



AIB Phone & Internet Banking Amendment of Nominated User

For Companies

Who can use this form

This form is for companies registered for AIB Phone & Internet Banking who wish to amend their existing Nominated User for the Service.

Amending the Nominated User

- The company must nominate a single person (the new 'Nominated User') who will replace the existing Nominated User as the only person entitled to use the Service on behalf of the Company.
- The new Nominated User must be an authorised signatory on all of the Company's Current & Deposit accounts opened at the time this form is submitted.
- The new Nominated User must hold a valid mobile phone number in order to receive SMS notifications to activate the Service.
- The new Nominated User must receive the new Registration Number and activate the new PAC before being able to access the Service.
- The existing Nominated User will continue to have access to the Service until this form is processed by AIB.
- If you wish to cancel the existing Nominated User's AIB Business Debit Card please call us on **(01) 2695022**.

When using AIB Phone & Internet Banking

- The Company must have a signing instruction of 'any one to sign' on each account, before any type of payment can be made from that account using the Service.
- The Company must have an AIB Business Debit Card in the name of the new Nominated User and AIB Card Reader to fully avail of the features of the Service, including certain payment related services.
- The new Nominated User with an AIB Business Debit Card will be able to access and transact on other Company accounts. (Note: An AIB Business Debit Card can be used to complete purchases or cash withdrawals on the account linked to that AIB Business Debit Card **only**.)
- The new Nominated User is the only person in the Company who can access internet banking or authorise payments through the Service.
- Payment templates to pay up to ten payees in one process can be created (Note: AIB Phone & Internet Banking does not have payments files functionality.)
- Certain Company accounts may be view-only.

Four easy steps to amend your Nominated User for AIB Phone & Internet Banking

- 1 Complete this form online in full.
- 2 Print this form and sign appropriately.
- 3 Return this completed form to the account holding branch.
- 4 Upon receipt of your form we will register the Company for the Service and text an activation request to your Nominated User within 3-5 working days so they can complete the activation process over the phone.

Amendment of Nominated User Helpline

Call us at **0818 724 020**. We are available to discuss any amendment of Nominated User queries you may have.

In the case that the Company requires immediate suspension of a Nominated User's access to the Service, call the above helpline.

Signing this form

Please use a **BLACK** pen to sign this form.



www.aib.ie/business

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.



Data Protection Notice

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice in branches and online at <https://aib.ie/dataprotection>. It may change from time to time.

Company Details

Company Name	<input type="text"/>
IBAN	<input type="text"/>
Existing Nominated User Name	<input type="text"/>

Please provide details of one account the Company holds.

Amendment of Nominated User

By signing this form, the Company authorises the following person (who is a signatory on all current and deposit accounts of the Company) to be its new Nominated User and to access, and where appropriate, to execute transactions on accounts on behalf of the Company in accordance with the Terms and Conditions for AIB Phone & Internet Banking (the 'Conditions'). The Company also confirms that:

- i an activation request in relation to the Company's AIB Phone & Internet Banking profile should be issued directly to this Nominated User via the mobile phone number set out below;
- ii in order to complete the Amendment of Nominated User process and activate the Company's AIB Phone & Internet Banking profile, the new Nominated User will have to create a Personal Access Code ('PAC') using AIB's PAC activation service; and
- iii the new Nominated User will replace the existing Nominated User as the only person entitled to use the Service on behalf of the Company.

The fields below are mandatory. Please use block capitals to complete.

New Nominated User Name	<input type="text"/>
Mobile	<input type="text"/>
Email	<input type="text"/>

Your existing Nominated User may have added Payees to the Company's AIB Phone & Internet Banking profile, including Credit Card and/or Bill Payments. Please note that future payments to these saved Payees don't require further authentication using an AIB Business Debit Card in the name of the new Nominated User, and AIB Card Reader.

Would you like the Payees to remain saved for the new Nominated User? Yes ☐ No ☐

AIB foreign currency accounts held by the Company can be added manually by the new Nominated User. However transactions are not available to foreign currency accounts via AIB Phone & Internet Banking.

New Nominated User's Signature	Date
<input type="text"/>	Day / Month / Year

AIB Business Debit Card - New Nominated User

This page must be completed and signed if the Company is applying for an AIB Business Debit Card for the new Nominated User.

If the new Nominated User you have named in the 'Amendment of Nominated User' section already has an AIB Business Debit Card on your Company account you can skip the AIB Business Debit Card Application section below and move onto the Confirmation and Declaration section (page 6).

If not and you would like your Nominated User to have an AIB Business Debit Card, you can apply below.

If you do not want your Nominated User to have an AIB Business Debit Card, you can also skip the AIB Business Debit Card Application section below and move onto the Confirmation and Declaration section (page 6), but please be aware that to fully avail of the features of AIB Phone & Internet Banking, including certain payment related services, the Company must have an AIB Business Debit Card in the name of the new Nominated User and an AIB Card Reader.

AIB Business Debit Card Application

This must be completed by the person the Company is authorising to be the Authorised User of an AIB Business Debit Card.

Authorised User
Name

Mr Mrs Ms

Each Authorised User must be an authorised signatory on the Account and must be permitted to effect transactions on the account linked to the AIB Business Debit Card without needing a second person's authority, **this means that the mandate on the Account must be 'any one to sign'**.

To apply for a Debit Card on this form, the Authorised User for the AIB Business Debit Card must also be the Nominated User for AIB Phone & Internet Banking.

The Authorised User will only be able to complete purchases or cash withdrawals using the card on the account linked to the AIB Business Debit Card. However he/she, as Nominated User, may be able to access and transact on other accounts using AIB Phone & Internet Banking.

Name to appear
on Debit Card

No more than 21 characters.

Business Current
Account IBAN

This is the bank account that you would like the AIB Business Debit Card to be issued on (the 'Account'). This must be a current account.

I agree that I will use the AIB Business Debit Card solely for the business purposes of the Company and I confirm that I have received, read and understood the AIB Debit Card Terms and Conditions of Use.

Authorised User's Signature

Date / /

AIB Business Debit Card - Existing Nominated User

If you wish to cancel the existing Nominated User's AIB Business Debit Card, please call us on **(01) 2695022**.

Please note that if the AIB Business Debit Card is cancelled before this form is processed by AIB, the existing Nominated User will continue to have access to AIB Phone & Internet Banking, but may not be able to fully avail of the features of the Service, including certain payment related services.

If the existing Nominated User does have an AIB Business Debit Card, and you chose not to cancel the card, the Company is aware that the Authorised User will continue to be able to complete purchases or cash withdrawals using the card on the account linked to the AIB Business Debit Card.

Resolution and Certification

We certify that the following is a true extract of a meeting of the Board of Directors of _____

(the 'Company').

