online Security Centre: <a href="http://aibni.co.uk/security-centre">aibni.co.uk/security-centre</a></p>	
<p><b>What if you think you're a victim of fraud?</b></p>	
<p>Contact us straight away if you don't recognise a payment, if you think someone might have hacked your account, or if you think you're a victim of fraud on your account. It's important you act quickly so that we can take steps to protect your account and prevent further loss. We might be able to reimburse you for your loss in some cases. This is explained in more detail in the section in the terms and conditions called "IF SOMETHING GOES WRONG" (conditions 36 (If you think something is wrong or suspicious, contact us straight away) to 44 (Can we make a claim against you?)).</p>	
<p><b>Do you need additional support?</b></p>	
<p>We want to make sure you can look after your money even during those times when you find it more difficult. If you need help, visit our website <a href="http://aibni.co.uk/help-and-guidance/additional-support">aibni.co.uk/help-and-guidance/additional-support</a> or call our Additional Support Helpline on 0345 646 0318.</p>	
<p><b>Closing or switching your account</b></p>	
<p>You can close your account at any time by visiting your nearest branch with suitable identification or by sending written instruction to your branch or to AIB NI, 92 Ann Street, Belfast, BT1 3HH. If you are in an arranged or unarranged overdraft, you must repay what you owe us (plus interest) before we can close the account. Please see condition 54 of the terms and conditions (What happens to your money if you or we close your Account?) for more information.</p> <p>If you have a current account, you can switch your account to another bank or building society. You can do this by speaking to your new current account provider. They will then contact us to arrange the switch. Under the Current Account Switching Service, you can transfer your existing standing orders and Direct Debits to your new current account as part of the switch.</p>	
<p><b>How is your money protected?</b></p>	
<p>Eligible deposits with us are protected by the Financial Services Compensation Scheme. You can find out more information on our website, or by visiting <a href="http://fscs.org.uk">fscs.org.uk</a></p>	
<p><b>Who regulates us?</b></p>	
<p>AIB Group (UK) p.l.c. is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Our firm registration number is 122088. You can find out more by checking the Financial Services Register at <a href="http://fca.org.uk">fca.org.uk</a> or you can call the Financial Conduct Authority on 0800 111 6768.</p> <p>AIB Group (UK) p.l.c. is a wholly owned subsidiary of Allied Irish Banks, p.l.c., incorporated in Northern Ireland. Registered Office 92 Ann Street BT1 3HH. Registered Number NI018800.</p>	

**This is the end of the Frequently Asked Questions. The terms and conditions – which form part of our legal agreement with you – begin on the next page.**

# General Terms and Conditions

Effective from March 2026



Please make sure you read the General Terms and Conditions, because they apply to all of our Personal Accounts.

## 1. Who is the Agreement between?

- 1.1 The agreement (**Agreement**) is between you and us. You are the customer(s) who have opened the Account. Where there is more than one of you, then references to “you” will include each of you individually, as well as all of you together.
- 1.2 We use the words, “we”, “us” and “our” to describe AIB Group (UK) p.l.c., trading as AIB (NI). Our rights and obligations could be transferred to another organisation. If this happens, the words, “we”, “us” and “our” will describe that other organisation. Please see condition 55 (Can you or we transfer this Agreement?) for more information about our right to transfer.
- 1.3 Where there is more than one of you (in what we call a “joint Account”) then additional rules apply. Please see condition 32 (How joint Accounts work) for more information.

## 2. How to read your Agreement

- 2.1 Your Agreement with us for your Account is made up of the following:
  - the General Terms and Conditions. These are terms that generally apply to all of our Accounts;
  - Additional Terms and Conditions. These set out terms and conditions that are specific to a particular type of Account. The Additional Conditions appear towards the end of this document. You can ignore the Additional Conditions that do not apply to your Account;
  - other terms that we refer to, but which do not appear in this document. For example, we do not include interest rates or charges in this document, but we will tell you where you can find these details.
- 2.2 If we agree any other terms that apply to your Account, then those other terms will also form part of your Agreement with us. An example would be if you and we agree that someone acting on your behalf can manage your Account.
- 2.3 If any document takes precedence over the General Conditions, we will tell you in the other document.
- 2.4 We have a right to change the terms of the Agreement. Please see condition 47 (When can we change the terms of the Agreement?) for more information.
- 2.5 You can ask us for a copy of your Agreement at any time. You can also find a copy of our General Terms and Conditions and Additional Terms and Conditions on our website.
- 2.6 If you ask us for other products or services (for example, an arranged overdraft, or access to our Online Services), other terms and conditions will apply. We will give you a copy of these when you apply.
- 2.7 You will see some words starting with capital letters (apart from headings). We have already defined some of these above. Please see the Definitions at the end of these terms and conditions for the meaning of more words that we use in this Agreement.

## 3. How to complain

- 3.1 If at any time you are dissatisfied with our service please let us know, so that we have 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 or by using our online webform on the website. You can contact us using the details set out in the “Frequently Asked Questions” at the start of this document. You can find our up to date contact details on our website. All complaints received will be fully investigated.
- 3.2 Please give us as much information as possible, to help our staff resolve your complaint quickly, including:
  - your name, address and Account details;
  - a summary of your complaint; and
  - any documentation that is relevant to your complaint, if you are able to give this to us.

## 4. What can you do if you are unhappy with our response?

- 4.1 We value your feedback and will try to resolve your complaint as soon as possible. If we cannot resolve your complaint to your satisfaction, you have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six (6) months from the date of our final response letter. You can contact the Financial Ombudsman Service at:

Financial Ombudsman Service Exchange Tower  
London E14 9SR

Telephone: 0800 023 4567 or +44 20 7964 1000 (for calls from outside the UK) Website: [financial-ombudsman.co.uk](http://financial-ombudsman.co.uk)

## KEEPING IN TOUCH

### 5. How we will contact each other

- 5.1 You can contact us in any of the ways we have set out in the “Frequently Asked Questions” at the start of this document. When we say in this Agreement that “you can contact us”, or “you must contact us”, or “you should contact us”, we are referring to using those contact details unless we mention a specific way for you to contact us instead.
- 5.2 The table below sets out the ways in which we can contact you, and when you will be treated as having received our message:

How can we contact you?	When will you be treated as having received our message?
In person or by phone	When we speak to you, or leave a message on your voicemail
By text message or email	At the time we send the message, unless we receive a notification that the message could not be delivered
Through online banking	At the time we email you to let you know we have left a message for you, unless we receive a notification that our email could not be delivered
Through our mobile banking app (if you have enabled push notifications)	At the time we message you
By ordinary post	Five (5) Banking Days after we post it
By hand delivery	When our message is delivered to the address you have given us

- 5.3 We are always working towards ways to make our services more convenient and flexible, so we may introduce new ways to communicate in the future. We will tell you if we do this.
- 5.4 You must tell us as quickly as possible about any change of name, address or other contact details, because we rely on these to send you important messages. We may ask you to confirm details of any changes in writing (for example, by completing our change of address form).
- 5.5 If you do not tell us about a change of your name, address or other contact details, we might send a message or notice to the old details. We will not be responsible for any losses or costs you suffer as a result.
- 5.6 If mail is returned to us as undelivered, we will stop using that address unless we have to (for example, if the law says we must continue delivering notices by post). We will try and contact you by other means to find out your new address.
- 5.7 Your Agreement with us is in English. We will only communicate with you in English. We will let you know if we are able to communicate with you in another language.
- 5.8 If we give you a translation of this Agreement (or of any other notice we send you) in another language, then the English version will apply.
- 5.9 You should also tell us as soon as possible about any other important changes that might affect how we provide services to you (for example, if you need help in managing your account).

## ABOUT YOUR ACCOUNT

### 6. Are you allowed to open the Account?

- 6.1 You are allowed to have the Account if you are resident in the UK. We can ask you for proof that you live in the UK. If you move abroad, we may not be able to continue providing the Account, and we can close it.
- 6.2 Some Accounts are only available to customers within a certain age range. Please check the Additional Conditions for the Account you have chosen for more information.
- 6.3 We have legal and regulatory obligations to identify you, under legislation to combat money laundering and other regulatory obligations. You must give us any information and documentation we need to meet our obligations. We will tell you what we need at the time you apply. We will not let you make any payment into your Account until we have completed our checks and are satisfied.

### 7. What if you change your mind about the Account?

- 7.1 You have a right to cancel your Account for a period after we open it. You should contact us using the details set out in the Frequently Asked Questions at the start of this document if you want to do this. The cancellation period begins when your Account is opened, and ends fourteen (14) days after that date.
- 7.2 You must contact us if you decide to cancel your Account. If you have an arranged overdraft on your Account, then this will also be cancelled.
- 7.3 If you cancel your Account, we will return the balance of your Account to you. We will do this within thirty (30) days of you telling us you want to cancel. If your Account earns interest, we will add interest up to the date we return your money. We will take off the amount of any payments which are still being processed, for example Card payments.
- 7.4 If your Account is overdrawn when you cancel it, you must repay what you owe us.
- 7.5 If you cancel your Account, we will cancel any Card we have given you to use with your Account. You must:
- return or securely destroy your Card and unused cheques, if we ask you to. To destroy a Card, you should make sure you cut it through the chip. If you try to use your Card after this, we can ask a retailer to take the Card away from you;
  - delete or un-register any Card details you have saved on a Payment Device (such as a digital wallet); and
  - cancel any payments into and out of your Account. If you have set up a recurring Card payment with a retailer, you should still tell the retailer that you are closing your Account and make arrangements to pay from another account.
- 7.6 If you do not cancel your Account within the cancellation period, the Account will continue. However, you can close your Account at any time. Please see condition 52 (When can you close your Account?) for more information.

### 8. Using your Account

- 8.1 You must only use your Account for your personal use. You must only hold money belonging to you and not to anyone else. You are not allowed to use the Account for business purposes, or in connection with a club, charity or other organisation. You cannot use your Account as security for any borrowing or other liability, unless we agree.
- 8.2 You can only use the Account to hold pounds sterling. We can accept payments into your Account in foreign currency, and we can make payments out of your Account in foreign currency. However, we do not allow all foreign currencies.
- 8.3 From time to time, we may ask you to give us updated or additional information and documentation, to satisfy our legal and regulatory obligations. If you delay in doing this, we can delay or refuse to carry out your instructions in relation to your Account. If you do not give us the information and documentation we need to meet our obligations, we may have to close your Account.
- 8.4 We charge for providing various services in connection with your Account, including any additional services you ask for. You can find our charges in our Price List, or you can find out the up to date charge by contacting us, visiting one of our Branches, or on our website. In most cases, we will take the amount of the charge out of your Account at the time the charge is incurred. In some cases, we will tell you in advance if we are going to do this, for example by explaining this in your statement.

8.5 We will provide payment services to you when you use your Account. You expressly agree that we can access, process and keep your personal information and data for the purpose of providing our payment services. This does not affect your rights under data protection law. If you do not want us to use your personal information and data for this purpose, then you can close your Account.

## 9. Stopping or suspending access to the Account, including your Card and Online Services

9.1 We can stop or suspend your access to the Account, Card or Online Services where any of the following situations arises:

- we reasonably believe that the security of any systems or processes you use to access your Account, Card or Online Services and give instructions have been compromised;
- one or more transactions seem unusual compared with the way you normally use your Account, Card or Online Services;
- we discover or suspect that someone has accessed your Account, Card or Online Services without your authority, or that your Card or any Payment Device has been lost or stolen, or that any of your Security Details have been lost or stolen, or might be known by someone else; or
- we reasonably believe there is a significantly increased risk that you will not be able to repay money that you owe us. An example of this might be if you have an arranged overdraft and you go over your limit.

9.2 If we stop or suspend access, you may not be able to do the following:

- make a payment using your Card or Card details;
- use your Card at a cash machine;
- make a payment using a digital wallet which contains your Card details; or
- access some or all of our Online Services.

9.3 If this happens, we will try and contact you to explain why we are taking this step, before we take action. If this is not possible, we will tell you as soon as possible afterwards. However, we will not give you any information if it would be unlawful for us to tell you, or if we reasonably believe it would undermine our security measures.

9.4 We will only stop or suspend access to the extent necessary to protect you, your Account and our systems. For example, if the Security Details you use to access Online Services have been compromised, and we do not believe this affects you using your Card, we will not stop or suspend your use of your Card.

9.5 If the reason for stopping or suspending your access no longer applies, we will let you have access to your Account again. We may need to give you a new Card, or replace security credentials, before we can do this.

