



# International Payments

Terms and conditions

Apply from June 2020

Products only available in UK

## Introduction to International Payments

**Outgoing International Payments** are payments that allow you to send money abroad in foreign currency or Sterling for the account of the Receiver. In AIB (NI), an Outgoing International Payment is transacted on completion of a Paylink International Funds Transfer Form or on completion of a SEPA Credit Transfer Form.

**Incoming International Payments** are payments that are received in any currency from financial institutions based in another country or in any currency except sterling from financial institutions based in the UK.

## Terms & Conditions

These terms and conditions apply to International Payments processed by AIB (NI) from 13 July 2018. These terms and conditions are available upon request and via our Website.

The AIB logo and AIB (NI) are trade marks used under licence by AIB Group (UK) p.l.c. incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

## Routing and Channels

We use SWIFT (Society for World-wide Inter-bank Financial Telecommunications), EBA (Euro Banking Association), SEPA Scheme and other payment systems and a wide range of correspondent banks who act as agents of AIB (NI) to effect International Payments. The routing and channel(s) used by us is entirely at our discretion.

### 1. Definitions

**'We', 'us', 'our'** and **'Bank'** means AIB (NI), its successors and assigns.

**'You'** and **'your'** refers to the customer or customers in whose name the Account is held.

**Account** means your AIB (NI) Account, from which or into which an International Payment can be made.

**Authorised Payment** means a payment which has been made with your permission and in line with our terms and conditions.

**Banking Day** means any day of the week other than Saturday, Sunday or Northern Ireland bank holidays, even though some of our branches and services are open on non-Banking days.

Payments made into your Account on a day that is not a Banking day will be processed the following Banking day. The date that is shown for that payment (for example, on your statement), and the date from which the money starts to earn interest if it is in an interest-bearing Account, will still be the following Banking Day.

**Bank Code** means a local numerical code to identify financial institutions and its branches within a country. Example National Sort Code (NSC) for UK, ABA number for US.

**BIC** means the Bank Identification Code and is a unique address that identifies a financial institution.

**EEA Countries** means the current members of the European Economic Area as may be amended from time to time.

**IBAN** means International Bank Account Number (IBAN) and is the international standard for numbering bank accounts.

**Intermediary Bank** means a bank or financial institution that acts on behalf of another bank or financial institution in transferring of funds between the Payer and Receiver.

**International Payment Application Form** means a Paylink Form or a SEPA Credit Transfer Form.

**International Payment** means transferring funds (Including SEPA Credit Transfer payments), in any currency, from or to another account outside of the UK, or transferring funds from or to another account inside the UK in any currency other than Sterling.

**Payer** means the individual or organisation sending funds to another individual or organisation via any payment channel.

**Payment Service Provider** means an organisation that offers any payment services to customers including, but not limited to, us.

**Paylink Form** means a form used to make International payment in all major currencies to most destinations worldwide (Excluding SEPA Credit Transfer).

**Receiver** means the owner of an account to which funds are to be credited.

**Reference** means a combination of letters, numbers or symbols used to identify a payment.

**SEPA** means the Single Euro Payments Area as defined by the EPC as being the area where citizens, companies, and other economic actors will be able to make and receive payments in Euro, whether between or within national boundaries under the same basic conditions, rights and obligations, regardless of their location with that area. The official list of SEPA countries are published and updated by the European Payments Council from time to time.

**SEPA Credit Transfer** means a single non-urgent Euro payment that is executed in accordance with the SEPA Scheme Rules. The Receiver's bank must be SEPA reachable.

**SEPA Credit Transfer Form** means a form used to make SEPA Credit Transfer payment.

**Standard exchange rate** means foreign exchange rate of the day, provided by us for payment amounts below the Standard exchange rate threshold value. The reference exchange rate used by us to determine the standard exchange rate is the mid-market rate available at the start of the Banking day.

**Standard exchange rate threshold value** means currency equivalent of £20,000.

**SWIFT** means the Belgium based Society for Worldwide Interbank Financial Telecommunication and it processes payments on behalf of financial institutions worldwide.