Held on / /

Held on / /

- | | |
|--|---|
| <p>1 The Chairperson reported to the meeting that the Company is applying to amend its Nominated User for AIB Phone & Internet Banking and that it was proposed that the Company apply for an AIB Business Debit Card for the new Nominated User.</p> <p>2 A copy of the AIB Amendment of Nominated User form was produced at the meeting, examined and discussed. Those present at the meeting, after careful consideration, agreed that applying for an AIB Business Debit Card for the new Nominated User would be for the benefit of Company. Therefore, IT WAS RESOLVED that:</p> <p>(i) the Company will apply for an AIB Business Debit Card to be issued in the name of the person listed as Authorised User in the AIB Business Debit Application section of the AIB Phone & Internet Banking Amendment of Nominated User Form (who must also be the Company's new Nominated User for AIB Phone</p> | <p>& Internet Banking) in accordance with the AIB Debit Card Terms and Conditions of Use, a copy of which was presented to the meeting;</p> <p>(ii) any two directors or a director and the company secretary are authorised to complete and submit the registration form and any documentation relating to the application for an AIB Business Debit Card;</p> <p>(iii) the AIB Business Debit Card shall remain in place unless and until it is terminated by either the Company or by AIB in accordance with the AIB Debit Card Terms and Conditions of Use.</p> |
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This must be signed by the chairperson of the meeting (this person must be a director of the Company) and also signed by another director or the company secretary. The individuals who sign this certification must also sign the Confirmation and Declaration below.

Name of Director	<input type="text"/>
Signature	<input type="text"/>
Name of Director or Company Secretary	<input type="text"/>
Signature	<input type="text"/>
Date	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>

Confirmation and Declaration

Please read the following statements and sign below to indicate acceptance.

We also recommend you read the AIB Terms of Business which are available at www.aib.ie

The Company:

- a) applies to amend the Nominated User of the Service;
- b) agrees and acknowledges that this form, once successfully completed and processed by AIB, will be supplemental and additional to the original AIB Phone & Internet Banking Registration form completed by the Account Holder (the "Registration Form") and any resolution provided by the Company in connection with that form;
- c) in accordance with the resolution provided in the Registration Form, confirms that the Nominated User for the Service should be amended to the person set out in this form;
- d) agrees and acknowledges that submitting this form will only amend the Nominated User provided in the Registration Form and that all other confirmations, declarations and resolutions provided by the Company in or in connection with the Registration Form will remain unchanged;
- e) agrees that if it is suspicious of any fraudulent or unauthorised use of the Service, a director of the Company will contact AIB immediately using the contact details provided in the Conditions and on our website. In such circumstances, AIB may suspend the Service until the Nominated User has been changed;
- f) confirms that all information provided in this application form is accurate and complete and acknowledges that AIB will be relying on that information in processing the application and that any errors or mistakes may cause unnecessary delays; and
- g) agrees and acknowledges that this form is subject to the Terms and Conditions for AIB Phone & Internet Banking.

Where the Company is applying for an AIB Business Debit Card, and has filled in the AIB Business Debit Card Application section and the Resolution and Certification section, the Company also:

- h) applies to AIB to issue an AIB Business Debit Card in the name of the person listed as Authorised User in the AIB Business Debit Card Application section of this form (who must also be the Company's new Nominated User for AIB Phone & Internet Banking) in accordance with the AIB Debit Card Terms and Conditions of Use;
- i) confirms that the AIB Debit Card Terms and Conditions of Use have been received, read, and are understood by the Company;
- j) requests AIB to issue a Personal Identification Number ('PIN') for the AIB Business Debit Card to the Authorised User;
- k) confirms that the Authorised User is also an authorised signatory on the account listed in the AIB Business Debit Card Application section of this registration form and is permitted to effect transactions on that account alone;
- l) permits AIB to cancel the AIB Business Debit Card if the mandate on the account listed in the AIB Business Debit Card Application section of the AIB Phone & Internet Banking Amendment of Nominated User Form ceases to be 'any one to sign';
- m) understands that the Company is liable for the payment of all transactions carried out by the Authorised User as if the transactions had been carried out by the Company;
- n) understands that if the Authorised User ceases to be an authorised signatory on the Account that the AIB Business Debit Card will remain in existence until cancelled by the Company.

Signed for and on behalf of the Company

This must be signed by two directors or a director and the company secretary.

Name of Director	<input type="text"/>
Signature	<input type="text"/>
Name of Director or Company Secretary	<input type="text"/>
Signature	<input type="text"/>
Date	<div>Day <input type="text"/> <input type="text"/> / Month <input type="text"/> <input type="text"/> / Year <input type="text"/> <input type="text"/></div>



**For the life
you're after**

Debit Card Terms and Conditions of Use

Effective 9th January 2025

Debit Card Terms and Conditions of Use effective from 9th January 2025

Section 1 - Your Agreement

In this document, if we use words that start with a capital letter, that means the word has been defined in this 'Your Agreement' section.

This Agreement sets out:

- what you can use your Card for;
- how you can use your Card safely; and
- our responsibilities and yours.

1.1 When we say 'Agreement', we mean all of the following:

- a) this document, which contains the main terms and conditions for your Card;
- b) the terms and conditions for the Account;
- c) the information in your application form (if applicable) for your Card;
- d) the terms and conditions for your Digital Wallet (if applicable);
- e) any document provided to you regarding your Card, containing information on its terms and conditions, use and/or security;
- f) the Fees and Charges Booklets; and
- g) the terms and conditions for any other services we provide that you may use in connection with your Card or the Account (for example, our online banking services).

Some of the documents listed in this section may be amended from time to time, as outlined in the 'Changes to your Agreement' section. You should keep updated on all these changes as the revised document will still form part of your Agreement.

You can get copies of any of our terms and conditions and our Fees and Charges Booklets from our branches or on our website.

Important: If any term in this document is different from a term in any of the other documents listed in this section, we will rely on the terms in this document.

1.2 By using your Card, we will consider this to mean that you have read and accepted the terms of this Agreement. If you are not happy to accept any of these terms you can cancel your Card following the instructions in the 'Cancelling, blocking or suspending your Card' section.

1.3 We may provide you with, and we may keep a record of, documents which form part of this Agreement in either electronic or paper form. When you apply for your Card through our online banking services, you agree that electronic signatures may be used by us and you to confirm acceptance of documents which form part of this Agreement.

1.4 In this Agreement:

'Account' means the bank account with us that is linked to your Card;

'Account holder' means the person or entity whose name the Account is in;

'Agreement' has the meaning set out at the start of this 'Your Agreement' section;

'AIB Banking App' means an AIB application which can be downloaded from a software application distributor(s) and which can be used for authentication purposes as required when making Transactions, to access banking services and/or such other uses as we may designate from time to time;

'Authorised User' has the meaning set out under the heading 'Can you get an additional Card?' in the 'Your Card' section;

'Business Day' means a day (other than a Saturday, Sunday or public holiday) on which we are generally open for business in Ireland;

'Card' means the debit card issued by us to you for the purpose of effecting Transactions on the Account in accordance with the terms of this Agreement. This incorporates all elements of the Card, including, without limitation, the chip, which is the embedded circuit on the Card, and Card number. The term also includes a 'Digital Card', being the Card or any virtual or digital representations of your Card registered in a Digital Wallet;

'Card Scheme' means a scheme governing the issue and use of Cards, for example, Visa as that Card Scheme or name may change or as we may replace that Card Scheme from time to time;

'Consumer' means any individual that holds a Card for personal use not connected with their trade, profession or business;

'Contactless Transaction' means a Transaction that is authorised by you touching the Card or Device against a terminal or cash machine, generally without the need to insert your Card. Whether this is available or not depends on the amount of the Transaction. You may or may not have to use your PIN or Security Details. Not all terminals can process such Transactions;

'Digital Card' has the meaning set out within the definition of Card above;

'Digital Wallet' means any electronic payment system that your Card has been registered to, which allows you to use your Card or an electronic record of your Card to carry out Transactions;

'Device' means a mobile phone, tablet or other device that a Digital Card has been registered to or that you use to access a Digital Wallet and/or an AIB Banking App;

'EEA' means any country that is currently a member of the European Economic Area. This may change from time to time.

