

AIB Accessibility Statement

Banking for Everyone - Our Commitment to Accessibility

27 June 2025

At AIB we aim to support our customers through banking services that everyone can use.

In this statement we set out how we seek to achieve that aim in line with the European Accessibility Act (EAA). Under the EAA, we try to ensure the websites and apps we use for our banking services are understandable and accessible for people who may have difficulties using them. We also provide information about our banking services in ways that are easy for customers to read and understand.

We include details on the services we offer through our branches, online, over the phone and how we support those services by:

- · making them accessible through more than one sense, regardless of the user's ability
- ensuring they are understandable to all users
- providing information on the accessibility of the service; and
- making them compatible with assistive technologies.

How have we made our accounts and services accessible to everyone?

We have put our customers first in approaching the accessibility of our services. This means for example, when we need to communicate a message, we have considered our customers and how they can access our communications.

We've partnered with Tilting the Lens, a disability-led accessibility consultancy, which has run focus groups and gathered customer insights on how to enhance and improve our services.

We have also reviewed our website and online banking services in line with the Web Content Accessibility Guidelines (WCAG) 2.2 AA.

Our banking services:

We provide banking services to our personal customers in the Republic of Ireland. These services include:

- Current accounts: You can put money into your current account and then use it to:
 - take money out at an ATM (cash machine)
 - pay for items in a shop, online or over the phone with a debit card
 - pay bills from your account; and
 - move money to another account through online banking.
- Savings Accounts: A savings account is also called a deposit account. This is where you
 can keep money you don't need every day. We typically pay interest on the money in this
 account, calculated as a percentage of your total balance.
- Credit cards: With a credit card, you can pay for services or items up to a limit in a shop, over the phone or online. It is a short-term way of borrowing money. We charge you interest on the money you use if you don't pay it back within a set time.
- Loans: With a loan you can borrow money from us for a set period, usually several years, and pay an amount back each month. A personal loan is suitable for medium and longer-term needs, for example to buy a car or make home improvements. We charge you interest on the money you borrow.
- Mortgages: With a mortgage you can borrow money from us over a longer number of years to buy a home. We charge you interest on the money you borrow.

We have made the information on these services accessible through more than one sense. Please see below section on 'Accessing our Services and Additional Support'.

We've made our online banking services and website more accessible:

What we've done to enhance accessibility:

- · Pages are easy to read in most browsers.
- We've made navigation simpler and easier to help users find information guicker.
- We've designed our website to be responsive to different devices. The site will detect your
 device and show the pages in the best format for it using responsive design.
- · We have added descriptions to important images to help people using screen readers.
- Where possible, all text is scalable up and down.
- We've designed our website, mobile applications, and internet services to be compatible
 with widely used screen readers, ensuring accessibility for users who can't see very well.
- We can print your bank statements in Braille or in large print. Call us on 0818 227 056 or drop into your local branch to arrange it.

We have made enhancements to our online banking services and website areas such as colour contrast and call to action navigational buttons. We have also introduced alternative text for images, and we continue to enhance all of these areas to improve readability, for example when using screen readers.

Plain language:

We review our documents, letters, emails, webpages and mobile apps for plain language to ensure they are understandable and accessible for all our customers.

Accessing our Services and Additional Support:

We offer different ways to bank so that you can choose the way that works best for you. We outline them here along with the supports available which include:

- If you are a user of Irish Sign Language, you can contact us through the Irish Remote Interpreting Service (IRIS). For more information on this service, please refer to https://www.aib.ie/help-and-guidance/need-extra-help/accessibility
- We have partnered with AsIAm, Ireland's Autism Charity. Our Branch network nationwide is accredited as autism friendly.
- We have also partnered with the NOW Group which helps people who are neurodiverse
 or have learning difficulties and our Branch network nationwide is JAM Card friendly.

Learn more about the additional support we offer our customers at www.aib.ie/help-and-quidance/need-extra-help

This includes a Guide to Additional Support in AIB, Easy Read Guides to Banking and a Visual Guide to Help Prepare for a Branch Visit.