**Unique Identifier** means information required to identify the bank account of the Receiver when processing a payment (for example the IBAN of the Receiver and the BIC of the Receiver's Bank).

**Website** refers to our internet site, [aibni.co.uk](http://aibni.co.uk)

## 2. Contacting us

You can contact us through our contact centre, through our branches, by email and by phone (as set out in your terms and conditions). Further details on how to contact us are listed below.

- a) Details of your branch will be provided to you when you open your Account.
- b) We have a phone number you can use to report unrecognised, suspicious or fraudulent transactions, no matter what product or service they apply to. The number is 028 9034 6034 and it can also be found on our Website. A customer service adviser will be available to handle your query on a 24/7 basis. Calls may be recorded for training and monitoring purposes.

You can also contact us by writing to our head office at AIB, 92 Ann Street, Belfast BT1 3HH.

## 3. Contacting You

Subject to applicable law, we may contact you in person, by phone (including text message), post, hand delivery, by fax, by email or online (for example, via message facility available on our online banking or similar systems) or other electronic means.

## 4. General

- 4.1 These terms and conditions apply to our International Payments only. In the event of any overlap and/or inconsistencies

between these terms and conditions and the terms and conditions of your Account, your Account terms and conditions will take precedence.

- 4.2 These terms and conditions are governed by the laws of Northern Ireland and in the event of a dispute the courts of Northern Ireland have exclusive jurisdiction.
- 4.3 These terms and conditions are written in English and all our communications will be in English.
- 4.4 International Payments within AIB (NI) are processed through Customer Treasury Services. To ensure we carry out your instructions accurately and to help improve our services, we may monitor and/or record your telephone conversations with Customer Treasury Services.

## 5. Notice of changes to this terms and conditions

- a) We may alter these terms and conditions from time to time. Alterations will normally be caused by changes in the cost of providing the service, changes in, or our requirement to conform with, general banking practice, expected or actual changes in legal or other requirements affecting us, promotional reasons, any system or product development or to enable us to conduct our business in a prudent or competitive manner or other good reasons. We may also change these terms and conditions to make them clearer or more favourable to you or to rectify any errors identified after we have provided these to you.
- b) If you do not make International Payments using our iBusiness Banking service, we will provide you with a copy of the amended terms and conditions before you instruct us to make an International Payment from your Account. We will consider you to have accepted the amended terms and conditions by signing the International Payment Application Form.

## 6. Information you will need to make an Outgoing International Payment

- 6.1 To effect an Outgoing International Payment, you are required to complete a Paylink or SEPA Credit Transfer Form. To complete a Paylink Form, you must:
  - a) Have an Account;
  - b) Know the amount you wish to transfer;

- c) Know the Receiver's name and address; and
- d) Know the IBAN of the Receiver and BIC of the Receiver's bank (mandatory for intra EEA and Switzerland payments); or
- e) Know the account number of the Receiver, Bank Code of the Receiver's bank and BIC of the Receiver's bank; or.
- f) Know the account number of the Receiver, Bank Code of the Receiver's bank and Receiver's bank full name and address; and
- g) Provide a clear purpose for the payment

**6.2** To complete a SEPA Credit Transfer Form, you must:

- a) Have an Account;
- b) Know the amount you wish to transfer (transfer currency must be in Euro);
- c) Know the Receiver's full name and IBAN.

**6.3** Making payments to SEPA zone and to certain non-EEA countries, you must include a valid IBAN for the Receiver on all payments to these countries. If you do not provide this information on your payment instruction, we will be unable to process your Outgoing International Payment. Please visit our Website for list of IBAN mandatory countries.

**6.4** It is your responsibility to ensure that the International Payment Application Form is completed correctly. Failure to provide the correct information may result in your International Payment being returned to your Account for a lesser amount due to foreign bank fees and charges and/or exchange rate losses.

**6.5** You consent to making an International Payment from your Account by:

- a) signing the International Payment Application Form; or
- b) the payment authoriser using of the requested code, if the International Payment is being made using our iBusiness Banking service. Please refer to iBusiness Banking terms and conditions for further information.