'Fees and Charges Booklets' means the current editions of our schedules and/or fees and charges booklets for personal and/or business Accounts, as applicable, and provided to you in connection with your Account and as available in our branches or on our website. These booklets and/or schedules set out the fees and charges that apply to the relevant Account and Card, including any international charges, whether accessed in Ireland or abroad;

'Merchant' means any business or individual who accepts payments made with a Card;

'Microenterprise' means any enterprise that employs less than 10 people and whose annual turnover and/or annual balance sheet does not exceed €2million subject to certain provisions set down by law;

'Safeguard System' means a system to aid the secure use of your Card online, for example, Visa Secure, as that system or its name may change or be replaced from time to time;

'Security Details' has the meaning set out at the start of the 'Keeping your Card safe and secure' section;

'Third Party Agreements' means any third party agreements you are subject to, which relate to your use of your Card and/or Account;

'Transaction' means a transaction in which a Card is used by you, in any manner, to debit or credit money to or from your Account;

where we use a word in the singular this includes the plural if the context allows it, and vice versa (for example, "person" can mean "persons" and vice versa);

when we say **"you"** and **"your"** we mean the Account holder and/or the person whose name is on the Card, their successors and assigns;

when we say **"we"**, **"us"**, and **"our"** or **"Bank"** we mean Allied Irish Banks, p.l.c., and this includes our successors and assigns;

we sometimes give an example of something covered by a clause or definition. We do this to assist you. The meaning and scope is never limited to these examples; and

headings are used to assist you in reading this Agreement, but should not be taken into account in interpreting the meaning of conditions.

Consumer Rights

- 1.5** Where you are a Consumer, nothing in this Agreement shall affect your statutory rights under applicable consumer rights law, consumer credit law or any regulations made in connection with these laws. In the event of any conflict between this Agreement and such rights, your statutory rights shall prevail.

Section 2 - Your Card

Starting off

- 2.1** We issue your Card to you so you can use it for Transactions on the Account.
- 2.2** Once you receive your Card, you must sign it immediately, otherwise it is not valid. Before you use your Card, we may ask you to activate it. If required, we will send you details on how to do this with the Card.
- 2.3** We supply a personal identification number (PIN) which is particular to your Card. Please see the 'Keeping your Card safe and secure' section for more information.
- 2.4** The Card remains our property at all times. As a result there may be some circumstances where we have to suspend, cancel, recall or retain it. We won't do so unless we decide it is necessary.

Using your Card

- 2.5** You must use your Card in the way set out in this Agreement.
- 2.6** You can use your Card up to a certain number of times a day. We call this a Transaction limit. There is also a daily limit, meaning your Card can be used to make payments up to a certain combined value every day. You can find out more about these limits by contacting us. They are subject to change and we won't always be able to confirm the limit due to security reasons. You can also contact us to agree spending limits for using your Card online, subject to our Transaction and daily limits. We may also be able to offer you a way to request us to block or limit certain Transactions. If we offer such a service, we may decline a Transaction where it is a type of Transaction that you have asked to be restricted on your Account.
- 2.7** Depending on the way you use your Card, there may be other limits beyond our control. For example, certain cash machines may have their own limits attached, which could be more or less than the daily limit on your Card.
- 2.8** Transactions are generally processed within 3-5 Business Days of using your Card. This timeframe may be shorter or longer depending on how or where your Card is used. It may also depend on factors outside our control.
- 2.9** Your Card can be used abroad. It may be accepted at locations displaying a symbol that matches the one on your Card. There may be different limits and local regulations that govern its use, which are beyond our control.

- 2.10** If you are refunded by a third party, such as a Merchant, in respect of a Transaction, we will credit you the relevant amount once that third party has processed the refund with us. If it was a non-euro Transaction, the amount refunded may differ to the original amount spent, once fees and charges have been deducted. Please see the 'Fees and charges' section for further information.
- 2.11** If you are a Consumer, your Card may not be used for business or commercial purposes. If you are not a Consumer, your Card may only be used for business or commercial purposes.
- 2.12** A Card must not be used for any illegal purpose.
- 2.13** A Card must not be used after this Agreement has ended, the Card has expired, been cancelled or suspended, or if the Card or Device has been reported lost, stolen, misused or its safety has been compromised.

How do you get a replacement Card?

- 2.14** You can contact us if you need a replacement Card at any time. We will then organise for a replacement Card to issue to the last address you provided us with. Otherwise, it will automatically issue by the expiry date printed on the Card. However, we may not issue a replacement if you have not used your Card in the last 12 months. We will not supply a replacement Card if you have asked us not to do so at least 45 days before the expiry date printed on the Card.
- 2.15** We may not issue a replacement Card.

Can you get an additional Card?

- 2.16** On the Account holder's request, we may issue a Card, or an additional Card, to a nominated person, known as an 'Authorised User'. We may or may not grant this request. We may have additional rules on who can be an Authorised User (for example, they may have to be a signatory on the Account).
- 2.17** The Authorised User's Card will have its own PIN. The use of that Card will also be governed by this Agreement. It is the Account holder's responsibility to provide a copy of this Agreement, and any future amendments to it, to the Authorised User and ensure that they comply with its terms.
- 2.18** If the Account holder wants to remove an Authorised User, that Authorised User will still be able to use their Card, including any Digital Cards, until the Card is cancelled, destroyed and, if applicable, returned to us. We set out what we mean by 'destroy' in the 'Keeping your Card safe and secure' section.
- 2.19** The Account holder will have access to the information on the Authorised User's Transactions. Likewise the Authorised User will have access to information about the Account and Transactions. However, the Authorised User will not be able to amend any of the Account details.
- 2.20** We may block, suspend and/or cancel an Authorised User's Card at any time in line with these Conditions (including the 'Cancelling, blocking or suspending your Card' section of these Conditions. We can also cancel the Authorised User's Card at any time on the Account holder's, or the Authorised User's, request. You must contact us to do so. You must then destroy the Card and, if applicable, return it to us immediately.

Section 3 - Authorising Transactions

How do you authorise Transactions?

- 3.1** The way you authorise Transactions depends on how you use your Card. You can:
- use your Card with its PIN, such as at a cash machine or at a card terminal (for example, in a shop);
 - use your Digital Card or Digital Wallet with or without your Security Details and/or a Safeguard System;
 - provide the Card details by phone, mail or online, with or without the use of your Security Details and/or a Safeguard System;

- d) use your Card and/or Device for Contactless Transactions, where possible;
- e) use your Card together with your Security Details to transfer money to another card, where possible; or
- f) use your Card and sign for the Transaction.

When you use your Card in these ways we will take it that you have authorised the Transaction.

Important: With some of the above, you may also be asked to use your PIN and/or provide identification details, such as your name, address and telephone number, or call out parts of your Card details such as the 3 digit code on the back of your Card as a precautionary measure.

What else affects how you authorise Transactions?

