



AIB (NI)
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Notice of changes to AIB (NI) Online Services Terms & Conditions

Dear Customer

These changes to the Online Services Terms and Conditions will become effective from 23 March 2021.

WHAT DOES THIS CHANGE RELATE TO?

Amended Conditions

This section details conditions that have been amended. These changes are either to remove information that is no longer relevant, or to update conditions to make the information within these clearer for you. The text in italics reflect the sections that have been amended.

Where can I find this?	What does this look like in my terms and conditions?
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Definitions

Definitions amended	'Credit Card' means any <i>Credit Card</i> issued by us. 'Text Message' means a <i>message sent using a short message service (SMS)</i> to your mobile phone.
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Condition 1. Looking after your Registration Number, Personal Access Code (PAC), Card Reader and Mobile Device

Section 1B (amended)	You must not disclose any of your Online Security Details, whether directly or indirectly, to any third party <i>except in accordance with Condition 5 or to certain people who have been granted power of attorney.</i> You can give our Customer Service Advisers your Registration Number when discussing Online Services with them, but never your PAC. For more information on how to protect yourself against the threats associated with fraud and scams, visit our Security Centre at aibni.co.uk/securitycentre .
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Section 1C (renumbered)	Previously was Section 1D. Renumbered to 1C to replace a condition that has been removed. Details of the condition we have removed can be found in the 'Removed Conditions' section.
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Condition 2. If your Registration Number, Personal Access Code (PAC), Card Reader or Mobile Device is misused

Section 2G (amended)	Some browsers may ask you if you wish the browser to save your password. This can be a useful and time-saving option for some single password sites. We recommend that you don't save your password on your browser. Please note that the following sentence was removed from this condition: <i>However, our Online Banking will ask for different digits from your PAC each time. In this case a browser with a 'saved password' will try to use the wrong 'password'.</i>
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Condition 6. Using Online Services

Section 6D (amended)	You can put a future date (also referred to as 'forward dating' or 'post-dating') on a bill payment of up to 28 days from the date you create the bill payment. The payment will leave your Account after 4:30pm on the date you select to make the future bill payment. Please make sure that you have enough money in your Account, your Online Services credentials are valid and you have not deleted the bill Payee from your Payee list on the date you have selected to make the bill payment. If you do not have enough money in your Account, your Online Services credentials are invalid (e.g. <i>your Registration Number was deleted</i>) or the bill Payee is not listed on your bill Payee list, the payment will not go out of your Account. Please be aware that you will not receive any notice to tell you this transaction has failed.
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WHAT DOES THIS CHANGE RELATE TO?

Removed Conditions

This section details the clauses that we are removing. These are either no longer relevant, or will become redundant as we will cease issuing new PACs by post.

Where can I find this?	What does this look like in my terms and conditions?
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Condition 1. Looking after your Registration Number, Personal Access Code (PAC), Card Reader and Mobile Device

Section 1C (removed and replaced)	If we post you a PAC, it will be in a sealed document, which you should open immediately and destroy as soon as you have memorised the number. For security reasons you must call us to confirm receipt of your PAC before you can use Online Services. We recommend that you change your PAC to one you have chosen yourself.
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Condition 22. Making a complaint about AIB (NI) Online Services

Terminology removed	We have removed the term 'or service outlet' within the first sentence as this is terminology that is no longer used.
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WHAT DOES THIS CHANGE RELATE TO?

New Conditions

This section details the clauses that we are adding. These are in preparation for future security upgrades we are making, and to provide clear information on when our services may be unavailable due to essential maintenance or other reasons.

Where can I find this?	What does this look like in my terms and conditions?
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Condition 1. Looking after your Registration Number, Personal Access Code (PAC), Card Reader and Mobile Device

Section 1D (new)	If you are using other digital authentication services provided by us, you may, as part of the registration process and/or subsequent use of those services, be asked to confirm your identity by entering your Online Security Details into a website, App platform or automated telephone service that is controlled by us. You will find detailed instructions on how to access these services within our website.
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Condition 6. Using Online Services

Section 6N (new)	Banking Services may not be available between the hours of 3am to 7am U.K. time. We may make some Banking Services unavailable during other periods for maintenance, upgrades or security reasons. Where we do this, we will communicate periods of unavailability in advance within Online, Mobile or Phonline Banking.
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