## **7. Information you will need to provide to the Payer to receive an Incoming International Payment**

**7.1** To receive an Incoming International Payment, you must provide the Payer with the following:

- a) Your full Account name and address; and
- b) Your IBAN and BIC. Your IBAN is found on the front of your Account statement

- and our BIC is FTBKG2B; or
- c) Your Account Number and our NSC or
- d) For Euro payments originating within SEPA reachable countries by using SEPA, provide your IBAN.

**7.2** Any incorrect information provided including but not limited to IBAN and/or BIC may result in the delay of applying funds to your Account or the return of the incoming International Payment to the sending institution

## **8. Refunds/Redress**

In the event of a dispute or query in respect of an International Payment, please refer to your Account terms and conditions.

## **9. Fees and Charges**

**9.1** Fees for Outgoing International Payments will be debited from the NSC and Account number quoted on International Payment Application Form, unless you have made alternative arrangements with your branch or Relationship Manager.

**9.2** You will be debited for an Outgoing International Payment fee on the date the funds are taken from your Account.

**9.3** The fee for an Incoming International Payment will be debited from the Account credited, unless you have agreed an alternative arrangement with your branch or Relationship Manager.

**9.4** Our fees and charges for International Payments are listed in our 'Price List – International Transactions' brochure and these are available on our Website under "Fees and Charges" section.

**9.5** A transaction charge may be applied to each Outgoing and Incoming International Payment. For more information on Transaction charges please review our Personal and Business Daily Banking fees and charges brochures. These are also available on our Website under "Fees and Charges" section.

**9.6** If you are making a payment within the EEA, in any currency, you and the Receiver must pay your own bank charges. An Intermediary Bank may not deduct its charges from the payment amount on a payment made in an EEA currency within the EEA. For non-EEA payments, an intermediary Bank may deduct its charges from the payment amount before it is made available to us or to the Receiver's Bank.

**9.7** If you are making an International Payment from a foreign currency Account, the charge for the payment will be debited at the rate of exchange applicable to your Account the day your foreign currency Account is debited.

**9.8** If you are receiving an International Payment into a foreign currency Account, the charge for the payment will be debited at the rate of exchange applicable to your Account on the day the account is credited.

## 10. Exchange rates

**10.1** Any payment to or from your Account in a currency other than the currency of your Account, will require a currency conversion using a foreign currency exchange rate.

**10.2** If you complete an International Payment Application Form in a branch, we will advise you our Standard exchange rate at that time and these Standard exchange rates are available on our Website. This is our indicative rate and the actual exchange rate used for transaction will be made available by post or email or via our online banking services (for example, in your payment logs) or by any other means permitted. Please note we can change our Standard exchange rates immediately and without notice.

**10.3** For International Payments the exchange rate used for such conversions will be:

- for amounts up to and including our Standard exchange rate threshold value, our applicable Standard exchange rate on the Banking Day on which the instruction is deemed to have been received by us; and
- for amounts over our Standard exchange rate threshold value, we will attempt to contact you to negotiate a rate before we make the conversion.
- If we are unable to contact you or have been unable to agree a rate with you within two hours of receiving the payment instruction or at the latest by 4:00 pm on the Banking Day on which a payment received by us, we will apply the prevailing exchange rate as determined by us at that time.

**10.4** It is possible to agree an exchange rate in advance. When a rate has been agreed in advance for an Outgoing International Payment, you must provide the details of this rate and our reference on the International Payment Application Form or in the letter of instruction.  
**(Important note:** Any pre-agreed

exchange rate is a legally binding agreement with you to complete the respective foreign exchange transaction. If you need to cancel an agreed rate you should advise us immediately. You may be liable for any losses incurred by us due to your failure to utilise the agreed exchange rate and we reserve the right to charge your Account, or any other account you hold with us, with the cost in these circumstances).

## 11. Maximum timeframes and Currency cut-off times

**11.1** Where we accept an International Payment instruction, we will ensure that the Receiver's bank is paid within the following timeframes (assuming we have received a completed instruction before the relevant cut-off time on a Banking Day).