- 3.2** You must also comply with any additional terms connected with the use of your Card. These may be our terms and conditions (like those for a Safeguard System) or Third Party Agreements (such as those from the provider of a Digital Wallet). If you don't comply, we might not authorise the Transaction.
- 3.3** We may need to confirm it's you before an online Transaction can be authorised or your Card details can be stored online for future use. We'll do this by using a Safeguard System and may also use an authentication service. Your Card is automatically enrolled for a Safeguard System, however the Account holder or Authorised User may need to register for an authentication service. This authentication service will require you to enter your Security Details to identify you, for example, using an AIB Banking App, or any other way made available by us. If we ask you to identify yourself and you can't or you don't follow the instructions for the Safeguard System or the authentication service, we will take it that your Transaction is not authorised and it will not go ahead.

For this reason, it is important to ensure that the personal information we hold about the Account holder and the Authorised User is correct and up-to-date (for example your mobile phone number and email address).

To find out more please go to www.aib.ie/webshopping

- 3.4** In some cases, you may agree to authorise a Transaction with a Merchant in advance (for example, a self-service petrol station or hotel.) This is called pre-authorisation. This pre-authorised amount might not immediately reduce the balance on the Account but may still affect the amount of funds available to you. The pre-authorised amount should only be debited from your Account if agreed by you with that Merchant. If not, and the Merchant instructs us to remove it, we will remove the pre-authorised amount from your Card as soon as possible.
- 3.5** We can't cancel a Transaction that you have authorised. If you gave a continuous payment instruction for a recurring Transaction (for example, a subscription, set up from your Card with a third party) and you want to cancel it you can do so by contacting us up to the last Business Day before the Transaction is due to leave your Account. You should also give written notice to that third party and keep a record of any contact made. To assist you, your Card is automatically enrolled in a card updater service with the relevant Card Scheme (for example, Visa). This service allows a participating Merchant to access Card details through the Card Scheme so they can continue to process a Transaction, recurring or otherwise. As not all Merchants take part in this service, you should still notify each Merchant when your Card details or the status of your Account changes.
- If you don't, your Account may or may not still be charged. You are responsible for making sure the Merchant has your new Card details to process a Transaction. If you do not want to be included in the card updater service, please contact us as set out in the 'How we can contact each other' section.
- 3.6** Where you have authorised a Transaction and something has gone wrong, through no fault of ours, for example, goods are not received, we may be able to seek a refund for this Transaction on your behalf. We will have limited time to do this, so, in general, you will need to let us know within 60 days of the Transaction and we will need you to supply supporting information. There is no guarantee that we can get your money back. While we may be able to seek a refund, we are not responsible for any goods and/or services that you purchase with your Card from any Merchant and we have no responsibility to deal with any Merchant on your behalf in connection with any disputed Transaction. Our contact details are set out in the 'How we can contact each other' section of these Conditions.

Unauthorised Transactions

- 3.7** Except as set out under the rest of this 'Unauthorised Transactions' heading, if you notify us without undue delay that a Transaction from your Account was not authorised by you, we will usually refund the amount of that unauthorised Transaction and restore your Account to the state it would have been in had the unauthorised Transaction not taken place. We will not have any further liability to you in this respect.

Important: We will normally say that there has been undue delay to notify us if you fail to do so within 30 days, or 60 days if the receiving financial institution is outside the EEA, after receipt by you of a statement or payment advice detailing the relevant Transaction. In any event, a failure to notify us within 13 months of the Transaction will always amount to undue delay. You must notify us by contacting us through your branch or by phone or by any other way which we make known to you.

- 3.8** If the unauthorised Transaction resulted from the loss, theft or misuse of any Card, Device and/or Security Details, you may be liable for any losses. However, **if you are a Consumer or Microenterprise**, this liability is limited to €50 per unauthorised Transaction. In any event, we will refund the full amount where:
- a) the loss, theft or misuse was not detectable to you prior to a Transaction, except where you have acted fraudulently; and/or
 - b) the unauthorised Transaction was caused by the acts or lack of action on our part (including any employee, agent or branch of ours or a body to which we have outsourced activities).
- 3.9** We may not give you a refund if:
- a) we reasonably think you have acted fraudulently and we notify the relevant national authority of this; and/or
 - b) you have fraudulently, intentionally or with gross negligence:
 - i. failed to keep safe any aspect of your Card, Device and/or Security Details; and/or
 - ii. failed to tell us without undue delay about the loss/theft/misuse of your Card, Device and/or Security Details.
- 3.10** If, as result of an investigation, we establish that the Transaction claimed as unauthorised is in fact an authorised Transaction, we will debit your Account with any amount refunded and re-charge any fees and/or charges (including interest) that you owe us. You may also be responsible for any reasonable costs incurred by us in carrying out the investigation. As part of any such investigation, if you are not a Consumer or Microenterprise, you will be responsible for demonstrating that the Transaction was unauthorised.

What about refunds for Transactions you have authorised?

- 3.11** **If you use your Card as a Consumer or Microenterprise** and the Merchant's financial service provider is also in the EEA, then you may also be entitled to a full refund if you can prove to us that both of the following circumstances applied:
- a) when you authorised the Transaction the exact amount of the Transaction was not specified to you; and
 - b) the amount of the Transaction was more than you could have reasonably expected to pay, given your previous spending patterns, the terms of this Agreement and the circumstances of the Transaction.
- 3.12** You will not be entitled to any refund for an authorised Transaction where you gave us direct permission to carry out the Transaction and where information on the future payment was made available to you at least 4 weeks before the Transaction.
- 3.13** To request a refund of a Transaction you have authorised, you must contact us within 8 weeks of the date of the Transaction being debited from your Account. If we are satisfied you are entitled to a refund, we will refund you within 10 Business Days of your request or provide reasons for refusing the refund.

To calculate the 10 Business Day period, we will take it that your request has been made when you provide us with all information we reasonably consider relevant to assess your claim. If we refuse to refund you and you are not satisfied with our reasons, you may wish to log a complaint as set out under the 'Complaints' heading in the 'How we can contact each other' section.

Section 4 - Keeping your Card Safe and Secure

By 'Security Details' we mean any security process we may require you to follow or use to make an instruction or confirm your identity or access a Device for certain functionality on that Device (for example, a passcode, password, fingerprint or voice).

How to keep your Card, PIN and Security Details safe and secure

- 4.1 The PIN we issue for your Card may be changed by you. You may also have other Security Details that you use in connection with your Card and/or Device. You must not share any PIN or Security Details with anyone else. You should memorise them and then dispose of them securely.
- 4.2 You must not give your Card to other people or allow others to use it. You must only ever give out any of your Card details as part of a Transaction, to verify your identity to us or to report it as lost, stolen, misused or that its safety has been compromised.
- 4.3 You must not give your Device to other people or allow others to use it as they may be able to access or use your Digital Card or AIB Banking App. Before you replace or dispose of a Device, you must ensure you delete any Digital Wallet or AIB Banking App from that Device. You should also immediately delete any information such as an email or text messages sent or received by you in connection with your Card or Account. You must not have any reference(s) to or details of any PIN or any Security Details on your Device.
- 4.4 You should always check the amount of any Transaction before you authorise it.
- 4.5 You should also check the Transactions recorded on the Account as often as possible and, where possible, we recommend that you review your Account details online on a regular basis. Please contact us immediately if you have any queries, if you think you might not have authorised any entry or if a Transaction hasn't appeared on the Account.
- 4.6 Any Third Party Agreements you might have (such as those with your mobile phone or Digital Wallet provider) may also set out security requirements for you to comply with.