The different ways to bank are:

Visit a Branch:

We have branches all over Ireland. You can find out where your nearest branch is with a map displaying accessibility information for each branch on our 'Branch Finder' at https://branches.aib.ie/search

Contact by phone:

We're ready to help you over the phone:

- Additional Support Helpline: 0818 227 056 Monday to Friday 9:00 to 17:00 except bank holidays.
- Card Services: +353 1668 5500 Monday to Friday 9:00 to 17:00.
- If you have lost your card, or it is stolen you can tell us on 1800 242227 24 hours a day,

seven days a week.

- Sales: 0818 724 725 Monday to Friday 9:00 to 17:00.
- Phone Banking Team: 0818 724 724 Monday to Sunday 9:00 to 17:00. Phone
 banking is an alternative to Online Banking. With Phone Banking you can use your
 phone's keypad to access your bank account. An automatic voice will help you
 through everything. Read further information about this phone banking service at
 www.aib.ie/ways-to-bank/phone-banking.
- If you think you have been victim of a crime, contact us as soon as you can on our 24-hour Fraud reporting line 1800 242227 or from outside Ireland +353 1 7715639.

AIB at An Post:

Day to day banking services is available at every post office with longer operating hours, including weekend opening in most cases. Learn about AIB at An Post at www.aib.ie/ways-to-bank/aib-at-the-post-office

Services include:

- Taking cash out or putting money into your account using your debit card.
- Paying your AIB Credit Card bill using the credit transfer giro.

Online banking services:

You can bank over the internet or by using our mobile banking app.

 You can learn more about mobile banking services at www.aib.ie/ways-to-bank/mobile-banking

You can also get more information on our accounts and services through:

- the callback option at <u>www.aib.ie/help-centre</u>
- our webchat page: www.aib.ie/help-and-guidance/what-is-aib-web-chat
- our website and brochures where information is available in accessible formats, including paper brochures available at our branches and digital versions at www.aib.ie.
- making an appointment to speak to a Mortgage Advisor, a Financial Advisor or to open an account via our website: www.aib.ie/personal-forms/branch-appointment-form.

We also have the following services:

Automatic Teller Machines (ATMs): You can take money out of your account at an ATM
with your debit card. They are equipped with voice guidance for taking money out, getting
your account balance, printing mini statements, and PIN services (Personal Identification
Number).

- With our Quick Banking machines in each local branch, you can bank quickly without visiting the counter. You can pay cash or cheques into an account without filling out any forms.
- Kiosk Banking is a fast, convenient way of banking in our branches. You can use
 Kiosk Banking with debit card and your PIN, or with the details you use for our
 online banking services (your registration number and Personal Access Code).
 Kiosk banking offers several services which can be found under self-service
 banking at www.aib.ie/ways-to-bank/self-service-banking.

You can find more information about these services at www.aib.ie or in one of our branches.

Monitoring and improvement

We are committed to monitoring the accessibility of our services, and we aim to improve their accessibility. We have guidelines and procedures about this.

Feedback:

Please let us know if you need help with our services. Also, if you are not happy with how accessible our accounts and services are, or indeed with the information in this document, let us know.

To contact us:

- Visit a branch. You can find out where your nearest branch is, with a map displaying
 accessibility information for each branch at 'https://branches.aib.ie/search'
- Phone our Additional Support Helpline at 0818 227 056. We're open Monday to Friday, 9:00 to 17:00 except bank holidays.
- Ask us to call you back through our contact form: www.aib.ie/personal-forms/contactusform
- Talk to us through Webchat: www.aib.ie/help-and-guidance/what-is-aib-web-chat
- Write to us: 10 Molesworth Street, Dublin 2, D02 R126.
- Learn more at AIB's Help and Guidance page: www.aib.ie/help-and-guidance/need-extra-help

Information about these services is also available at www.aib.ie and in our branches.

This statement was last reviewed and updated on 27 June 2025.