9.6 We can also suspend your Account, or even close it, in certain situations. Please see condition 53 (In what situations can we suspend or close your Account?) for more information.

9.7 We can stop a Third Party Provider's access to your Account if you tell us to. We can also do this if we reasonably believe that they are acting fraudulently or without your permission, or if the Third Party Provider is no longer authorised by the Financial Conduct Authority. If we do this, we will try and contact you to explain why we are taking this step, before we take action. If this is not possible, we will tell you as soon as possible afterwards. However, we will not give you any information if it would be unlawful for us to tell you, or if we reasonably believe it would undermine our security measures. If the reason for stopping the Third Party Provider's access no longer applies, we will let them have access to your Account again

## 10. If we give you a Card or chequebook

10.1 We may give you a Card, a chequebook or both, to use with your Account. If we do not give you a Card or chequebook to use with your Account, we explain this in the Additional Conditions for the Account.

10.2 Cards and chequebooks remain our property. If we ask you to, you must return them to us as quickly as possible, or you must destroy them securely. To destroy a Card, you should make sure you cut it through the chip. You should also delete or un-register any Card details you have saved on a Payment Device (for example, in a digital wallet).

10.3 We can replace your Card when it expires. We may also replace it sooner, for example if the Card is lost, stolen or compromised (or we think it might be), or if we are changing our cards. However, we do not have to replace a Card, or give you a new one when the old one expires. For example, we might not replace a Card if it has not been used for a long time.

10.4 You may have to activate a new or replacement Card. We will tell you how to do this when we give you your Card.

10.5 We may charge you for replacing a Card. You can find details in our Price List.

10.6 Your Card is automatically enrolled in a card updater service. This service allows participating retailers to access Card details through Visa, so that they can continue to process transactions such as recurring Card payments, after the Card has been renewed or replaced. Not all retailers participate in this service. If you have set up a recurring Card payment with a retailer, you should still tell the retailer when your Card details change. If you do not, the retailer might try and take payment from your old Card and then contact you because you missed your payment.

10.7 If you would like to opt out of the card updater service, please contact us.

10.8 You can tell us at any time that you no longer want a Card to use with your Account. If you do this, we will stop the Card once you tell us, and we will not send you a new Card when the old (cancelled) Card expires. You must destroy the Card by cutting it through the chip, and deleting or un-registering all related Cards stored on your Payment Device (such as in a digital wallet). Cancelling the Card will not affect any Card payments you made before you contact us, including Card payments which have not yet shown up on your Account.

10.9 If you have used your Card to set up a recurring Card payment, we will treat your instruction to cancel the Card as an instruction to prevent future recurring payments on the Card. You should tell the retailer you have done this. If you do not, the retailer might try and take payment from your old Card and then contact you because you missed your payment.

## GIVING US INSTRUCTIONS

### 11. How you can give us instructions

- 11.1 We need permission from you before we carry out any instruction. For example:
- you might have to sign a written instruction, or complete a digital signature process
  - you must pass our security checks before you can give us an instruction over the telephone
  - if you visit one of our Branches, you must give us the information we ask for, including anything we need to confirm your identity
  - if you use your Card, you might have to enter your PIN, or hold the Card to a reader, or sign a payment slip or voucher or confirm online purchases by use of an app and/or security details.
  - if you use a digital wallet containing your Card details, you will have to complete a security process
  - you might be able to give us instructions through a third party. We explain this in conditions 12 and 13 below.
- 11.2 If you want to make a payment, how you give us permission will depend on the type of payment you want to make.
- 11.3 If you use Online Services to give us an instruction, and you satisfy any security requirements we have in place to check that it is you giving us the instruction, we will take this as you giving permission. Other forms of permission include a signed instruction.
- 11.4 You can visit one of our Branches in Northern Ireland. Branch opening times may vary. Also, not all branch services may be available in every Branch, or all the time. You can check Branch opening times either online or in the Branch itself.
- 11.5 You can use a Post Office® for some services. Post Office® branch opening times may vary, and not all branches may provide banking services. You should check online or with your local Post Office® branch to see what its opening times and available services are.
- 11.6 We may from time to time introduce new services, and new ways you can give us instructions. We will let you know when we do this, for example by giving you personal notice, or by publishing information in our Branches or on our website.
- 11.7 We need to check that we are dealing with you. We may ask you for evidence of your identity when you give us an instruction. This includes when you make a deposit into your Account, or a withdrawal. If you are in a Branch or at the Post Office®, you might be asked for photo ID (for example, your driving licence or passport). In other cases, you might be asked to use Security Details.

### 12. Instructing us through Third Party Providers

- 12.1 You can use Third Party Providers to give us instructions. There are three types of Third Party Provider:
- account information service providers – they can access your accounts with different banks and financial institutions and present all this information to you in one place (for example, in an app);
  - payment initiation service providers – they can ask us to make payments from your Account on your behalf. For example, if you pay for something online or through an app, you may be given the option to pay directly from your Account rather than using a Card; and
  - card-based payment instrument initiators – they issue cards (or digital cards) which can be used to make a payment using money held in your Account. They can check with us that you have enough money in your Account, before making the payment.
- 12.2 A Third Party Provider needs your consent to provide their services. You will be asked to confirm the Third Party Provider's access by using your Security Details. They will not see your Security Details, and you should not share these with them.
- 12.3 If you confirm the Third Party Provider's access, we will assume that any instructions they give us have been agreed to by you. You will be responsible for any instructions they give us, including payment instructions. We will not be responsible for any losses or costs you suffer as a result, unless we know or suspect they were acting dishonestly, or if you have told us that you no longer want us to accept instructions from them.
- 12.4 You can end a Third Party Provider's access to your Account by contacting them, or by contacting us. If you end the Third Party Provider's access, this will not affect any instructions that they have already given us, and which we have started processing.
- 12.5 We can restrict or end a Third Party Provider's access in some circumstances, even if you have not asked us to do so. We explain this in condition 9.7 (Stopping or suspending access to the Account, including your Card and Online Services).
- 12.6 If you have any concerns with the services you receive from a Third Party Provider, you should raise these with the Third Party Provider. If you ask a Third Party Provider to tell us to make a payment from your Account and it does not give us your instruction, we will not be responsible for this.
- 12.7 If you have a question or complaint about a Third Party Provider's services, you should contact them directly.
- 12.8 Other organisations who are not Third Party Providers can provide applications or services in connection with the use of your Card or Payment Device (for example, a mobile phone provider or app provider). You may have an agreement with them. You should make sure you are happy with the agreement before you accept it. We are not responsible for those or any other organisations, including for any fees or charges they apply if you use your Card or Payment Device. Also, we will not be responsible if any such organisation stops providing their services, or changes them, and this means you can no longer use your Card or Payment Device. We can change how your Card or Payment Device works with services provided by other organisations, including stopping your Card or Payment Device from being able to use those services. Condition 48 (Why will we make changes) explains this.

### 13. Can you ask someone else to manage your Account?

- 13.1 You can arrange for someone else to manage your Account for you. We might ask you to agree to additional conditions if this happens. In most cases we will ask you to give us a legal document which gives them the power to act for you. For example, this might be:
- a signed legal document called a power of attorney;
  - a court order, appointing that person to manage your financial affairs;
  - a legal form that we give you. Unless we agree otherwise, this must be signed both by you and by the person you are appointing to act for you.
- 13.2 We have legal and regulatory obligations to identify the person you appoint. You must make sure that they give us the information and documentation we need to meet our obligations.
- 13.3 We might refuse to accept instructions from the person you appoint, if we do not receive the legal documentation we need, or the information and documentation we need to identify them, or if we do not believe the documentation is legally valid. For example, some types of power of attorney are only valid if registered. You should seek legal advice on this.

- 13.4 We might not be able to offer all our services to the person you appoint. We will let you and them know if this is the case.
- 13.5 Where we have agreed to allow someone else to manage your Account, we might give them their own Security Details to use when accessing your Account or giving us instructions. If not, we will tell you if you are allowed to share your own Security Details with them.
- 13.6 When you appoint someone else to manage your Account, we will deal with them as if they were you. You will be responsible for any instructions they give us, including payment instructions. We will not be responsible for any losses or costs you suffer as a result, unless we know or suspect they were acting dishonestly or if you have told us that you no longer want us to accept instructions from them.

#### 14. Can we refuse to carry out your instructions?

- 14.1 We can refuse to follow any instruction that you (or someone acting on your behalf) give us for any of the reasons set out in this condition. Alternatively, we can delay carrying out your instruction. For example, this means that we can:
- refuse to allow a payment into or out of your Account;
  - restrict the amount of a payment; or
  - delay processing a payment, while we ask for more information or carry out checks.
- 14.2 We can do this where any of the following situations arises:
- we do not believe the instruction came from you (or someone you have authorised to give instructions on your behalf);
  - we do not believe you have given us your consent for the instruction, or we suspect that your consent was not given freely;
  - you have appointed someone else to manage your Account and we do not believe they have the legal right to act for you, or you have told us that you no longer want us to accept instructions from them;
  - you have not given us evidence of your identity, if we have asked for this. This rule also applies where you have appointed someone else to manage your Account and we have not been given evidence of their identity;
  - we need to carry out further checks to comply with our anti-money laundering, financial crime or other legal or regulatory obligations;
  - your instruction is not clear, or you have not given us all the information we need to process your instruction in line with our legal and regulatory obligations;
  - we reasonably believe that a payment into or out of your Account may be connected to a fraud, scam, crime or other illegal activity;
  - we reasonably believe the payment is unusual and we want further information before proceeding;
  - we have suspended your Account. Please see condition 53 (In what situations can we suspend or close your Account?) for an explanation of when we can do this;
  - if the instruction was given by a Third Party Provider, we have stopped or suspended their access to your Account, under condition 9.7 (Stopping or suspending access to the Account, including your Card and Online Services);
  - we have to do this, to comply with any law, regulation, court order or instruction from an ombudsman, regulator, government body or law enforcement agency;
  - we have put a hold on money which someone is claiming was paid into your Account by mistake;
  - there is a dispute (which we reasonably believe is genuine) about who owns or is entitled to money in the Account;
  - where there is more than one of you, we are informed (or we reasonably believe) that there is a dispute between you;
  - you have broken the terms of your Agreement with us in a way that we reasonably believe justifies us refusing or delaying processing your instruction, and you have not put this right;
  - we reasonably believe that processing your instruction would breach the terms of your Agreement with us;
  - in the case of a payment out of the Account, you do not have enough money in your Account to make the payment and/or to cover any charge for making the payment (we explain how we work this out in condition 14.5 below);
  - in the case of a payment out of the Account, the account you are making the payment to no longer exists, or is unable to receive the payment for any reason;
  - you want to make a foreign currency payment into or out of the Account in a currency which we do not accept or make payments in;
  - an order has been made relating to your bankruptcy, or you have entered into a voluntary arrangement with your creditors;
  - we intend to exercise our right of set-off, to recover money you owe us. Please see condition 46 (What is our right of set-off and when can we exercise it?) for more information about our right of set-off;
  - for any other reason we have explained somewhere else in this Agreement with us ;or
  - in any other situation, provided it is reasonable in the circumstances for us to refuse or delay carrying out your instruction.
- 14.3 We will normally tell you the reason for the refusal or delay as soon as possible, and (if relevant) we will tell you what we need you to do to fix this. However, we will not give you any information if it would be unlawful for us to tell you, or if we reasonably believe it would undermine our security measures.
- 14.4 If we refuse a Card payment, you will be informed of this by the retailer. You can contact us for more information.

#### How do you know if you have enough money in your Account?

- 14.5 We look at the following when we work out if you have enough money available in your Account to cover a payment:
- how much money is available in your Account;
  - if you have an arranged overdraft, your arranged overdraft limit;
  - the amount of any cheques paid into your Account that we treat as being available; and
  - immediate payments you have asked us to make, but which have not yet left your Account. This includes Card payments that we have authorised, including payments for an estimated amount.
- 14.6 You can pay money into your Account up to 2pm (or 12pm on Christmas Eve, if it is a Banking Day) to cover payments that are due to be taken from your Account that day.
- 14.7 If you do not have enough money available in your Account to cover all payments, then we will try to make some of them.

## If you have not used your Account for a while

14.8 If you do not use your Account for a while, we can restrict payments into and out of the Account, to help prevent fraud. We will tell you in advance if we do this.