Important: If you do not comply with this Agreement and someone else finds or knows your PIN or Security Details they could use your Card without your permission. You may be responsible for any loss suffered. There may be other consequences, which we set out under the 'Unauthorised Transactions' heading in the 'Authorising Transactions' section and in the 'Our and your responsibilities' section.

What happens if you or we have any security concerns?

When we say you must destroy your Card, we mean that you must cut your physical Card in two through the signature, magnetic strip and chip and return it to us. It also means that you must deregister or delete all digital versions of that Card.

- 4.7 You must contact us immediately if you have any concerns whatsoever about the whereabouts or the safety of any aspect of your Card, Device or Security Details. We will also accept notification from the Card Scheme or a card protection service acting on your behalf.
- 4.8 You may request us to suspend your Card temporarily. We may do this but you will not be able to use your Card until the suspension has been lifted as your Transactions will be declined. We will lift the suspension at your request.
- 4.9 If we are notified of safety concerns for your Card, Device or Security Details, we may cancel the Card. If the Card is in your possession, you must immediately destroy the physical Card. If your Card is registered to a Digital Wallet, your replacement Card should automatically update in the Digital Wallet by the time you receive your replacement physical Card.
- 4.10 If we do have to cancel your Card, we may have to contact third parties such as the police or other relevant authority and pass on any relevant information to them. We will only do so if necessary. If so, you will be required to cooperate with any resulting investigation.

- 4.11 Where we suspect your Card is being used in breach of this Agreement or without your permission, we may investigate and/or stop allowing its use. This could result in your Card being refused and/or Transactions declined. We may ask you to respond to a communication we send you, such as a text message, to verify the Transaction before we can process it. Further details are set out in the 'How we can contact each other' section. It may not always be possible for us to contact you before we suspend your Card or decline a Transaction but we will do our best to do so. This is done for your protection and we are not responsible for any loss or damage that might be caused as a result.

Section 5 - Fees and Charges

What do you need to know?

- 5.1 We charge certain fees and/or charges for using your Card. We list them in our Fees and Charges Booklets.
- 5.2 We may take any fees and/or charges that you owe us for the use of your Card directly from the Account.
- 5.3 We apply government levies and stamp duties in respect of your Card which will also be debited from the Account.
- 5.4 We do charge for non-euro transactions as detailed in the Fees and Charges Booklets. If you use your Card for any non-euro Transactions, the amount will be converted to euro using the Card Scheme exchange rate. We have no control over when the Transaction is processed by the Card Scheme and when the exchange rate is applied. For most non-euro Transactions, the Card Scheme generally applies their exchange rate within a few days.

More information on how and when these exchange rates apply is available on our website www.aib.ie. For Transactions within the EEA, we provide a comparison by way of percentage mark-up between (i) our rate which is made up of the Card Scheme exchange rate for that day in addition to our currency conversion fee, and (ii) the European Central Bank foreign exchange rate. This is available on our website www.aib.ie

We may also be required by law to send you information electronically once you have completed a non-euro Transaction in the EEA in accordance with the 'How we can contact each other' section. If you are not a Consumer, this may not apply to you.

In addition to the fees, charges (and interest, if applicable) set out in the Fees and Charges Booklets you may also be charged a transaction fee by the local bank which processes the Transaction. For further information you can contact us using the details set out in the 'How we can contact each other' section or visit our website www.aib.ie

- 5.5 We may from time to time make changes to existing fees and charges and/or introduce new fees and charges. How and when we will make any such changes is set out in the 'Changes to your Agreement' section.

Third party charges

- 5.6 You may also have to pay some third parties for the use of services connected with your Card (for example, a mobile phone, Digital Wallet or app provider). Any such fees and/or charges are your own responsibility.
- 5.7 Our standard fees apply if you use your Card abroad to transact in euro. However, we have no control over third parties that may apply a charge to you for processing the Transaction or who convert the local currency into euro and charge for doing so. We also have no control over the rates that may apply.

Section 6 - Our and Your responsibilities

Our responsibility to you

- 6.1** We will not be in breach of this Agreement if we do not provide the services considered by this Agreement, or if there is an interruption to the provision of the services, as a result of the following:
- a) you do not comply with this Agreement, any other agreement with us or any Third Party Agreement;
 - b) we do not act on instructions from you or a person authorised to act on your behalf where we reasonably suspect any fraudulent activity on your part or on the part of any third party;
 - c) any act or omission of any third party (other than a third party appointed by us) including where the third party refuses to accept, or delays the acceptance of, your Card or Security Details;
 - d) where you have acted fraudulently or with gross negligence;
 - e) if any of the details you gave us were wrong or insufficient;
 - f) unforeseeable or unavoidable circumstances beyond our reasonable control, which meant despite our reasonable efforts we couldn't follow this Agreement (for example, a problem with a payment, settlement, clearance system, or Safeguard System or AIB Banking App, any labour disputes, acts of God, government or state, war, insurrection, embargo or inability to communicate for whatever reason, contagious disease or the acts or omissions of our agents or any other third party (other than a third party appointed by us));
 - g) us complying with any law, regulation, code or other duty which is binding on us, or us complying with the instructions of a court, ombudsman, regulator or law enforcement agency;
 - h) if we must close, block or suspend your Card for any of the reasons set out in this Agreement (including those set out in the 'Cancelling, blocking or suspending your Card' section);
 - i) us offering and you availing of any service to block or limit certain Transactions (eg a block or limit on gambling transactions), and it was not possible for us to recognise that a particular Transaction was the type you requested to be blocked or limited; and/or
 - j) the failure of third party providers of additional facilities and benefits to perform their duties and obligations (other than third parties appointed by us).
- 6.2** Nothing in this 'Our responsibility to you' section will stop us being responsible for your loss, if:
- a) we act fraudulently, with gross negligence or such loss is a result of our wilful misconduct; or
 - b) law or regulation does not allow us to exclude or limit liability.
- 6.3** If you are not a Consumer, (a) the only liability we will have to you will be as a direct result of our gross negligence, or wilful misconduct; and (b) you will have no claim against us and we will have no liability to you for any increased costs or expenses, any loss of profit, business, contracts, revenues, anticipated savings, opportunities, goodwill or for any indirect or consequential loss or damage in any circumstances even if such loss or damage was reasonably foreseeable or relates to any action brought by a third party.

Your responsibility to us

- 6.4** It is important that you are aware that you also have responsibilities. By using your Card, you agree that:
- a) you will comply with your obligations under this Agreement; and
 - b) the Account holder is liable to pay all amounts owing on the Account, even if you do not comply with this Agreement or your Card is suspended or terminated (for more information see the 'Cancelling, blocking or suspending your Card' section).

- 6.5** If you do not comply with any of the terms of this Agreement, we can claim from you any losses or costs that we reasonably incur (for example, any costs involved for taking steps to deal with you not complying with this Agreement). In addition, we have the right to cancel, block or suspend your Card.

Section 7 - Cancelling, Blocking or Suspending your card

When you can cancel your Card

- 7.1** You can stop using your Card at any time. However, if you want to cancel your Card, you will need to contact us and, where applicable, return your destroyed Card to us. We explain what we mean by destroy in the 'Keeping your Card safe and secure' section.
- 7.2** If the Account is closed, your Card will be cancelled.