Type of payment	Maximum Execution Time
* Payments in Euro to any EEA country.	Minimum of same Banking Day and at the latest by the end of the next Banking Day, after we receive the payment instruction. This time limit may be extended by a further Banking Day where you initiate a payment by using a paper form.
Payments in any other EEA currency within the EEA.	Minimum of same Banking day and at the latest by the end of the fourth Banking Day after we receive the payment instruction.
All other payments.	This varies depending on the currency or the country you are sending the payment to (or both). We will take reasonable steps to ensure that your instructions are carried out in a timely manner. Any timeframe that we give you will be indicative only and we do not guarantee that it will be met in every case.

\* provided that the currency conversion takes place within the United Kingdom and, in the case of cross-border payments, the transfer takes place in Euro.

**11.2** Cut off time for Outgoing International Payments initiated using International Payment Application Form is available on

our Website and payments executed using electronic channels (for example iBB) are available on the relevant channels.

**11.3** In the case of an Incoming International Payment, if we receive an instruction before our Incoming International Payment cut-off times, we will process your payment on the value date quoted, unless the value date specified has passed or unless it is a non-Banking Day. If the date quoted has already passed, we will process your payment on the date we receive it. If a payment is received after the cut-off time or on a non-Banking Day, this will be deemed to have been received the following Banking Day.

**11.4** Please visit our website or contact your branch or Relationship Manager for Incoming International Payment cut-off times.

## **12. Details about Outgoing International Payments**

**12.1** Information in relation to your International Payments will be made available by post, email, via our online banking services (for example, in your payment logs) or by any other means permitted.

**12.2** We will provide you with the following information as soon as reasonably practicable after the payment has been processed:

- a) A Reference number enabling you to identify the payment, and where applicable, information relating to the Receiver of the fund;
- b) The amount of the payment transaction in the currency used in the payment instruction.
- c) The amount of any charges payable by you for the payment;
- d) The exchange rate used by us and the amount of the payment after the currency conversion; and
- e) The debit value date

## **13. Details about Incoming International Payments**

**13.1** Information in relation to yours International Payments will be made available by post, email, via our online banking services (for example, in your payment logs) or by any other means permitted.

**13.2** We will provide you with the following information as soon as reasonably practicable after the payment has been processed:

- a) A Reference number enabling you to identify the payment, and where applicable, information relating to the Payer of the funds;
- b) The amount of the payment in the currency in which the funds are received by us;
- c) The amount of any charges payable by you for the payment;
- d) The exchange rate used by us and the amount of the payment after the currency conversion;
- e) The credit value date; and
- f) Any reference information provided by the Payer or their financial institution.

## **14. Cancelling a Payment**

Generally, once received by us for execution, International Payment instructions are irrevocable. However, if you wish to amend or cancel an instruction that you have given us we will use our reasonable endeavours to make such amendment or cancellation if it is possible for us to do so. Any amendment or cancellation instruction should be given to your branch or Relationship Manager in writing, by telephone or in such other form as we may prescribe. You will be liable for any additional fees, expenses and/or exchange losses which arise out of any such amendment or cancellation or any investigation initiated at your request. Payment by us against uncleared effects will not give rise to any obligation on us to do so on any subsequent occasion. If we receive a request to cancel an International Payment credited to your account, you will be contacted.

## **15. Our liability to you**

**15.1** To the extent permitted by law and except as otherwise set out in these Conditions we shall only be liable to you for delay, mistake or omission on that part or that of our agent(s) in carrying out your payment instructions for an amount up to and including face value of your instruction together with any related interest and charges. We shall not be liable to you for any other claims, demands, losses, cost, liability or expenses (including legal costs). For the avoidance of doubt we shall not be liable to you for any indirect, consequential, special or economic loss or damage as a result of any delay, mistake or omission on our part or that of our agent(s) in carrying out your payment instruction. This Condition does not affect your rights under the Payment Services

Regulations 2017, or any other law, relating to unauthorised transactions or incorrectly executed transactions (for example, instructions not followed correctly or transactions not carried out properly).