## PAYING MONEY INTO YOUR ACCOUNT

### 15. How can money be paid into your Account?

- 15.1 Payments can be made into your Account in pounds sterling by cash, cheque or electronic payment (for example, Faster Payments, CHAPS or Bacs). We also accept payment in some foreign currencies – please see condition 16 (Payments into your Account in a foreign currency) for more information.
- 15.2 Please refer to the Additional Conditions for your Account for information about any minimum and maximum deposit limits that apply to your Account. If less than the minimum is paid in, we will cancel and close your Account, and we will return your deposit to you without interest. If more than the maximum is paid in, we can transfer the excess amount to you without interest.
- 15.3 The rest of this condition covers payments in pound sterling only. For payments in a foreign currency, please see condition 16 (Payments into your Account in a foreign currency).
- 15.4 If you want to make a payment into your Account electronically, the bank making the payment will ask you for your full name, as well as your Account number and sort code. It will let you know what other information it needs.
- 15.5 If a payment is made into your Account in cash or by electronic payment, we will add the amount to your Account on the Banking Day we receive the payment, provided we receive it before our cut-off time. If we receive a payment after the cut-off time, we may not add it to your Account until the next Banking Day. Our cut-off times are set out in the table below.
- 15.6 You can pay cash into your Account at the Post Office® using your Card or a Post Office® Cash Deposit Card. Daily and annual cash limits apply. You can find details at [aibni.co.uk/postoffice](http://aibni.co.uk/postoffice). You must make sure notes are sorted by denomination, and that coins are bagged.
- 15.7 You can pay cash into your Account using some automated cash machines. The cash machine will count the cash you deposit. If there is a discrepancy between the amount of cash counted by the machine and the amount you say you have deposited, we will credit your account with the amount the machine has counted.
- 15.8 A single daily and single annual cash lodgement limit will apply to cash payments into your Account at the Post Office® and at an automated cash machine. This means that if you make cash payments at an automated cash machine and at the Post Office® on the same day, the combined payments will count towards your daily and annual cash lodgement limits.
- 15.9 If a cheque is paid into your Account, this will go through a clearing process before the amount of the cheque is added to your Account. This is explained in the table below. We will not be responsible for any losses or costs you may suffer as a result of a delay in cheques being collected or cleared, if this delay is outside our control.
- 15.10 We do not have to accept a cheque for payment into your Account if it is over six months old. We do not have to accept cheques drawn in pounds sterling on an account you hold outside the UK.
- 15.11 If you live in Northern Ireland, you can visit a Branch and pay money into your Account using our Quicklodge facility. We will check the amount of your Quicklodge deposit, before we add it to your Account. If there is a discrepancy between the amount of cash that we count and the amount you say you have deposited, we will add the amount we have counted.
- 15.12 The table below sets out:
- the different ways you can make payments into your Account in pounds sterling;
  - the cut-off time for receipt of payment. This is the latest time that the payment must reach us, if it is to be added to your Account that day.
  - when your payment will be added to your Account and will start earning interest.

Type of payment	Cut-off time for receipt	When the money is added to your Account (if it is received before the cut-off time)
Online Services payment from an AIB account in the UK	None	Once we receive it. These types of payments usually only take a few minutes.
Faster Payments Service	None	
CHAPS payment	6pm <sup>†</sup>	
Bacs payment	None <sup>†</sup>	Once we receive it. This is usually three (3) Banking Days after the bank sending the Bacs payment starts the payment process
Giro Credit transfer	Branch closing time	No later than 23:59 on the next Banking Day
Cash paid in across one of our Branch counters	Branch closing time	Straight away
Cheque paid in across one of our Branch counters	Branch closing time	No later than 23:59 on the next Banking Day
Cash paid in at the Post Office® using your Card or Post Office® Cash Deposit Card	Set by the Post Office® <sup>2</sup>	Straight away
Cash paid in at an automated cash machine	None	Straight away
Cheque paid in at the Post Office® using a pre-printed deposit slip	Set by the Post Office® <sup>2</sup>	We will usually receive the cheque from the Post Office® on the next Banking Day. The amount of the cheque will be added to your Account no later than 23:59 on the Banking Day after we receive the cheque
Quicklodge (Please note: this is only available in Branches)	Branch closing time	Same Banking Day, once we have counted and confirmed the amount deposited in your Quicklodge envelope

#### Notes:

1. The bank sending the CHAPS or Bacs payment will have a cut-off time for sending payment. If the paying bank receives the instruction after its cut-off time, it will process the instruction on the next banking day.
2. You should check the Post Office® for current cut-off times. Cut-off times may vary depending on the method of payment.

15.13 We may in the future introduce different ways for you to make payments into your Account.

## 16. Payments into your Account in a foreign currency

- 16.1 We do not accept payments in all foreign currencies. We do not have to accept cheques in a foreign currency. We will return any payment that we do not accept. If you want to make a payment in a foreign currency, please contact us to check if we will accept the payment.
- 16.2 If we do allow the payment, we will limit how much we can accept in the foreign currency. The limit can vary, depending on the currency and whether the payment is made in cash or electronically. Please contact us before making the payment, to check if we are prepared to accept it, and what limits apply.
- 16.3 If you want to make a foreign currency payment into your Account electronically, the bank making the payment will usually ask you (or the person making the payment, if it is not you) to give it some of the following information:
- your full name (as shown in the Account) and address;
  - our Bank Identifier Code (BIC);
  - your Account number and sort code; or
  - your International Bank Account Number (IBAN).
- You can find this information on your statement, using our Online Services, or you can call us. The paying bank will let you know what other information it needs.
- 16.4 You must make sure you give the paying bank the correct information, so that it can make the payment. A mistake could result in the payment going to the wrong account, or being delayed or returned to the paying bank.
- 16.5 When we receive the payment, we will convert it into pounds sterling using our standard exchange rate which applies at the time we make the conversion. Our standard exchange rate includes a margin. You can contact us to find out our standard exchange rate. The rate changes regularly because of movements in currency markets, so the rate we tell you will only be indicative. It could be different by the time we carry out the conversion. We can change the exchange rate immediately, without notifying you.
- 16.6 If the payment is above the threshold we use for applying our standard exchange rate, we will try to contact you to agree a rate before we make the conversion. If we cannot contact you, or agree a rate with you, within two (2) hours (or by 4pm on a Banking Day if earlier) then we will convert the payment at our standard exchange rate which applies at the time we make the conversion.
- 16.7 We will add the payment to your Account after we have received it and converted it into pounds sterling.
- 16.8 Electronic payments in euros into your Account will be available straight away, unless we have a reason to refuse the payment into your Account (please see condition 14 (Can we refuse to carry out your instructions?) for more information). Where the payment is in another foreign currency and we receive it after the cut-off time for that currency, we will treat the payment as being received on the next Banking Day and we will convert it and add it to your Account then. You can find details of our cut-off times for foreign currency payments (other than payments in euros) in the "International Payments" section on our website.
- 16.9 We charge for accepting payments in a foreign currency. You can find details of our charges in the "International Payments" section on our website. We will take the charge out of your Account, at the time we add the payment to your Account.
- 16.10 Where the payment is made by a bank or organisation outside the UK or the EEA, the payer's bank (or an intermediary bank or organisation involved in making the payment to us) may take its charges off the amount paid. This means that you might receive less than the payer paid.

## WHAT HAPPENS TO A PAYMENT WHEN YOUR ACCOUNT IS OVERDRAWN?

### 17. Paying money into an overdrawn Account

- 17.1 If money is paid into your Account and the Account is overdrawn, we will allocate the amount paid in the following order:
- first, we will pay the money towards reducing any unarranged overdraft;
  - second, we will pay money towards reducing your arranged overdraft, if you have one; and
  - finally, we will add any remaining money to your Account balance.

## TAKING MONEY OUT OF YOUR ACCOUNT

### 18. How can you take money out of your Account?

- 18.1 You can withdraw money from your Account in various ways, shown below.

Payment type	Ways you can do this
Cash withdrawal	<ul style="list-style-type: none"><li>• At a Branch.</li><li>• At the Post Office®.</li><li>• Using a cash machine.</li><li>• You might also be able to get cashback from some retailers</li></ul>
Electronic payments in pounds sterling:	
<ul style="list-style-type: none"><li>• Transfer to another AIB account</li></ul>	<ul style="list-style-type: none"><li>• At a Branch.</li></ul>
<ul style="list-style-type: none"><li>• Faster Payment</li></ul>	<ul style="list-style-type: none"><li>• Using Online Services.</li><li>• Using a Third Party Provider.</li></ul>
<ul style="list-style-type: none"><li>• CHAPS payment</li></ul>	<ul style="list-style-type: none"><li>• At a Branch.</li><li>• By Post.</li></ul>
Electronic payments in a foreign currency	Please see condition 22 (Withdrawals and payments in a foreign) for more information.

Payment type	Ways you can do this
Card payment (in pounds sterling or in a foreign currency)	<ul style="list-style-type: none"> <li>Using your physical Card or Card details.</li> <li>Using a digital version of the Card which you may have stored on your Payment Device (for example, in a digital wallet).</li> <li>Using Card details which you have saved with a retailer, to make it quicker to make future payments.</li> </ul>
Standing order in pounds sterling	<p>You can set up a standing order:</p> <ul style="list-style-type: none"> <li>At a Branch.</li> <li>Using online banking.</li> <li>Over the phone with a customer service adviser.</li> </ul> <p>Please see conditions 18.9 and 18.10 (Standing orders) for more information.</p>
Cheque in pounds sterling	By writing a cheque. Please see conditions 18.13 and 18.14 (Cheques) for more rules relating to cheque payments.
Bank draft in pounds sterling or in euros	You can ask for this at one of our Branches. Please see conditions 18.15 to 18.17 (Bank drafts) for more information.

### Limits on withdrawals and payments

18.2 We set limits on cash withdrawals and payments. These may be daily limits, or limits on the amount of any single payment. The limits depend on things such as:

- the type of payment you are making;
- how you give us your instruction (e.g. in Branch, over the phone, or online);
- the way you confirm the payment using your Security Details.

18.3 Some payment systems (like Faster Payments) also have their own limits, which we have to follow.

18.4 You can find details of limits by contacting us, or in our Branches or on our website. We may not be able to disclose some limits for security reasons.

18.5 Cash machine operators and the Post Office® may also set cash withdrawal limits. Shops might also limit the amount of cashback you can get, and will set rules on what currencies they can offer cashback in.

### Cash withdrawals

18.6 If you withdraw money from a cash machine not provided by an AIB Group company, you may be asked to pay a fee (which goes to the cash machine operator). Please also see condition 22 (Withdrawals and payments in a foreign currency) for information about cash withdrawals abroad or in a different currency.

18.7 You can only withdraw cash at a Branch or at the Post Office® in pounds sterling.

### CHAPS payments

18.8 CHAPS payments are normally used for larger payments (above the Faster Payments limit), for example a house purchase. We charge for making a CHAPS payment. You can find details in our Price List.

### Standing orders

18.9 If you set up a standing order in Branch, you must do this five (5) Banking Days before the first payment is to be made.

18.10 If you set up a standing order using online banking, you can do this up to 8pm on the Banking Day before the first payment is to be made.

18.11 If you miss three standing order payments in a row, we will cancel the standing order.

### Direct Debits

18.12 A Direct Debit instruction gives the organisation you are paying the authority to collect a payment from your Account, and instructs us to allow this. The organisation will pass your instruction to us. The Direct Debit Guarantee applies to most Direct Debit payments in the UK.

### Cheques

18.13 We will take the amount of the cheque out of your Account on the day we receive your cheque, even if it has a future date on it.

18.14 We can refuse to pay a cheque drawn on your Account if it is over six months old.

### Bank drafts

18.15 You can also withdraw money from your Account by asking us to give you a "bank draft", which is a cheque payable by us to you. You must complete a withdrawal instruction. We may ask you for identification.

18.16 We only issue bank drafts for larger sums. If you want a bank draft, please contact us to find out if we can issue the bank draft for the amount you want.

18.17 We charge a fee for issuing a bank draft. You can find details in our Price List.

### If the person you are paying has changed current account

18.18 If you make a payment to a UK current account, we will check to see if the payee has told their bank to redirect payments to a new account. This can happen where the payee has switched current account using the Current Account Switch Service. If this happens, we will make your payment to the new current account details. You do not have to do anything.

## 19. How do you authorise a withdrawal or payment?

19.1 Depending on the type of withdrawal or payment you are making, you can instruct us in the ways set out below. We explain the different ways of making withdrawals in condition 18 (How can you take money out of your Account?) above.