When we can cancel, block or suspend your Card

- 7.3** We can cancel your Card by giving you at least two months' notice. However, we can cancel, block or suspend your Card immediately (or on less notice) and/or refuse to issue or replace a Card, if: (a) you materially breach this Agreement or any other agreement with us; (b) you use (or allow someone else to use) your Card illegally or for criminal activity or if we suspect this to be the case; (c) you commit or attempt to commit fraud against us or some other person or entity or there is a reasonable suspicion of unauthorised or fraudulent activity on a Card or Account; (d) we must do so to comply with any law, regulation or direction from a relevant authority or court; (e) you provide us with false or misleading information at any time; (f) in our reasonable opinion, you are not in a position to properly manage your financial affairs or are unlikely to be able to pay your debts as they fall due; (g) you face the threat of insolvency (for example in the case of a company, notice is received of a creditor's meeting or a resolution is passed for the winding up of the company) or an event of insolvency occurs (for example, in the case of a company, liquidation or receivership or in the case of a person, bankruptcy or personal insolvency); (h) any judgment is obtained or threatened against you; (i) you cease trading; (j) this Agreement becomes unenforceable or any circumstances arise that are outside our control and which, in our reasonable opinion, negatively affects our ability to continue with this Agreement; (k) the Account holder dies; or (l) you are not a Consumer or Microenterprise and we are allowed by law to exclude you from the notice requirements set out in EU Directive 2015/2366 relating to payment services, as transposed in Ireland, and as amended and replaced from time to time.
- 7.4** Please see the 'Keeping your Card safe and secure' section for other circumstances where we can cancel, block or suspend your Card.
- 7.5** We can notify you that we intend to cancel your Card even if your Card is suspended at the time. If your Card is not suspended, we may suspend it immediately after giving you such notice.
- 7.6** If we cancel your Card, you must return your destroyed Card to us.
- 7.7** We may also stop supporting additional facilities connected with your Card (for example, your Digital Card and/or any Digital Wallet). If so, we will give you reasonable notice of this, where possible.

What happens when your Card is cancelled?

- 7.8** If your Card is being cancelled by you or us, the Account holder must:
- a) repay any amount you owe us (including any payments not yet processed and any government duty, fees or charges owed);
 - b) cancel any payment due to be made to or from the Card (for example, to utility or insurance companies).

If you do not cancel them with the relevant Merchants, then they may continue to be charged to the Account after the Agreement has ended. You will be responsible for any amount owing as a result of this. You need to contact the Merchant to stop these transactions; and

- c) destroy and, if applicable, return your Card to us.

Important: You will remain responsible to us for any amount you owe even when your Card has been cancelled.

Section 8 - Keeping Each Other Informed

You need to keep us updated with your contact information so that we can communicate with you safely and quickly and so that we can confirm your identity for certain online Transactions. If you don't tell us promptly about a change in your details, you may not receive information that could be important or it may be accessed by someone else. It may also affect the Transactions you can make, which is set out under the 'Authorising Transactions' section.

- 8.1** When you tell us that your situation or details are changing, we may ask you to confirm this in a certain manner (such as in writing or by text message) or to comply with any other procedures. Examples of things you should keep us updated on are your name or directors' names, your postal, email or registered office address, where you are resident and your phone number.

How will you get information from us?

- 8.2** We have set out in the 'How we can contact each other' section the different ways we can communicate with you.
- 8.3** The details of Transactions you make with your Card are recorded in a number of ways. For example, they may be included in your payment logs on our online banking services or in statements issued to you. You can ask us for information in relation to any Transaction which appears on your Account.
- 8.4** Please remember that communications made via the internet, Device or phone may not be secure and could be intercepted by third parties.

Section 9 - Changes to your Agreement

- 9.1** We can make changes to the Agreement if we have a valid reason. Such changes include changes to fees and charges and changes to other terms of this Agreement. Further details on the valid reasons that may cause us to make a change, and what we can change in the Agreement as a result are set out in the terms and conditions for the Account.

When can we make changes to this Agreement?

- 9.2** Unless there are circumstances where we may give you shorter notice (please see the 'Are there any exceptions?' heading below), or law or regulations requires us to give you more notice we will usually tell you about a change to this Agreement at least two months in advance of the change.
- 9.3** If you don't want to accept the change, you can cancel your Card before the change comes into effect. If you do so, you will not be charged any extra fees, charges or interest. Please see the 'Cancelling, blocking or suspending your Card' section for more information on how to cancel your Card. If you do not cancel your Card before the date on which the change comes into effect, we will take it to mean that you have accepted the change.
- 9.4** Unless we are required by law or regulation to notify you of any change to this Agreement in a particular way, we will notify you by any means available to us at the time (for example, by post, email, text message, push notification, through our online

banking services, on our website, or by notice published in a national daily newspaper or displayed in one of our branches).

Are there any exceptions?

- 9.5** There are certain circumstances where we may give you shorter notice than outlined in this 'Changes to your Agreement' section, where we may not tell you about changes, or where we tell you about changes after we make them. We will only do this if we have a valid reason (for example, the change is required under law or regulation by a particular date). Further details on these valid reasons are set out in the terms and conditions for the Account.

Section 10 - How We Can Contact Each Other

About us

- 10.1** Our head office is at 10 Molesworth Street, Dublin 2. Our website is www.aib.ie
- 10.2** We are a public limited company registered at the Companies Registration Office, Dublin 1 under registration number 24173.
- 10.3** We are regulated by the Central Bank of Ireland under reference number C21174. The Central Bank of Ireland's address is PO Box No.559, Dublin 1.

Communicating with us

- 10.4** If you wish to contact us in relation to your Card, please contact our customer service helpline on 1800 24 22 27 or (01) 2695022, or if you are calling from abroad, on + 353 1 2695022. You can also contact your local branch.
- 10.5** If you've lost your Card or Device or wish to report it as stolen or if you have concerns about the safety of any aspect of your Card or Device, please contact us on 1800 24 22 27 or from outside of Ireland on +353 1 2695022. If you are abroad, you can contact Visa Global Assistance free of charge. Please see <https://aib.ie/contact-details> for their contact details. We also have a range of self service options available to you to use in these circumstances on our online banking services.

Communication with you

- 10.6** Where we are allowed by law, we may contact you in any variety of ways, such as in person, using our online banking services, by post, electronic or telecommunication means push notification or any other way available to us.

We are always looking for ways to make our services more convenient and flexible so we may introduce new ways to communicate with you in the future.

- 10.7** Any notice sent by us to the last address you gave us is considered to be delivered immediately on delivery if it is delivered by hand and two Business Days after it is posted if it sent by post (even if mis-delivered or returned undelivered).
- 10.8** Any notice sent by email, text message or fax (to your last number or email address known to us) or made available online (for example, via any message facility available through our online banking services) is considered to have been received by you at the time it is sent.
- 10.9** We will never ask you for your personal banking details (for example, account numbers, PIN and/or other Security Details) by letter or email. If we contact you by phone, we may need to identify you. We'll do this by asking you for certain information known only to you but we will never ask you to make payments from your Account to another account or ask you for your PIN.
- 10.10** This Agreement is in English and we will only write and communicate with you in English.

Recording calls

- 10.11** We may monitor or record any communications between you and us including telephone calls. We can use these recordings for a variety of reasons (for example, to check your instructions to us, to assess and improve our customer services and/or to help detect or prevent fraud and other crimes).