- 15.2** We may use any intermediary or agent bank and clearing and settlement system of our choice to execute any payment. The routing and channel(s) used by us is entirely at our discretion. Where we provide you with services outside the EEA, we shall not be liable to you for any delay or failure caused by an intermediary or agent bank or any clearing or settlement system.
- 15.3** We are not liable for any loss or damage arising from any refusal to carry out any instruction for a payment from your Account where we are entitled to do so in accordance with these terms and conditions by law, or for any loss or damage you may suffer as a result of the way in which any such refusal is communicated to you or to others.
- 15.4** We will not be liable if, despite all our efforts, we are prevented (directly or indirectly) from meeting any of our responsibilities under these terms and conditions because of:
- a) A fault which has happened in any system used to carry out a transaction;
  - b) An industrial dispute (for example, a strike); or
  - c) Anything outside our or our agents' or subcontractors' control.
- 15.5** We will be liable for the amount of any transaction, plus any interest and charges, if there have been any faults with systems you have used and these were not obvious or displayed as a warning message or on a notice at the time you used the system.
- 15.6** Notwithstanding any other provision in these Conditions, we may take whatever action we consider appropriate to meet our obligations, either in the UK or elsewhere in the world, relating to the prevention of fraud, money laundering or terrorism and to the provision of financial and other services to persons who may be subject to sanctions. This action may include, but is not limited to, investigating and intercepting payments into and out of your Account and, making enquiries to establish whether a person is subject to sanctions or the payment is in contravention of our own internal bank policies. This may result in a delay or failure to execute instructions received from you or in the receipt of cleared funds

## 16. Data Protection Notice

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You can also ask for more details at your local branch.

### 16.1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes AIB (NI), Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit [www.aibgroup.com](http://www.aibgroup.com).

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

### 16.2 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.

### 16.3 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.

#### **16.4 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

#### **16.5 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.

#### **16.6 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.

#### **16.7 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.

#### **16.8 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.

## 16.9 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.

## 16.10 International transfers of data

We may transfer your personal information outside of 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 EEA to these transfers and the use of the information, to ensure your rights are protected.

## 16.11 Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection)

We can help you with:

*Accessing your personal information:*

You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

*Updating and correcting your personal details.*

*Removing consent:* You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

*Restricting and objecting:* You may have the right to restrict or object to us using your personal information or using automated decision making.

*Deleting your information (your right to be forgotten).* You may ask us to delete your personal information.

*Moving your information (your right to Portability).* Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

## 16.12 Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you

may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)

### 16.13 Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You will also find a copy on display at your local branch, or you can ask us for a copy.

## 17. Complaints

If at any time you are dissatisfied with our service 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. We ask that you provide the following information:

- your name, address, Sort Code and Account Number.
- a summary of your complaint.
- if feasible, any relevant documentation.

We value your feedback and will try to resolve your complaint as soon as possible.

In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at:

Financial Ombudsman Service  
Exchange Tower  
London E14 9SR  
Telephones: 0800 023 4567  
+442079641000(forcallsfromoutsidetheUK)

Email:  
[complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)  
Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 18. Alternative Dispute Resolution

Alternatively, if you disagree with the final response we have given you in relation to a complaint about an account opened with us online or a service taken from us online, you may use the online dispute resolution platform, which is available on [www.ec.europa.eu/odr](http://www.ec.europa.eu/odr) to refer the matter to the Financial Ombudsman Service. You will be able to contact the Financial Conduct Authority if you think that we have not complied with the Payment Services Regulations 2017. If the non-compliance relates to cash machine charging information or access to a payment account you will be able to contact the Payment Systems Regulator.



If you need this brochure in Braille, in large print or on audio, ring 0345 6005 925<sup>†</sup> or ask your branch. Customers with hearing difficulties can use the Text Relay service by dialling 18001 0345 6005 925<sup>†</sup>.

<sup>†</sup>Calls may be recorded. Call charges may vary - refer to your service provider.

Call into any branch | Phone 0345 6005 925<sup>†</sup> | [aibni.co.uk](http://aibni.co.uk)



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