How you can instruct us	Examples
In writing:	Completing and signing a cash withdrawal slip in Branch.
	Completing and signing a pre-printed GIRO Credit slip (for electronic payments in pounds sterling).
	Completing and signing our international payment / CHAPS instruction form.
	Writing and signing a cheque.
	Completing and signing a standing order form.
	Completing and signing a Direct Debit instruction form given to you by the person you want to pay by Direct Debit.
Electronically (payments in pounds sterling only):	Using your Security Details to log into Online Services and to authorise a payment.
	Using your Security Details to log into online banking or Phoneline Banking and to set up a standing order.
	Completing a Direct Debit instruction form online, on the retailer's website.
Using a Card or Payment Device (such as a digital wallet), including if you set up a recurring Card payment:	Presenting your Card, and either entering your PIN or signing a payment slip.
	Holding your Card or your Payment Device up to a contactless card reader. For security reasons, we may sometimes ask you to re-enter your PIN to authorise the payment. We will refuse the payment if you do not do this.
	Entering your Card details on a website or printed form, using pre-saved Card details on a website, or reading your Card details out to a retailer over the phone, and (if requested by us) using your Security Details to confirm payment.
Using a Third Party Provider	Please see condition 12 (Instructing us through Third Party Providers) for more information.

19.2 For security reasons, we may sometimes ask you to complete two separate security checks to authorise your payment.

19.3 We may need to confirm it is you before an online transaction can be authorised, or before your Card details can be stored online for future use. We will use an authentication system to do this, but you may be asked to register with the service the first time you use it. The authentication service will then ask you to enter Security Details to identify you. We will not authorise your payment if you cannot pass the authentication service's checks. You can find out more about this service at [aibni.co.uk/webshopping](http://aibni.co.uk/webshopping).

19.4 When we authorise a Card payment, we will reduce the amount available in your Account straight away, even if the Card payment does not come out of your Account until later.

19.5 In some situations, a retailer may obtain a pre-authorisation for a Card payment that it will charge later. For example, this may happen in a hotel or at a petrol station, where you agree that the retailer may take money out of your Account up to a particular amount. Once the retailer charges the actual payment amount, we will remove the pre-authorisation from your Account as soon as possible.

## 20. When will the payment be made?

20.1 Usually we will start processing your payment instruction once we receive it. In some cases, however, we have cut-off times. If we receive your payment instruction after the cut-off time, we will be treated as receiving it on the next Banking Day, and will process your instruction then.

20.2 If the payment is to be made at a future date, we will be treated as receiving your instruction on that date, and we will process your instruction then. The same rule applies each time we make a recurring payment, such as a standing order, a Direct Debit, or a recurring Card payment. If the payment date is not a Banking Day, the payment will be made on the next Banking Day.

20.3 The table below sets out our cut-off times, and when the payment will be made.

Payment type	Channel	Cut-off time (if any)	When will the payment be made?
Cash withdrawal (pounds sterling, in the UK)	Through a Branch	Branch closing time <sup>1</sup>	Straight away
	Cash Machine	None	
	At the Post Office®	Set by the Post Office® <sup>2</sup>	
Transfer to another AIB (NI) account	Through a Branch	Branch closing time <sup>1</sup>	Straight away
	Online Services	None <sup>3</sup>	Straight away
Faster Payments Service (including "Pay a Bill")	Online Services	None <sup>3</sup>	Usually within two hours, but no later than the next day
CHAPS payment	Through a Branch	4pm	Same Banking Day
Standing order	Through a Branch or Online Services	None	The same Banking Day the money leaves your Account
Direct debit	Through a Branch or Online Services	None	The same Banking Day the money leaves your Account
Cheque	Using your chequebook	5pm on a Banking Day	The next Banking Day

Payment type	Channel	Cut-off time (if any)	When will the payment be made?
Bank draft	Through a Branch	Branch closing time <sup>1</sup>	We will give you the bank draft straight away
Foreign currency payment	Through a Branch	Varies <sup>4</sup>	Varies <sup>4</sup>

Notes:

1. You can find out our Branch closing times by contacting us or checking our website.
2. You should check the Post Office® for current cut-off times.
3. Faster Payments can be made on any day, not just Banking Days. Online Services may be unavailable between 3am and 7am due to essential maintenance.
4. Please see condition 22 (Withdrawals and payments in a foreign currency) for more information.

20.4 Please remember that although the table above says when we will make payment, on some occasions we may delay payment if we have to carry out checks. Please see condition 14 (Can we refuse to carry out your instructions?) for more information.

## 21. What information must you give us to process an electronic payment?

21.1 We need you to give us the following information, so we can process a payment from one AIB account to another, or a Faster Payment (including "Pay a Bill"), CHAPS payment or standing order:

- the payee's full name, sort code and account number;
- the amount of the payment;
- if the payment is a CHAPS payment, your address; and
- if the payment is to be made at a future date, the date on which the payment is to be made. Please note that we can only make CHAPS payments on Banking Days.

21.2 We may need to ask you for other information, so we can process the payment and to comply with our legal and regulatory obligations. We will tell you what information we need.

21.3 You must make sure you give us the correct information, so that we can make the payment. A mistake could result in the payment going to the wrong account, or being delayed or returned to us.

## 22. Withdrawals and payments in a foreign currency

### Cash withdrawals abroad or in a foreign currency

22.1 You can use your Card to withdraw foreign currency at cash machines that accept Visa Debit. Some retailers may allow you to withdraw money over the counter. The amount of the withdrawal will be converted to pounds sterling using an exchange rate set by Visa.

22.2 You will have to pay our currency conversion fee as well as our cash handling fee. However, we do not charge any cash handling fee for cash withdrawals in euros. You can find details in our Price List.

22.3 The cash machine operator or retailer may also charge you a fee for the withdrawal (which goes to the operator or retailer).

22.4 A cash machine might offer you the option to withdraw in sterling instead of in a foreign currency. If this happens, the cash machine operator will usually set the exchange rate. You should check whether it is better for you to pay in sterling using the operator's exchange rate, or to pay in the foreign currency using your Card at the Visa exchange rate (taking into account our currency conversion fee).

### Card payments

22.5 If you use your Card to pay for something in a foreign currency, you will have to pay our currency conversion fee. The amount of the payment will be converted to pounds sterling using an exchange rate set by Visa.

22.6 For Card payments within the EEA, you can check our website for a comparison (shown as a percentage) between (1) the Visa exchange rate plus our currency conversion fee and (2) the European Central Bank foreign exchange rate.

22.7 You can find out the current exchange rate by visiting our website.

22.8 A card terminal might offer you the option to pay in sterling instead of in a foreign currency. If this happens, the card terminal operator will usually set the exchange rate. You should check whether it is better for you to pay in sterling using the operator's exchange rate, or to pay in the foreign currency using your Card, at the Visa exchange rate (taking into account our currency conversion fee).

### Electronic payments

22.9 We allow payments in all major international currencies. If we allow the payment, we limit how much we can accept in the foreign currency. Please contact us before making the payment, to check what currencies we allow and what limits apply.

22.10 We do not issue chequebooks in a foreign currency.

22.11 If you want to make a foreign currency payment electronically, you must either complete and sign a Paylink or SEPA Credit Transfer form in one of our Branches, or download the form from our website and take it to a Branch or post it to AIB NI, 92 Ann Street, Belfast BT1 3HH. We will ask for at least some of the following information:

- the payee's full name and address;
- the Bank Identifier Code (BIC) of the payee's bank;
- the payee's account number and sort code; or
- the payee's International Bank Account Number (IBAN).

22.12 We may need to ask you for other information, so we can process the payment and to comply with our legal and regulatory obligations. We will tell you what information we need.

22.13 You must make sure you give us the correct information, so that we can make the payment. A mistake could result in the payment going to the wrong account, or being delayed or returned to us.

22.14 When we make the payment, we will convert it into the currency you have requested, using our standard exchange rate which applies at the time we make the conversion. Our standard exchange rate includes a margin. You can contact us to find out our standard exchange rate. The rate changes regularly because of movements in currency markets, so the rate we tell you will only be indicative. It could be different by the time we carry out the conversion. We can change the exchange rate immediately, without notifying you.

- 22.15 If the payment is above the limit that we set for larger foreign currency transactions, we will try to contact you to agree a rate before we make the conversion. If we cannot contact you, or agree a rate with you, within two hours (or by 4pm on a Banking Day if earlier) then we will convert the payment at our standard exchange rate which applies at the time we make the conversion.
- 22.16 We will process your form on the Banking Day we receive it, provided this is before 4:30pm. If we receive your form after that time, or on a day that is not a Banking Day, we will be treated as receiving it on the next Banking Day and will process it then.
- 22.17 The table below set out how long the payment will take to receive the payee's bank. You should bear in mind the rules about when we are treated as having received your instruction, as set out in condition 22.16 above.

Currency	When will the payment be made?
Payment in euros to an EEA country <sup>1</sup>	No later than two Banking Days after we receive your instruction.
Payments in any other EEA currency, to an EEA country	No later than the fourth Banking Day after we receive your instruction.
All other foreign currency payments	This varies depending on the currency, or the country the payment is being sent to. Please contact us for an estimate of when payment should arrive. We may not be able to guarantee an exact time, because we do not have control over the payment once it passes to an intermediary bank or organisation overseas.

#### Notes

1. This applies where we convert the payment from pounds sterling to euros, and the payment is in euros.

- 22.18 The day the payee's bank receives the money may not be a banking day in the country where the payee's bank is located. As a result, the payee may receive the money on a later day.
- 22.19 We charge for making payments in a foreign currency. We will take our fee out of your Account on the date we make the payment.
- 22.20 When we make foreign currency payments, we use intermediaries (usually local banks) to help process the payment and make sure it reaches the payee's bank. Those intermediaries will charge their own fees.
- 22.21 If you are making a payment in the EEA (the EU member states plus Iceland, Liechtenstein and Norway), in any currency, you will pay your own bank charges and the payee will pay theirs. Intermediaries should not deduct their charges from the amount paid.
- 22.22 If you are making a payment outside the EEA, intermediaries and/or the payee's bank may deduct their charges from the amount paid.

## 23. Can you cancel or change a payment instruction?

23.1 The table below sets out whether you can cancel a payment instruction once we have received it.

Payment type	Can you change or cancel it?
<p>Usually, payments are processed as soon as possible. We set out examples below:</p> <ul style="list-style-type: none"> <li>• transfers between AIB accounts</li> <li>• Faster Payments</li> <li>• CHAPS payments</li> <li>• Card payments (that are not recurring)</li> <li>• foreign currency payments</li> </ul>	<p>We process your instruction straight away once we receive it (or are treated as receiving it). This means that you cannot cancel or change these.</p>
<p>However, some payments can be scheduled to be made on a certain date in the future. These can be one-off payments, or regular payments.</p> <p>We set out examples below:</p> <ul style="list-style-type: none"> <li>• standing orders</li> <li>• Direct Debits</li> <li>• recurring payments on a Card</li> <li>• a one-off payment that you ask us to make on a future date.</li> </ul> <p>We cannot make some types of payments on a future date. We will tell you if we cannot do this, at the time you instruct the payment.</p>	<p>You can cancel or change these as follows:</p> <ul style="list-style-type: none"> <li>• you can cancel or change a future payment, including a standing order, in one of our Branches on the Banking Day before payment is due to be made. Alternatively, you can do this using online banking or mobile banking up to 7pm, or over the phone with a customer service adviser up to 5pm, on the Banking Day before payment is due to be made</li> <li>• you can cancel a Direct Debit in one of our Branches on the Banking Day before payment is due to be made. Alternatively, you can do this using online banking or mobile banking, up to 7pm, or over the phone with a customer service adviser up to 5pm, on the Banking Day before payment is due to be made</li> <li>• if you want to change a Direct Debit, you must contact the organisation you are paying</li> <li>• you can cancel recurring Card payments by calling a customer service advisor. If you call us before 5pm on the Banking Day before the next payment is due to be made, we will be able to cancel that payment. You should also contact the retailer to advise them that you are cancelling the recurring payment.</li> </ul>
Cheques	<p>You can cancel a cheque if we have not yet received it for payment. You can cancel a cheque in a Branch, or by calling us. You must tell us the cheque number, amount and date.</p> <p>If someone asks you to write a new cheque (for example, because they have lost the first cheque), you should contact us to cancel the first cheque.</p> <p>Otherwise, we can pay both cheques if we receive these for payment.</p>

23.2 If you cancel a regular payment then you should also tell the person or organisation you are paying. Cancelling your payments does not end your payment obligations to the person you are paying.