Complaints

- 10.12** If you feel we have not met your expectations in any way, please let us know so that we can address the problem as quickly as possible.
- 10.13** If you wish to make a complaint, you can do so by visiting our website at www.aib.ie or by writing to your branch and we will look into it. If you are still not happy with the conclusion that we come to, you have the right to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. The Ombudsman's office is independent and it looks into, and makes a decision on, the complaints of personal and some small business customers.
- 10.14** If you are a business with an annual turnover of more than €3 million, you may take your complaint to the Central Bank of Ireland, PO Box no. 559, Dublin 1. You'll find more about the steps we take to try to resolve your complaint in our complaints brochure, which is available in any of our branches or on our website.
- 10.15** You may be able to submit a complaint for online resolution to the European Commission Online Dispute Resolution platform (available at <https://ec.europa.eu/consumers/odr/>) if you are not happy with how we have handled a complaint or if you prefer not to deal directly with the Financial Services and Pensions Ombudsman.

Section 11 - Governing Law and Jurisdiction

- 11.1** Subject to the rest of this 'Governing law and jurisdiction' section, this Agreement and any obligations arising out of or in connection with it are governed by the laws of Ireland. You agree to submit to the exclusive jurisdiction of the Irish courts in relation to any dispute or claim arising out of or in connection with this Agreement. This condition still allows us to take proceedings before any other court in a different jurisdiction where we are permitted to do so under applicable law.
- 11.2** If you are a Consumer, the jurisdiction of the Irish courts will be non-exclusive and nothing in this 'Governing law and jurisdiction' section, will affect your right to defend proceedings or take proceedings to enforce your consumer protection rights in Ireland or in the country in which you live.

Section 12 - Other Important Terms

Your information

- 12.1** We will access, process and retain personal information about you, your Card and any payment instruction we receive in respect of your Card, in order to provide our services.

Enforcing this Agreement

- 12.2** If we do not enforce the rights we have under this Agreement or in law or we delay enforcing them, we may still enforce those rights in the future, even if we did not enforce or delayed enforcing those rights on any previous occasion.

Severance

- 12.3** If any part of this Agreement or its application to any person or entity or set of circumstances is held to be invalid, illegal or unenforceable in any jurisdiction, the rest of this Agreement and its application to any person or entity or circumstances will not be impacted or affected and it shall continue to apply to both you and us.

Evidence

- 12.4** Any documents or records in any format that we have (including any electronic records of the use made of your Card even if such electronic records were originally held by us in paper form), may be retained, produced and relied on by us as evidence of facts or events related to dealings relating to your Card.

Copy Agreement

- 12.5** We can provide you with a copy of this Agreement or a copy in a larger print if you contact us to request it. If we ask you to do so, you must print or download any documents we provide to you in electronic form.

Data Protection

- 12.6** For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online at www.aib.ie. It may change from time to time.



For the life
you're after

Notice to customers about changes to our terms and conditions.

We're updating our terms and conditions.
The changes will apply from 25 August 2025.

Contents

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Why are we doing this?

We're updating our terms and conditions to:

1

Enable you to make outgoing SEPA instant payments.

2

Make paying someone from your Current and Demand Deposit Accounts more secure.

3

Make our accounts and services more accessible to all our customers.

4

Change how some accounts and services operate and make them clearer.



Where can I see my new terms and conditions?

You can see them on our website www.aib.ie/terms-and-conditions-updates or visit your local branch.

If you have a question, you may find the answer on the above web address or call us on **0818 664 015** (Monday-Friday 09:00-17:00, except on bank holidays). Please read and keep this information.

How do I accept these changes?

To accept these changes, you don't need to do anything, and you can continue to use your accounts and services. If you don't want to accept the changes, you have the option, free of charge, to close your account, clearing anything you owe on it first, or let us know you are ending your agreement with us. You can do this by writing to your local branch. If we don't hear from you before 25 August 2025, we'll apply these changes.

If you are under 18, you may need to discuss this with a parent or guardian.

What terms and conditions are changing?

These are the payment accounts and services for which we are changing our term and conditions for SEPA Instant and to make paying someone from your account more secure.

Accounts and Services

- All Current, Demand Deposit and Masterplan Accounts including:
 - Student, Student Plus and Graduate Accounts
 - Advantage Account
 - Personal Bank Account
 - Basic Bank Account
 - Junior/Student Saver Account
 - Youth Savings Account
 - Personal Demand Deposit Account
- Demand Deposit Account
- Online Saver Account
- Business Current Accounts (including Business Start Up Account and Young Farmer Account)
- Masterplan Account
- Phone and Internet Banking
- Internet Business Banking
- Kiosk Banking

Changes that apply to Credit Cards

We've also made some changes to all Personal Credit, Corporate, Business and Purchasing Cards Terms and Conditions.

All Personal Credit, Corporate, Business and Purchasing Cards Terms and Conditions:

- We've updated the 'Monthly Statements and Payment Arrangements' section with the:
 - Removal of "incoming" from instant credit transfer payments to allow for a wider range of instant credit transfers.
 - Removal of the maximum limit for instant credit payments.

All Personal Credit Cards Terms and Conditions:

- We've updated the names of some of our services in the table within the 'Monthly Statements and Payment Arrangements' section to their most current service names.
- We've introduced a new section to cover European Accessibility Act (EAA) as outlined in the European Accessibility Act section of this document.

If you have a credit card with us, as the principal card holder, you need to share these updates with any other cardholders.

1. Introducing a new way to send payments

We're introducing outgoing instant payments, this means a euro payment from your payment account to another payment account can transfer within 10 seconds. From 25 August 2025, we'll start to roll out the ability to send instant payments from your account. We will let you know when these become available through our online services and on our website. There are a few exceptions to this such as times when the system is undergoing maintenance.

Changes common to all accounts and services listed above in 'Account and Services' table:

We've updated the definition for "Instant Credit Transfer" to allow for outgoing instant payments. In the definition for "Business Day", we've clarified that public holidays include bank holidays.

These definitions also apply to changes made to our "Schedule of International Transaction Charges".

Changes that only apply to Current, Demand Deposit and Masterplan Accounts:

In the 'Making and receiving payments' section, we've:

- clarified that an Instant Credit Transfer from your payment account can be processed on any Calendar Day and that you can set a personal payment limit.
- updated Table 1 'Incoming payments (excluding incoming Instant Credit Transfers)' to clarify when funds are available to use and when value is determined for interest purposes.
- updated Table 2 'Incoming Instant Transfers' to clarify where you can see further details of the value determined for interest purposes, the availability of service and the maximum balance.
- created a new table 'Outgoing Instant Credit Transfers' (table 3) which highlights changes to "Outgoing Instant Credit Transfers". We've summarised this table below:

