

Refugees and Asylum Seekers Resident in the State

What you need to open a bank account.

If you have recently arrived in Ireland there are two ways to open a bank account with AIB:

1. Using your smartphone; or
2. In an AIB Bank Branch

The easiest option is on your smartphone. Opening an account in a Bank Branch takes longer.

If you need help, phone our helpline on 0818 227 056 from Monday to Friday 9:00 to 17:00.

How to open an account on your smartphone

You can open a bank account with us on your smartphone if you:

- Have a Passport which is in date
- Are aged 16 or over
- Can manage a video call in English

Step 1) You will need:

- Your passport
- Your address in Ireland and your email
- A smartphone with a front-facing camera and good internet connection

Step 2) Download the App:

- Download the AIB Mobile Banking App from the iOS App store or Google Play store
- Click 'Become an AIB customer'

Step 3) Enter your Information:

- Enter your information on the app to 'register' for a bank account

Step 4) Prove your identity:

- You will be connected to an agent on a video call. This may take a couple of minutes.
- Our agent will help you prove your identity on the video call. For example, by asking you to hold up your passport so we can check your photo.

Step 5) Prove your address:

- To prove your address, we will send you a letter to the address, in Ireland, that you gave us. The letter will take a few days to arrive.
- This letter will contain a unique identifier code which you then enter into the AIB Mobile Banking App.

Step 6) Finish:

- Your account is ready to use. You can lodge money into your account and make transactions online. We will send a debit card to your address in Ireland.

How to open an account in-person at your local bank branch

To open a bank account in a bank branch, you will need to book an appointment and provide documents that prove:

1. Who you are (Proof of Identity) and
2. Where you live (Proof of Address).

Here is a list of documents to bring to your appointment. If you don't have these, please bring whatever similar documents you have (for example an out of date passport) and we will work through them with you.

1. Proof of identity

Passport or Travel Document	It can be a: <ul style="list-style-type: none">• Passport, or• UN Travel Document (issued in Ireland) These documents must be valid and in date.
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If you have been granted Refugee status and you do not have a Passport or Travel Document, we will accept the following two documents together:

Irish Residence Permit	<ul style="list-style-type: none">• The Irish Residence Permit (IRP) This document must be in date.
AND	
Letter of Refugee Status	<ul style="list-style-type: none">• The original document issued by the Department of Justice and Equality in Ireland.

If you are seeking Asylum and you do not have a Passport or Travel Document, we will accept the following:

Temporary Residence Certificate	<ul style="list-style-type: none">• Temporary Residence Certificate (TRC) This document must be in date.
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2. Proof of Address

The bank needs to see any one of the following dated in the last six months:

Letter from a government department	<ul style="list-style-type: none">• Correspondence from a government department, body, agency or board such as the Department of Justice
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A bill from a utility company	<ul style="list-style-type: none"> • For example, a bill for a mobile phone, gas, electricity, heating, or waste collection. • It must be in your name only and show your current address. • It cannot be the first bill from the company • It can be an e-statement or e-bill
A statement or letter from a regulated financial institution	<ul style="list-style-type: none"> • For example, a statement or letter from a bank, insurance company or credit card company. • It must be in your name only and show your current address. • It must show that you have an account with the company. It cannot be a quote or advertisement. • It can be an e-statement

If you don't have any of the above we will accept:

3. Alternative Proof of Address

A letter from an accommodation provider	<ul style="list-style-type: none"> • A letter of Introduction from an approved Emergency Reception and Orientation Centre (EROC) accommodation provider, or • A County Council Accommodation Placement letter
Labour Market Access Permission Letter	<ul style="list-style-type: none"> • The bank will accept a Labour Market Access Permission Letter if it is dated in the last six months and shows your current address.

Book an appointment by:

- Requesting a phone call back at aib.ie/personal-forms/branch-appointment-form.
- Phoning our helpline on 0818 227 056 from Monday to Friday from 9:00 to 17:00 (excluding bank holidays).