23.3 We might incur costs in amending or cancelling your payment instruction, for example:

- our costs in carrying out checks into the payment and dealing with other banks or organisations involved in processing the payment;
- having to pay fees to those other banks or organisations.

We might also incur losses, for example if your payment was in a different currency and the exchange rate has changed by the time we reverse the payment. If we do incur any reasonable costs or losses, you must pay these to us when we ask you to.

## 24. Card refunds

24.1 If a retailer agrees to refund you for a payment made using your Card, we will add the amount of the refund back to your Account once the refund has been processed through the card scheme.

24.2 If the Card payment was in a foreign currency, we will convert this back to pounds sterling using our standard exchange rate, before adding the converted amount back to your Account. Due to changes in exchange rates between the time you made the payment and the time your refund is processed, the refund could be more or less than what you paid. We will not be responsible if the refund is less than what you paid.

## 25. When can we take money out of your Account?

25.1 We can take a payment out of your Account without telling you in advance if:

- we add a payment to your Account but we do not actually receive the money, for example if a cheque is returned unpaid;
- if a payment made to your account is recalled by the bank who sent it. This is explained in condition 25.2;
- we pay money into your Account by mistake (for example, because of a system error);
- we suspect that a payment made into your Account may be connected to a fraud, scam, crime or other illegal activity;
- we exercise our right of set-off (which is explained in condition 46 (What is our right of set-off and when can we exercise it?)); or
- we have to do this to comply with any law, regulation, court order or instruction from an ombudsman, regulator, government body or law enforcement agency.

25.2 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, we may contact you before processing the refund, informing you of this and (where relevant) letting you know whether you have a right to object to the refund. If we contact you and (where you have the right to do so) you object to the refund within the time specified in our notice to you, we will not return the money. If this happens, we are legally obliged to cooperate with the payer's bank and share information about the payment and you (including your name and address), if the payer's bank asks us to. This is so that the payer can contact you directly if they dispute your entitlement to the money. While we are dealing with the claim, we can put a hold on the money so that you cannot withdraw it.

25.3 If we take a payment out of your Account, and the payment made into your Account was in a foreign currency, we will convert the payment back into that currency before returning it. We will not be responsible if the amount returned is higher or lower than the amount paid in, because of changes in exchange rates. The same rule applies if we receive a payment in a foreign currency which does not include all the information we need in order to identify this as being payable to you, because in this case we will return the money to the paying bank.

## INTEREST

### 26. How we calculate and pay interest on your Account

26.1 We start calculating interest on the day your Account is opened. We will work out credit interest and (if relevant) debit interest. We explain what these terms mean below.

#### Credit interest

26.2 "Credit interest" is interest you earn based on the balance of your Account.

26.3 Before you open your Account, we will tell what the credit interest rate is. We do not pay credit interest on all Accounts. You can find the up to date credit interest rate in our Branches or on our website.

26.4 We will work out credit interest each day, based on the amount available in your Account. Please see the Additional Conditions for the Account you have chosen, to find out when we add credit interest to your Account.

#### Debit interest

26.5 "Debit interest" is interest we charge you if you use an arranged overdraft.

26.6 If your Account is in arranged overdraft, we will work out the interest payable by you each day, based on the balance of your arranged overdraft. Please check your overdraft agreement with us for more information, including when we will deduct debit interest from your Account.

#### What if you have earned credit interest but also have incurred debit interest?

26.7 If your Account has both credit interest and debit interest that are payable during an interest period, we will deduct the debit interest to be charged from the credit interest that you have earned. If the result is that some credit interest is due to be paid to you, we will pay this to the Account. If the result is that some debit interest is payable, we will deduct this from the Account.

#### Changing the interest rate

26.8 The interest rate that applies to your Account is a variable rate. We can change the interest rate at any time, for any of the reasons explained in condition 47 (When can we change the terms of the Agreement?).

## INFORMATION ABOUT YOUR ACCOUNT

### 27. How we will give you information about your Account

27.1 We will provide a monthly statement where there has been any transaction on your Account. If you tell us you do not want statements, we may still provide statements at a different frequency, in line with our legal and regulatory obligations. We will in any case send you a statement at least every six (6) months.

27.2 If your Account is a savings Account, please see the Additional Conditions for the Account you have chosen, to find out when we will provide statements.

27.3 We will usually send you a paper statement. We will post this to the address you have given us. If you hold a joint Account, we will either send one statement addressed to all of you, or a separate statement to each of you, depending on what you have told us to do. If you want us to send statements to more than one address (because there is more than one of you), please contact us.

- 27.4 If you applied for your Account online or you have asked us to, we will not send you a paper statement. Instead, we will upload your monthly statement so that you can view it online or using our mobile banking app. We will send you an email or text message to let you know when we have done this.
- 27.5 We may charge for providing previous copies of paper statements.
- 27.6 You can also check your Account balance, transaction history and other Account information in one of our Branches, or using Online Services.

## TAX

### 28. Charges and tax

- 28.1 We do not take tax from any interest we pay you. You are responsible for reporting your interest income to HMRC (and any other relevant tax authority), and for paying any tax you owe.
- 28.2 You may have to pay other taxes (for example, tax on interest) or costs which are not charged by us, and which we do not collect.

## BORROWING ON YOUR ACCOUNT

### 29. Arranged overdrafts

- 29.1 If you want to borrow money from us using your Account, you must apply for an arranged overdraft. You must be aged 18 or older. We will consider your financial circumstances. If we agree to give you an arranged overdraft, we will give you an agreement to sign which covers this.
- 29.2 We do not offer arranged overdrafts on the following Accounts: Junior Saver Account; Student 12 to 18 Account; and Select Account.

### 30. Unarranged overdrafts

- 30.1 We will not normally allow any payment which would take you overdrawn if you do not have an arranged overdraft in place with us, or if the payment would take you over your arranged overdraft limit. Usually we will refuse to make the payment.
- 30.2 Sometimes, however, there are payments we cannot refuse – for example, if a Card payment is not sent to us for authorisation before it is processed.
- 30.3 Where you end up overdrawn without an arranged overdraft in place, or you exceed your arranged overdraft limit, this is called an unarranged overdraft. An unarranged overdraft is repayable on demand, so you must repay the amount of your unarranged overdraft back to us as soon as possible, or immediately if we ask you to.
- 30.4 We do not charge interest on unarranged overdrafts. However, we will charge when we refuse a payment due to lack of funds. The maximum amount we can charge per month is capped. You can find details in our Price List.

## PROTECTING YOUR ACCOUNT

### 31. What you and we must do to keep your Account safe

- 31.1 We will do all we reasonably can to keep your Account safe.
- 31.2 We may contact you if we discover or suspect fraud, crime or other illegal activity connected with your Account, or if we think there is a security threat. However, we will not give you any information if it would be unlawful for us to tell you, or if we reasonably believe it would undermine our security measures.

#### Security do's and don'ts

- 31.3 You must also do all you reasonably can to keep your Account secure. We give examples of what you must do below. You can find out more information in the "Fraud and Security" section of our website.

DO:	
✓	Sign your Card when you receive it.
✓	Use different Security Details for the different ways you access your Account or make a payment. For example, if you use Online Services, make sure your Card PIN is different from the code you use to unlock your mobile phone.
✓	Make sure no one can hear or see you using your Security Details.
✓	Keep the operating system and security software on your mobile phone, tablet, computer or other Payment Device up to date and carry out regular anti-virus checks.
✓	Make sure you use firewall software when browsing online, using email or downloading software or apps.
✓	Remove any account or Card information from your mobile phone, tablet, computer or other Payment Device (including from any digital wallet), and remove your Security Details (including biometric data like fingerprint or face recognition), before you give it to someone else or throw it out. You should also make sure you delete any emails, text messages or notes that may include your Security Details.
✓	Check your statements or transaction information regularly.
✓	Write numbers and figures on cheques clearly, in a way that will make it harder for someone to change these.
✓	Contact us if you think anything looks wrong or strange.

DON'T:	
✘	choose a PIN, password or code that is easy to guess (like your birthday, the word "password", or "1234"). You can change your Card PIN at any cash machine where this service is available.
✘	write down your PIN, password or code in a way that someone else could understand. If you write it down, always make sure you disguise it, especially if you keep it on or near your Card. The same rule applies if you have saved it in an email, text message or note on any device.
✘	share your Security Details with someone else. As we explain in condition 13 (Can you ask someone else to manage your Account?), we might allow you to share your Security Details with someone else who is managing your Account for you.
✘	share any Payment Device with someone else, unless you have made sure that they cannot use any Security Details to access your Account. For example, if you give someone else access to your mobile phone using biometric data like fingerprint or facial recognition, you should make sure that their biometric data cannot be used to access your mobile banking app. If browser software on your mobile phone, tablet, computer other device asks if you would like to save your Security Details for faster login, do not save these if you share your mobile phone, tablet, computer or device with someone else.
✘	let anyone else use your Card
✘	tell or show anyone your Card details, except when you are: <ul style="list-style-type: none"> <li>• making a Card payment;</li> <li>• storing your Card details (or activating the digital version of your Card) on a Payment Device (for example, in a digital wallet);</li> <li>• saving your Card details with a retailer, to make it quicker to make future payments;</li> <li>• reporting that your Card is lost or stolen, or that your Card details might be known by someone else; or</li> <li>• registering your Card with a card protection company (they should only ask you for your Card number, not your PIN or any other Security Details).</li> </ul>

- 31.4 You must also follow any reasonable instructions we give you to protect your Account from unauthorised use. This includes any instructions we send you personally, as well as any notices we publish on our website, in online banking or in our mobile banking app.
- 31.5 You must regularly check the transactions on your Account and let us know straight away if you do not recognise any of these. You can check these in your statement, in any messages we send you confirming that a payment has been made, or using Online Services.

## JOINT ACCOUNTS

### 32. How joint Accounts work

- 32.1 Where an Account is a joint Account, your Agreement with us will be binding on each of you individually, as well as jointly with each other. Any obligations you owe to us will be owed by each of you individually as well as jointly. This means, for example, that if you owe us money we can ask any of you to repay the whole amount owed, and not just a proportion of it.
- 32.2 Unless you tell us otherwise, any one of you is able to give us binding instructions in relation to your joint Account, without the knowledge or consent of the other Account holders. This includes instructions to put money into the Account or make payments out of the Account; Card payments; and instructions to close the Account. Any joint Account holder can also apply for an arranged overdraft, on behalf of the other joint Account holder(s). They can also apply to use Online Services but in this case they can only apply for their own access. If another joint Account holder wants to use Online Services, they will have to apply for this themselves.
- 32.3 If you do not want your Account to work in the way described above, you should tell us that all Account holders must jointly give us binding instructions in all cases. If you want your Account to work in this way, some of our services may not be available to you. We will explain which services are not available when you contact us.
- 32.4 We will send communications in relation to a joint Account in accordance with your instructions. If your instructions are to send this only to one of you, then we will be treated as sending our communication to all of you and you will each be treated as having received it. If you live at different addresses, you can ask us to send communications to each of you.
- 32.5 If we become aware of a dispute between the Account holders, we can stop accepting instructions in relation to your Account unless they are given by all the Account holders, or we receive instructions from a court. We will also limit use of Online Services, because Online Services are set up to accept instructions from just one Account holder.
- 32.6 If a joint account holder is the victim-survivor of domestic or financial abuse, we can remove them from the Account, and we can also close the Account, without the agreement of the other Account holders.
- 32.7 If the relationship between you ends, we will ask you to give us joint instructions on what we should do with the Account.

## DEATH OR BANKRUPTCY

### 33. What happens if you are the only Account holder, and you die?

- 33.1 If you are the sole Account holder and you die, we will accept instructions from your personal representatives, once we are satisfied that they are allowed to give us instructions in relation to your estate. We will tell your personal representatives what evidence we need. We will tell them if they need to sign anything before we release money to them.
- 33.2 Once we are able to accept instructions from your personal representatives, we will close the Account. Before we close the Account, we will take any money that you owe us (for example, debit interest or charges), or that is needed to cover payments that have not yet been processed (for example, Card payments). We will comply with legal and regulatory rules when we do this. We will then pay the balance according to your personal representatives' instructions.
- 33.3 We will not accept any cheques signed by you which have not yet been paid.

### 34. What happens if a joint Account holder dies?

- 34.1 If your Account is a joint Account and one of you dies, the Account will continue in the name of the remaining Account holder(s). The money in the Account will be treated as belonging to the remaining Account holder(s), and none of it will form part of the estate of the person who has died.
- 34.2 We will not accept any cheques signed by the person who has died but which have not yet been paid, unless the remaining Account holder(s) tell us to.

## **35. What happens in the case of bankruptcy?**

- 35.1 If you (or in the case of a joint Account, any of you) become bankrupt, we will accept instructions from the person administering your bankruptcy, as if those instructions came from you. We can only accept instructions from the person administering your bankruptcy once we receive the necessary legal documents to confirm that they are allowed to give us instructions.
- 35.2 We can close your Account if you (or a joint Account holder) become bankrupt. We explain this in condition 53 (In what situations can we suspend or close your Account?).

## **IF SOMETHING GOES WRONG**

### **36. If you think something is wrong or suspicious, contact us straight away**

- 36.1 You must tell us straight away where:
- a payment has been made into or out of your Account incorrectly;
  - an unauthorised payment has been made out of your Account. This includes where someone uses your Card, Card details or Payment Device (for example, a digital wallet) without your permission, or a Third Party Provider makes a payment without your permission;
  - you do not recognise a payment into or out of your Account;
  - you suspect someone has accessed your Account without your permission;
  - your Card, chequebook or any Payment Device has been lost or stolen;
  - you believe any of your Security Details have been lost or stolen, or might be known by someone else;
  - a Third Party Provider is accessing your Account without your permission;
  - someone you have appointed to manage your Account for you is misusing your Account, for example if they are making payments you have not agreed to; or
  - you want us to stop accepting instructions from a Third Party Provider, or someone you have appointed to manage your Account.
- 36.2 If you have registered with a card protection company, it might contact us directly about suspected card fraud. Visa might also contact us.
- 36.3 The quickest way to reach us is to call us, using the numbers set out in the "Frequently Asked Questions" at the beginning of this document.
- 36.4 The sooner you get in touch, the sooner we can take steps to protect your Account, investigate what has happened and try and prevent further loss. In any case, you must contact us no later than thirteen (13) months after the date the payment was taken from your Account. If you do not contact us within this time, we will not be responsible for any losses or costs you suffer. This time limit does not apply where you want to challenge a Direct Debit. Also, a different period applies where you have paid more than you expected – please see condition 40 (What if you have paid more than you expected?).
- 36.5 If you report your Card as lost or stolen and you then find it, you cannot use it. You must destroy it by cutting through the chip.
- 36.6 We can share information about unauthorised activity or suspected fraud with the police or other third parties, both in the UK and overseas if necessary. You must cooperate with us, the police or any other third parties we involve in investigating the matter.

### **37. What are your rights if a payment is made incorrectly?**

- 37.1 A payment is made "incorrectly" if:
- the payment was made later than we said it would be, or was not made at all;
  - the payment was for the wrong amount; or
  - the payment was sent to the wrong account.
- 37.2 If we make an electronic payment incorrectly to another bank or organisation, we will put your Account back to the position it would have been in if we had acted correctly. We will also refund any charges you have had to pay and any interest you have been charged, or interest you have not been paid, as a result of the mistake.
- 37.3 However, we will not be responsible for any loss or costs you suffer if we can show that the correct amount was paid to the account selected by you, by the time we said it would arrive.
- 37.4 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. We will pay any interest or refund any bank charges you have incurred, so that your Account is put in the position it would have been in if we had added the payment to your Account at the right time.
- 37.5 This condition does not apply if you believe a cheque has not been paid correctly. Please contact us if this happens.

### **38. What if the payment is made incorrectly because you give us incorrect information?**

- 38.1 We use the payment information you give us when we make a payment. This means that you will not be entitled to a refund if you give us the wrong payment details (for example, the wrong account number). If this happens, we will make reasonable efforts to trace and recover the amount paid. We can charge you our reasonable costs for doing this. We will tell you what these are at the time.
- 38.2 If we cannot recover the payment, you can write to us to ask us to obtain information about the payee from the payee's bank. This information might help you try and recover payment directly from the payee.

### **39. What happens if there is an unauthorised payment?**

- 39.1 A payment is "unauthorised" if it was made without your agreement. 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. This means we will treat it as authorised by you, 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.
- 39.2 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. There are other situations where you will not be responsible, provided you tell us within thirteen (13) months of the date the payment was taken from your Account. We explain this in the table below.

What has happened?	Who is responsible?
You have acted fraudulently.	You are responsible for all losses that arise.
You have, either deliberately or with gross negligence: <ul style="list-style-type: none"> <li>failed to keep your Card, Card details or Security Details safe; or</li> <li>failed to tell us once you became aware that someone has accessed your Account without your authority; or</li> <li>failed to tell us that any of your Security Details have been lost or stolen, or might be known by someone else.</li> </ul> You will have acted with "gross negligence" if you acted with a very significant degree of carelessness.	You are responsible for all losses that arise, but only up to the point where you tell us about this. We will be responsible for any losses which arise after you tell us. However, if your Card or Card details were used and the unauthorised payment created or increased an overdraft on your Account, we will only hold you responsible for the first £35. We will refund the rest of the payment.
The problem was caused by us, or our agents or employees. For example, this could be because we did not do something we were obliged to do.	We are responsible for all losses that arise.
Someone else uses your Card, your Card details or your Security Details without your permission, before you receive them.	
You have attempted to contact us by phone under condition 36.1 (If you think something is wrong or suspicious, contact us straight away), but we did not provide a working number to enable you to contact us.	We are responsible for all losses that arise, unless you acted fraudulently. If you have acted fraudulently, you are responsible for all the losses.
We should have carried out additional checks (set by law) to confirm that it was you who authorised the payment, and we did not do so.	
Your Card, Card details or Security Details were used to buy something at a distance (for example, online or over the phone).	We will usually be responsible for all losses that arise, unless you acted fraudulently. If you have acted fraudulently, you are responsible for all the losses.  If, because of the type of purchase involved, the law says we are not responsible for the loss, we will let you know and we will explain why this is the case.
Any other situation where an unauthorised payment has been taken out of your Account.	You are only responsible for the first £35 of losses that arise. We will refund the rest of the payment.

39.3 If you are not responsible for the loss, we will put your Account back to the position it would have been in if we had acted correctly. We will also refund any charges you have had to pay and any interest you have been charged, or any interest you have not been paid, as a result of the unauthorised payment.

39.4 We can delay refunding you if we reasonably believe you have acted fraudulently, and we inform the police or another law enforcement agency. If we find out that you are entitled to a refund, we will refund you as explained above.

39.5 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.

#### 40. What if you have paid more than you expected?

40.1 Sometimes you might agree that the person you are paying can take money from your Account, without you knowing what the exact amount of the payment will be. This mainly happens when you pay by Card, but it can also happen if you have set up a Direct Debit for a variable amount. Examples involving Cards include when you book a hotel room and your Card covers spending charged to your room, or when you hire a car and your Card covers things like extra mileage or damage. The rest of this condition explains your rights in this situation.

40.2 You might be entitled to a refund of the amount taken out of your Account, if all of the following conditions are satisfied:

- the payment was to a retailer in the UK or in the EEA;
- the authorisation you gave (for example, your Card authorisation) did not set out the exact amount of the payment;
- the amount taken was more than you reasonably expected. We will check this based on the circumstances, including the kinds of payment you have made before; and
- you ask us to refund you within eight (8) weeks of the date on which the payment was taken out of your Account.

40.3 If the conditions set out above are not satisfied, you will not be entitled to a refund.

40.4 You will 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 between the day you authorised the payment and the day it was taken out of your Account.

40.5 Also, you will not be entitled to a refund if:

- you agreed the payment directly with us; and
- we or the retailer made information about the payment available to you at least four (4) weeks before the payment.

40.6 We might ask for more information, if we need this so we can decide whether you are entitled to a refund.

40.7 If you are entitled to a refund, we will pay this back to your Account within ten (10) Banking Days of your request, or of receiving the information we have asked for. If you are not entitled to a refund, we will tell you within that time.

40.8 If the payment was taken out of your Account using a UK Direct Debit, then the rules above will not apply. The Direct Debit Guarantee Scheme will apply instead. If any money is taken out of your Account incorrectly by a Direct Debit, you should contact us and we will refund you. There is no time limit for making a claim.

#### 41. What happens if you have paid money to a fraudster?

41.1 Sometimes fraudsters trick customers into believing that they are making payment for goods or services, but this turns out to be a scam. For example, if you are due to send a Faster Payment or CHAPS payment to pay for something you bought in an online marketplace, a fraudster pretending to be a legitimate seller may ask you to send funds to an account that has been set up as part of the scam. This is called an "authorised push payment (APP)" scam. If you think you are a victim of an APP scam, you must contact us immediately.

- 41.2 If you contact us, we will follow industry guidelines. We will look into this and let you know if we are able to reimburse you. Usually we can tell you within five (5) days.
- 41.3 If you are entitled to a refund, we will pay this into your Account straight away.
- 41.4 The industry guidance on APP scams only applies to certain types of payments between UK accounts in pounds sterling. This means that we cannot always reimburse you if you have been a victim of an APP scam.

## **42. What if we refund you and then find out you were not entitled to a refund?**

- 42.1 If we give you a refund and then discover that you were not entitled to receive the refund, we can reverse the refund and deduct the amount refunded from your Account.

## **43. What happens when something else goes wrong?**

- 43.1 There may be exceptional situations where we cannot carry out our responsibilities to you due to abnormal and unforeseeable circumstances beyond our (or our agents' or contractors') reasonable control, and which we could not avoid. These situations include the following:

- acts of God and natural disasters;
- fire and explosion;
- government action;
- war or military action;
- terrorism;
- civil commotion;
- epidemic or pandemic;
- failure of technology or communication systems, including any third party systems that we rely on to provide our services;
- labour disputes;
- the actions or omissions of our agents or service providers that we rely on to provide our services.

- 43.2 In these exceptional circumstances, we will not be responsible to you for breach of contract or for any loss or cost you suffer or incur. However, this does not limit our liability in the following situations:

- if we act fraudulently;
- if we act with a very significant degree of carelessness;
- if you suffer direct loss as a result of any machine or systems that we are responsible for managing, such as a cash machine. However, we will not be responsible if the fault was obvious or the fault was brought to your attention by a notice or displayed message. For example, we will not be responsible if a cash machine tells you not to insert your Card but you do so anyway, and the cash machine keeps the Card; or
- where the law does not allow us to exclude or limit our liability.

- 43.3 Where you make or receive a foreign currency payment, we will not be responsible to you for breach of contract or for any loss or cost you suffer or incur due to anything that an intermediary bank or organisation, based outside the UK or the EEA, does or fails to do.

- 43.4 We cannot guarantee that all retailers, banks and cash machines will accept your Card or Card details, or will accept payment using a Payment Device (including using a digital wallet). We will not be responsible if this happens.

- 43.5 We will not be responsible if a cash machine or retailer:

- delays issuing you cash, or delays accepting your payment;
- delays telling you if your Card payment was successful or was refused;
- retains your Card; or
- damages your Card or Payment Device.

- 43.6 We will not be responsible if we have to break the terms of this Agreement because we have to comply with any law, regulation, code or other duty which is binding on us, or where we are instructed to take action by a court, ombudsman, regulator or law enforcement agency.

- 43.7 We will not be responsible for any losses or costs which do not arise as a direct result of us breaking the terms of this Agreement. These types of losses include loss of business, goodwill, profits or opportunities.

- 43.8 We will not be responsible for any losses which we could not reasonably have predicted when you gave us your instruction.

## **44. Can we make a claim against you?**

- 44.1 If you break your Agreement with us and we suffer losses or costs as a direct result of this, then we can claim our reasonable losses or costs. For example, we can claim our reasonable costs in asking you to pay us what you owe, including taking legal action to enforce our claim. If you have changed address without telling us, we can also claim our reasonable costs in tracing you.

## **CURRENT ACCOUNT SWITCHING**

### **45. Using the Current Account Switch Service**

- 45.1 If you have a current Account and want to move to another bank, you can use the Current Account Switch Service, which is a service offered by many banks and building societies in the UK. You should speak to your new bank about this.

- 45.2 Under the Current Account Switch Service, we will transfer the money in your Account to your new bank, after taking out anything you owe us. We do not charge for this service.

## OUR RIGHT OF SET-OFF

### 46. What is our right of set-off and when can we exercise it?

**Note:** this condition does not apply if your Account is a Junior Saver Account or a Student 12 to 18 Account.

- 46.1 Our right of set-off means that we can use money held in your Account to repay or reduce the amount of money that you owe us on another account (or accounts), for example on a loan, overdraft, mortgage or credit card. We can also combine your Account with other accounts to help us do this. We will comply with our regulatory obligations when we exercise our right of set-off. The rest of this condition explains what we can do, and when we will not exercise this right.
- 46.2 Our right of set-off allows us to do any of the following:
- if your Account is in your sole name, we can use the balance to pay back money you owe us in your sole name, or money you owe to us jointly with other people;
  - if your Account is in your joint names, we can use the balance to pay back money that any of you owe to us, or that one or more of you owe to us jointly with other people.
- 46.3 To exercise our right of set-off, we can:
- refuse to carry out any withdrawal or payment instruction, or delay doing so, until we have exercised our right of set-off; and
  - convert any balance held in one currency into another currency, so that we can set off the amounts. If we do this, we will convert the balance at the exchange rate we select at the time of conversion.
- 46.4 We will not exercise our right of set-off where we believe that any of the following situations applies:
- you are holding money on behalf of someone else;
  - you have received the money from a Government department, local authority or NHS direct payment organisation for a specific purpose;
  - you are under a legal obligation to keep the money and use it in a particular way;
  - the money is needed to meet essential living expenses, to meet mortgage or rental payments on your home, to pay for essential goods and services, to pay for utilities, or to comply with any court orders or legislation (for example, to pay council tax, child support, income tax or court fines).
- 46.5 We will let you know 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 (as explained in condition 14 (Can we refuse to carry out your instructions?)).
- 46.6 If you are in financial difficulty, please contact us so we can discuss your options.

## CHANGING THE TERMS OF YOUR AGREEMENT WITH US

### 47. When can we change the terms of the Agreement?

- 47.1 We can make changes to the terms of the Agreement. These include changes to the interest rate, our fees and charges, and other terms of the Agreement.
- 47.2 When we refer to making changes to charges, this means that we can introduce a new charge, remove a charge, or change the amount of a charge.

### 48. Why will we make changes?

- 48.1 We can make a change to the terms of your Agreement or our fees and charges for any of the following reasons:
- there is a change in the cost of providing your Account, including a change we reasonably expect will happen;
  - there is a change in the costs charged to us by other providers for providing services relating to the Account, including a change we reasonably expect to happen;
  - there is a change in the cost of maintaining our technology, systems and/or processes, or costs we incur updating these, including a change we reasonably expect will happen;
  - we reasonably believe we should change the way we charge for our products and services, for example to make this more straightforward, or to reflect how our customers use products and services;
  - there is a change in the amount or type of "capital" we have to hold, including a change we reasonable expect will happen. "Capital" refers to the amount we have to hold in reserve, to comply with legal and regulatory requirements;
  - there is a change in an existing service;
  - we introduce a new service, or a new way for you to bank with us (including where we will charge for this);
  - we withdraw a service, change its features (for example, if we withdraw or change the Card we give you, or we stop the Card details from being stored in a digital wallet);
  - we move you to a different Account because you are no longer eligible for your existing Account, or we are withdrawing the Account;
  - there are changes to laws, regulations, or any codes or any other duties that are binding on us, including a change we reasonably expect will happen;
  - there are changes to industry guidance or good practice, which we are used to following, including a change that we reasonably expect will happen;
  - we need to comply with instructions from a court, ombudsman, regulator, government body or law enforcement agency;
  - there are changes in our organisation, for example if we merge with or are taken over by another business;
  - the change is one which we reasonably believe is for your benefit; or
  - to make the Agreement fairer, or to correct any errors or clarify anything we have said, provided the changes do not disadvantage you.
- 48.2 If we change an existing service, we will not change any interest rate that applies to your Account.
- 48.3 We cannot predict all the reasons why we might have to make a change. We can make a change for a reason which is not set out above, if we reasonably believe it is appropriate in the circumstances.

48.4 We will always act reasonably when deciding whether to make a change. We will only change what we reasonably think is necessary, given the circumstances.

#### 49. Will we tell you of the change in advance?

49.1 We will normally tell you in advance of any changes we make, and we will send you personal notice to explain what the changes are. We will contact you by post or electronically (which may include email, text message or electronic message, including through our mobile banking app or a third party app). We will give you notice at least two (2) months before the change takes effect.

49.2 However, there are times when we do not have to give you advance notice, or when we will not give you personal notice. We explain these below.

What is changing?	How will we tell you about this, and what notice will we give you?
The exchange rates we use when we convert pounds sterling to a foreign currency, or foreign currency to pounds sterling. These will change regularly as a result of movements in currency markets.	The exchange rate will change immediately. We will not give you personal notice.
If we make a change to the Agreement that is positive or neutral for you (for example, if we make your Agreement fairer, increase our credit interest rate, or remove or reduce a charge).	In most cases, we can make the change straight away. We will publish information about the change in our Branches or on our website. We do not have to give you personal notice, but we might decide to do this.  In some cases, the law might say we have to give you personal notice, in advance of the change. If this is the case, we will explain when the change will take effect and what your rights are.
If we introduce a new service or feature, a new way to bank with us, or a new way for you and us to communicate with each other.	We can make the change straight away.  We will publish information about the change on our website. We do not have to give you personal notice, but we might decide to do this.
We make a change where law or regulation says we have to make this quickly, meaning we cannot give you advance notice.	We can make the change based on the timing set out by law or regulation. We will give you personal notice as quickly as possible after we make the change.
We make a change to our procedures, but this does not affect the terms of your Agreement with us.	We can make the change straight away.  Depending on the change, we might publish information about the change in our Branches or on our website. We do not have to give you personal notice, but we might decide to do this.

#### 50. What if you are not happy with the changes?

50.1 If you are unhappy with any changes we make, you can close or switch your Account at any time. Please see condition 52 (When can you close your Account?) for more information.

50.2 If we have sent you personal notice in advance and you keep your Account open once the notice period expires, we will assume you are happy with the changes. This does not affect your right to complain, which is explained in condition 3 (How to complain).

#### 51. Changes to Branches, or changes to your Account details

51.1 If we close your Branch or merge it with another Branch, we will give you notice in advance. We will send you a personal notice. We will tell you how we will continue to provide our services to you.

51.2 We may have to change your Account details for certain reasons. If we do, we will give you at least two (2) months' notice in advance. We will send you a personal notice.

51.3 Where we change your Account details, we will tell you what your new details will be. We will also try and redirect any payments that are made to your old Account details. We will tell the person or bank making the payment what your new Account details are, so they can update their records.

### ENDING THIS AGREEMENT

#### 52. When can you close your Account?

52.1 Your Account will remain open indefinitely, unless you or we close it as explained in this condition.

52.2 You can close your Account at any time, without notice. You should contact us using the details set out in the "Frequently Asked Questions" at the start of this document if you want to do this.

#### 53. In what situations can we suspend or close your Account?

53.1 We can close your Account at any time. We will usually give you at least two (2) months' notice in writing. Condition 53.2 explains when we can do this without giving you notice.

53.2 We can suspend or close your Account straight away in any of the following situations, without giving you notice:

- we have to do this, to comply with any law, regulation, court order or instruction from an ombudsman, regulator, government body or law enforcement agency;
- we reasonably believe that a regulator, government body or law enforcement agency might take action against us if we do not do this;
- you have seriously broken the terms of the Agreement. If it is possible for you to fix the problem, we will tell you and we will give you a reasonable period of time to fix it. If you do not fix the problem within that period, we can then suspend or close your Account without giving you further notice;
- you have repeatedly broken the terms of the Agreement;
- we reasonably suspect that your Account is being used in connection with a fraud, scam, crime or other illegal activity;
- we reasonably suspect that you have committed, or have attempted to commit, fraud against us or any other person;
- you have acted abusively, offensively or violently towards any of our staff, agents or contractors, or towards other customers;

- you do not give us any information or documentation we reasonably ask for, to help us comply with our legal or regulatory obligations (for example, in relation to anti-money laundering and financial crime), within a reasonable period of us asking;
- you are declared bankrupt or have entered into a voluntary arrangement with your creditors;
- you were not entitled to open the Account;
- we find out you are using your Account for business purposes, or for the benefit of someone else;
- you move to live outside the UK.

53.3 We can also suspend or close your Account, straight away and without giving you notice, for any other reason which is not set out in condition 53.2 above. However, we will only do this if we have a valid reason for doing this which reflects the seriousness of the situation, and where suspending or closing your Account is reasonable and proportionate in the circumstances.

53.4 We can also close your Account if it becomes a “dormant account”. Please see condition 58 (Dormant Accounts) for more information.

## 54. What happens to your money if you or we close your Account?

54.1 Before we close your Account, we will take any money that you owe us (for example, debit interest or charges), or that is needed to cover payments that have not yet been processed (for example, Card payments). We will keep the Account open until you have repaid us but you will no longer be able to use the Account.

54.2 We will then pay the balance to you, according to the instructions you give us. If you are switching a current Account to a new bank using the Current Account Switch Service, we will pay the balance to your new bank.

54.3 If we have closed your Account because it has become a “dormant account”, please see condition 58 (Dormant Accounts) instead.

54.4 You must:

- return or securely destroy your Card and unused cheques, if we ask you to. To destroy a Card, you should make sure you cut it through the chip. If you try to use your Card after this, we can ask a retailer to take the Card away from you;
- delete or un-register any Card details you have saved on a Payment Device (for example, in a digital wallet); and
- cancel any payments into and out of your Account. If you have set up a recurring Card payment with a retailer, you should still tell the retailer that you are closing your Account and make arrangements to pay from another account. If you are switching a current Account using the Current Account Switch Service, we will give you the information about recurring payments on your Account (like standing orders and Direct Debits), so that you can transfer these without having to set them up again. In this case, you do not need to cancel these payments, unless you want to stop making them for some other reason.

54.5 If someone makes a payment into your Account after your Account is closed, we will try and return the payment to them.

54.6 Closing the Account will not affect any legal or regulatory rights that you or we have. For example, this will not affect:

- your right to complain;
- your right to claim a refund because of an incorrect or unauthorised payment;
- your right to make a claim under the Direct Debit Guarantee;
- our right to ask you to pay anything you still owe us. This could include payments made after your Account is closed and which we cannot refuse, such as recurring payments; or
- our right to seek a refund of money which we should not have paid to you.

54.7 Some of your rights will only last for a period of time. For this reason, we recommend you contact us with any complaints or concerns as quickly as possible.

## TRANSFERRING THIS AGREEMENT

### 55. Can you or we transfer this Agreement?

55.1 You cannot transfer any of your rights or obligations under this Agreement or in relation to the Account to anyone else.

55.2 We can transfer all of our rights and obligations under this Agreement and in relation to your Account to someone else who is authorised to accept deposits in the UK. We can do this at any time.

55.3 We will only transfer our obligations if we reasonably think that the organisation we are transferring them to is able to perform the obligations in accordance with law, regulation and the terms of this Agreement. The transfer will not reduce your rights under this Agreement.

## GENERAL RULES

### 56. Enforcing this Agreement

56.1 If we do not enforce, or we delay in enforcing, any of our rights under the Agreement, this does not mean that we have given up that right. We can enforce our rights at a later date, or on a separate occasion. This also does not affect our rights under the rest of the Agreement.

56.2 The same rule above also applies if you do not enforce, or you delay in enforcing, any of your rights under the Agreement. However, you should be aware that some of your rights will only last for a period of time. For this reason, we recommend you contact us with any complaints or concerns as quickly as possible.

56.3 If any term of this Agreement cannot be enforced (or a court, ombudsman or regulator decides that this is the case), then this will not affect any of the other terms.

### 57. The law that applies to this Agreement, and the courts who can deal with disputes

57.1 This Agreement is governed by Northern Irish law. This means that Northern Irish law applies to your and our rights and obligations under (or arising out of) this Agreement.

57.2 The following courts will be able to deal with any questions relating to this Agreement. This depends on where you are resident at the time you raise a claim against us, or we raise a claim against you:

- if you are resident in Northern Ireland: the courts of Northern Ireland;
- if you are resident in England or Wales: the courts of England and Wales;
- if you are resident in Scotland: the courts of Scotland;
- if you are resident anywhere else: the courts of Northern Ireland.

## 58. Dormant Accounts

- 58.1 We are a member of the Dormant Account Assets Scheme, which uses money in dormant accounts to benefit causes throughout the UK.
- 58.2 Under the Scheme, we can transfer dormant account balances to Reclaim Fund Limited (RFL). RFL is an independent, not-for-profit organisation authorised and regulated by the Financial Conduct Authority.
- 58.3 An Account becomes dormant if it has been inactive for fifteen (15) years or more, that is, if there has been no payment into or out of the Account during that time.
- 58.4 If we transfer your Account balance to RFL, you (or your personal representative) will be able to reclaim the balance from RFL. You can do this by completing a Dormant Account Claim Form and sending this to us.
- 58.5 You can find more information about the Scheme and your rights on our website: [aibni.co.uk/help-and-guidance/dormant-accounts](http://aibni.co.uk/help-and-guidance/dormant-accounts).

## DEFINITIONS

<b>Account</b>	The account you have chosen, out of the accounts listed on the first page of this document. Some of our Accounts are current accounts, and some are savings accounts. We tell you in the Additional Conditions for your Account whether it is a current account or a savings account.
<b>Banking Day</b>	This is any day of the week other than a Saturday, Sunday or bank holiday in Northern Ireland. This is the case even if some of our business centres and services are open on non-Banking Days.
<b>Branch</b>	Any of our branches in Northern Ireland. You can find details of our branches on our website.
<b>Card</b>	Any of the following which we provide or make available to you under this Agreement: <ul style="list-style-type: none"><li>• a physical debit card;</li><li>• card details;</li><li>• any device we give you which links to your Account and which you can make payments with, just like a physical card; or</li><li>• any virtual or digital version of the card or card details, which is stored in a digital wallet, on a smartphone or on another device.</li></ul>
<b>EEA</b>	The member nations of the EU plus Iceland, Norway and Liechtenstein.
<b>Online Services</b>	Our online banking, phonenumber banking and mobile banking app.
<b>Payment Device</b>	A device that you can use to make payments, to access your Account, or to give instructions in relation to your Account. This could include: <ul style="list-style-type: none"><li>• any Card or other physical device we give you to use with your Account;</li><li>• any device on which you have stored your Card details, for example a mobile phone, tablet, watch or computer</li><li>• any digital wallet in which have saved your Card details</li></ul>
<b>Price List</b>	The published list of our prices, fees and interest rates for personal customers. You can get an up to date copy of the Price List in our Branches, on our website, or by calling our Helpline.
<b>Security Details</b>	These are anything which you use to access your Account, to confirm your identity or to give us instructions, and which are personal to you. Examples include: <ul style="list-style-type: none"><li>• PINs; passwords; security codes (including one-time passcodes) and memorable information;</li><li>• biometric data, for example your fingerprint, facial profile or voice; and</li><li>• any information you use to access a Payment Device.</li></ul>
<b>Third Party Provider</b>	An online provider who you authorise to access information on your Account, or to give us payment instructions in relation to your Account. Depending on the authorisations you give them, Third Party Providers will have access to all the information on your Account and will be able to make payments out of your Account, as if they were you. You should check whether your Third Party Provider is properly authorised. You can do this using the Financial Conduct Authority Register: <a href="http://register.fca.org.uk">register.fca.org.uk</a> Third Party Providers will have their own terms and conditions for their service. These are separate from this Agreement, and we will not be a party to your contact with any Third Party Provider.

The following rules should help you when you read the terms of the Agreement:

- reference to any gender includes all genders;
- the singular includes the plural, and vice versa;
- if we introduce words using “for example”, “including”, “include(s)”, “in particular”, or some similar expression, we are doing this for illustration purposes only. This will not limit the meaning of the words that come afterwards. So, if we use the words “for example”, we are only giving one or more examples. There may be other examples that we have not included;
- we use headings in these terms and conditions as signposts, to help you find topics more easily

# ADDITIONAL TERMS AND CONDITIONS

Effective from 7 April 2025

This section includes terms and conditions that are specific to a particular type of Account.

Please make sure you read only the Additional Terms and Conditions for the Account you have chosen. You can ignore the Additional Terms and Conditions for other Accounts.

## ADDITIONAL TERMS AND CONDITIONS FOR THE JUNIOR SAVER ACCOUNT

### 1. Who can open the Account?

- 1.1 You can only open a Junior Saver Account if you are 11 or under. A parent or guardian must be with you at the time you open the Account.
- 1.2 You cannot open the Account as a joint Account.
- 1.3 You can only have one Junior Saver Account open at any time.

### 2. Account features

- 2.1 This Account is a savings account.
- 2.2 You cannot make electronic payments (such as Faster Payments, CHAPS, Bacs or international payments) using this Account. Also, you cannot set up standing orders or Direct Debits on this Account.
- 2.3 We will not give you a Card to use with this Account. However, we will give you a Post Office® Cash Deposit Card which you can use to pay money into your Account at the Post Office®. This is not a debit card, which means you cannot make payments using this card and you cannot use this card to withdraw cash from a cash machine.
- 2.4 We will not give you a chequebook to use with this Account.
- 2.5 You are not allowed to overdraw this Account.
- 2.6 You cannot use Third Party Providers to give us instructions.

### 3. Using the Account

- 3.1 When you apply you will name a parent or guardian to act as your authorised signatory, if you are under 7. They will be the only person who can give us instructions in relation to your Account.
- 3.2 When you reach 7, you can become the authorised signatory. If you want this to happen, please write to us. You should contact us using the details set out in the "Frequently Asked Questions" at the start of this document if you want to do this. If you do not contact us, your authorised signatory will continue to be the only person who can give us instructions in relation to your Account.

### 4. Interest

- 4.1 We will pay credit interest quarterly, in March, June, September and December.

### 5. Charges

- 5.1 We will not charge you for transactions on your Account. However you may have to pay fees for certain services. These are set out in our Price List, under "Occasional fees".

### 6. After you reach 12

- 6.1 After you reach 12, we will convert your Account to a Student 12 to 18 Account.

## ADDITIONAL TERMS AND CONDITIONS FOR THE STUDENT 12 TO 18 ACCOUNT

### 1. Who can open the Account?

- 1.1 You can only open a Student 12 to 18 Account if you are aged between 12 and 18.
- 1.2 You cannot open the Account as a joint Account.
- 1.3 You can only have one Student 12 to 18 Account open at any time.

### 2. Account features

- 2.1 This Account is a current account.
- 2.2 You cannot set up standing orders or Direct Debits on this Account.
- 2.3 We will not give you a chequebook to use with this Account.
- 2.4 You are not allowed to overdraw this Account.

### 3. Using the Account

- 3.1 If you are aged between 12 and 16, you can sign for yourself and use the Card. However, we will ask for your parent's or guardian's consent before we give you a Card.
- 3.2 Alternatively, you can name a parent or guardian to act as your authorised signatory. They will be the only person who can give us instructions in relation to your Account.
- 3.3 You can apply for Online Services but if you are aged between 12 and 16 we will ask for your parent's or guardian's consent before we give you access to Online Services.
- 3.4 When you reach 16, you will automatically become the only person who can give us instructions in relation to your Account. If you previously named a parent or guardian to act as your authorised signatory, they will no longer be able to give us instructions.

### 4. Interest

- 4.1 We will pay credit interest quarterly, in March, June, September and December.

## 5. Charges

- 5.1 We will not charge you for transactions on your Account. However you may have to pay fees for certain services. These are set out in our Price List, under "Occasional fees".

## 6. When you reach 18

- 6.1 After you reach 18, we will convert your Account to a Student+ Account, unless you tell us not to. The Student+ Account does not pay credit interest.

## ADDITIONAL TERMS AND CONDITIONS FOR THE STUDENT+ ACCOUNT

### 1. Who can open the Account?

- 1.1 You can only open a Student+ Account if you are aged 18 or over and you are in full-time Higher National Diploma or university studies, including full-time postgraduate studies.
- 1.2 You cannot open the Account as a joint Account.
- 1.3 You can only have one Student+ Account open at any time.

### 2. Account features

- 2.1 This Account is a current account.
- 2.2 You cannot apply for an arranged overdraft on your Account until you give us written confirmation that you have enrolled to study at a university or college. We will consider your financial circumstances before deciding whether to give you an arranged overdraft.

### 3. Interest

- 3.1 We do not pay credit interest on this Account.

### 4. Charges

- 4.1 We will not charge you for transactions on your Account. However you may have to pay fees for certain services. These are set out in our Price List, under "Occasional fees".

### 5. Converting the Account

- 5.1 After you graduate, we will convert your Account to a Graduate Account unless you ask us for a Classic Account instead.

## ADDITIONAL TERMS AND CONDITIONS FOR THE GRADUATE ACCOUNT

### 1. Who can open the Account?

- 1.1 You can only open a Graduate Account if you have graduated from university or college within the last two (2) years.
- 1.2 You cannot open the Account as a joint Account.

### 2. Account features

- 2.1 This Account is a current account.
- 2.2 You cannot apply for an arranged overdraft on your Account unless you are in full-time employment and your salary is paid into your Account. We will consider your financial circumstances before deciding whether to give you an arranged overdraft.

### 3. Interest

- 3.1 We do not pay credit interest on this Account.

### 4. Charges

- 4.1 We will not charge you for transactions on your Account. However you may have to pay fees for certain services. These are set out in our Price List, under "Occasional fees".

### 5. Converting the Account

- 5.1 You can hold your Account for up to three years. After the end of this period we will convert your Account to a Classic Account.

## ADDITIONAL TERMS AND CONDITIONS FOR THE CLASSIC ACCOUNT

### 1. Who can open the Account?

- 1.1 You can only open a Classic Account if you are aged 18 or over.

### 2. Account features

- 2.1 This Account is a current account.
- 2.2 You can apply for an arranged overdraft on your Account. We will consider your financial circumstances before deciding whether to give you an arranged overdraft.

### 3. Interest

- 3.1 We do not pay credit interest on this Account.

### 4. Charges

- 4.1 We will not charge you for transactions on your Account. However you may have to pay fees for certain services. These are set out in our Price List, under "Occasional fees".

## ADDITIONAL TERMS AND CONDITIONS FOR THE SELECT ACCOUNT

### 1. Who can open the Account?

- 1.1 You can only open a Select Account if you are aged 12 or over.

### 2. Account features

- 2.1 This Account is a savings account.
- 2.2 You cannot set up standing orders or Direct Debits on this Account.
- 2.3 We will not give you a chequebook to use with this Account.
- 2.4 You are not allowed to overdraw this Account.

### 3. Using the Account

- 3.1 If you are aged between 12 and 16, you can sign for yourself and use the Card. However, we will ask for your parent's or guardian's consent before we give you a Card.
- 3.2 You can apply for Online Services but if you are aged between 12 and 16 we will ask for your parent's or guardian's consent before we give you access to Online Services.

### 4. Interest

- 4.1 We will pay interest annually, on 1st April each year. If 1st April is not a Banking Day, we will pay this on the next Banking Day.

### 5. Charges

- 5.1 We will not charge you for transactions on your Account. However you may have to pay fees for certain services. These are set out in our Price List, under "Occasional fees".

**The following Data Protection Notice does not form part of the terms and conditions, or part of the Agreement.**

## **Data Protection Notice - AIB Group (UK) plc Effective 1 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 [aibgb.co.uk/Data-protection](http://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 [aibgroup.com](http://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 [aibgb.co.uk/Data-protection](http://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 [ico.org.uk](http://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 [aibgb.co.uk/Data-protection](http://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.



## Important information about compensation arrangements

If AIB Group (UK) p.l.c. is unable to meet its financial obligations, your eligible deposits are protected up to £120,000 by the Financial Services Compensation Scheme (FSCS), the UK's deposit protection scheme. This limit applies to the total of any eligible deposits you have with AIB (NI) in Northern Ireland and with Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain. Each of these is a trading name of AIB Group (UK) p.l.c. For joint accounts, each account holder is protected up to this limit. Any deposits you hold above £120,000 across these trading names are unlikely to be covered. For more details ask at your nearest branch or visit the FSCS website [fscs.org.uk](https://www.fscs.org.uk)

If you need this document in Braille, in large print or on audio, please ring 0345 646 0318<sup>†</sup> or pop into your nearest branch.

Customers with hearing or speech difficulties can contact us using the Relay UK service to convey the conversation by translating speech to text and text to speech. Please dial 18001 0345 646 0318 from a Textphone or by downloading the Relay UK app to your smartphone, tablet or PC.

<sup>†</sup>Lines open: Monday - Friday 09:00 - 17:00 (excluding bank holidays). Calls may be recorded.  
Call charges may vary - refer to your service provider.



**Call into any branch or visit**  
**→ [www.aibni.co.uk](http://www.aibni.co.uk)**