Table 3: Outgoing Instant Credit Transfers

Type of Payment: What type of payments are covered?	<p>Transfers from your account in euro, which we can pay immediately on any day.</p> <p>The account you are paying must be within the Single Euro Payments Area (SEPA). The list of countries in SEPA is available on our website www.aib.ie</p>
Value determined for interest purposes: When do we value your payment for interest purposes?	<p>The day you send money. If that day is not a business day, we may use the next business day or the previous one. For more information, please see your account statement or your payment log on our mobile and online banking services.</p>
Limits: What are the payment limits?	<p>There are limits to the amounts you can send. See our website www.aib.ie/ways-to-bank/transaction-limit-information for more information on limits.</p> <p>You can set a SEPA instant payment limit that you can pay on your account. We also have limits in place on our payment services. Your personal limit may not exceed other limits set by us.</p> <p>For Standing Orders and future dated payments, that are outgoing instant payments, your limit applies on the day we receive the payment instruction not on the day we make your payment.</p> <p>For bulk payment files that are outgoing instant payments, your limit is checked on the day we receive the payment instruction and applied for the day we make your payments.</p> <p>We will check that you have enough money in your account on the day we make your payment(s).</p>
Receipt of payment instruction also known as payment order: Setting up an Instant Credit Transfer.	<p>You can send an outgoing payment using our online banking services, including through certain third parties.</p> <p>You can also set one up by filling in a payment form in any of our branches where we provide that service.</p>
Cut-off times:	<p>There are no cut off times for payments in online banking. That means you can set up a payment on any day and it will go through that day.</p> <p>There are cut off times for payments in branches and lobbies.</p> <p>You can find our branch opening hours on our website www.aib.ie or by asking us over the phone or in any branch.</p>
Information requirements: The information you need to give us for a payment.	<p>You need to include an IBAN, amount, and the recipient's name, we will tell you if any further details are needed when you give us the instruction.</p>

Refusal of orders: We can refuse to make your payment.	We may not be able to make a payment instruction if the bank of the recipient does not use the SEPA Instant Credit Transfer scheme and for any other refusal right of ours as set out in the terms and conditions.
Cancellation of payment instruction:	You can't cancel or change an outgoing instant payment once we've started to process it.
Notifications:	Where applicable we will tell you as to the success or failure of an outgoing instant payment. Please visit our web page www.aib.ie/terms-and-conditions-updates/q-and-a for more information. We will also tell you the reason for rejecting any payment instruction (for example, the payment service provider of the recipient cannot accept the payment). If a payment instruction is rejected, consider completing a new payment instruction.
Availability:	Temporary restrictions and interruptions in service are possible, during which it may not be possible to make an instant payment from your account. If these periods are due to our planned maintenance, we will tell you.

We've made changes under the heading 'Payments initiated through third parties' to advise you that where you make payments through a third party provider the terms and conditions of the relevant online banking service will apply.

We've made more changes under the heading of 'Standing Orders' and 'Future Dated Payments' to clarify payment limits, updates to the scheduling of standing orders and that standing orders and/or payments may be delayed or cancelled due to fraud. For standing orders that are outgoing instant payments, if there is not enough money in your account, we will not attempt to make the payment until the next due date.

We've made additional changes to the table under the heading 'When will the payment reach the recipient's financial service provider', to clarify where we accept a payment instruction, we will ensure that the bank of the recipient you are paying is paid within the timeframes. We've also updated the table to say:

- that outgoing euro payments to any EEA country can be made on any day and the payment will be received by the payee as soon as the payment is processed.
- to clarify when outgoing payments are excluded and how long the payment will take to reach the bank of the recipient you are paying when transferred in euro to any EEA country.

Where you want to make a payment by a particular time, and cut-off times apply, you should allow for additional time to make sure the recipient's financial services provider processes the payment on time.

We've also made updates to 'Bulk Payment Files' regarding Payment File Services including multiple payments, payment orders, timelines and limits. Please see our website www.aib.ie/terms-and-conditions-updates for more information.

Under the heading 'Payments made in error', we've added that we'll not be in breach of our obligations and will not restore your Account if we make a payment authorised by you that contained incorrect account details given to us by you.

Under the heading 'Incorrectly executed, late and non-executed payments', we've added that if you send an instant payment, and we don't receive confirmation that the payment has been received, we'll usually restore your Account as soon as possible. However, if the instant payment subsequently reaches the recipient's financial services provider, we'll make any adjustment necessary on your Account.

Changes that apply to AIB Kiosk Banking and AIB Phone and Internet Banking:

Defined terms used in your Kiosk Banking terms and conditions and Phone and Internet Banking terms and conditions have the same meaning as defined in your Account Conditions, unless a different meaning is needed because of how the word is used.

We've updated Kiosk Banking terms and conditions 'Use of AIB Kiosk Banking' and the Phone and Internet Banking terms and conditions 'Interpretation' to let you know that if there is a conflict or inconsistency between those Conditions and the Account Conditions, we will apply the Account Conditions.

We've also updated 'Payments from your Account' section to say that for further information on Instant Credit Transfers and Verification of Payee, please see your Account Conditions.

Changes that apply to Internet Business Banking (iBB):

We've added a clarification to the definitions section that defined terms used in your Internet Business Banking terms and conditions have the same meaning as defined in your Account Conditions, unless a different meaning is needed because of how the word is used.

We've updated the heading 'This agreement' to let you know that if there is a conflict or inconsistency between these Conditions and the Account Conditions for Instant Credit Transfers and Verification of Payee, we will apply the Account Conditions.

We've also made updates to 'Payments from your account' to clarify limits and included any information required for Verification of Payee.

Under the heading 'Our liability to you' we clarified the meaning of third party and included an update to outline the circumstances of any delay by us in advising you, and/or crediting your Account if an instruction is not successfully processed by a third party.

Schedule of International Transaction Charges brochure:

There are no new fees or charges for SEPA Instant Credit Transfers.

2. Make paying someone from your Account more secure (called Verification of Payee)

As part of the SEPA Instant Credit Transfer Regulation, we're introducing a new check called "Verification of Payee" from 5 October 2025 for existing SEPA payments and new instant payments. This is to help you protect your money and avoid being scammed or paying the wrong account. Verification of Payee will check the name of the account you're paying with the receiving bank to see if it matches the name you gave us. You can then decide if you still want to go ahead with the payment. We'll also perform the Verification of Payee check when you add or amend a payee's details.

Changes that apply to the accounts and services in the 'Accounts and Services' table:

We've added a new definition for "Verification of Payee". We've updated our terms and conditions and included a new heading 'Verification of Payee' to include information about outgoing euro payments.

Here is a summary:

- We will check the name of who you are paying and share the results with you before you make the payment.
- This check will confirm if the name of who you are paying matches the name associated with the IBAN held by their bank.
- You must review the results of the check and only go ahead with the payment when you're sure you're paying the correct person or business.
- If you decide to go ahead with a payment when the check shows the recipient's name is incorrect or cannot be checked, we may not be responsible for any loss.
- If the results of the check are subsequently found to be incorrect, please contact us. In those circumstances, we will usually restore your account as soon as possible.
- For paper-based payment requests, we will perform the check at the time of receipt of the request provided you are present. We won't perform the check for paper-based requests if you're not present, or if you have asked a third party to make the payment request on your behalf. For further information please see our website www.aib.ie/terms-and-conditions-updates

- Business customers making bulk payments will have the choice to check who they are paying. The check will always be performed for single payments made by business customers.
- For incoming payments to your account, we must also help the payer verify your name and may share information about the name on your account with them and their bank.
- This check may not be used for any purposes other than confirming information in relation to these payments.

We've also made updates to 'Keeping your Account safe and secure' and 'Making and receiving payments' in our Current, Demand Deposit and Masterplan Accounts terms and conditions for more information about payments made in error and incorrectly executed, late and non-executed payments.

For further information on Verification of Payee please see our website www.aib.ie/terms-and-conditions-updates

3. European Accessibility Act

The European Accessibility Act (EAA) comes into effect on 28 June 2025.

- We've introduced this statement below into our terms and conditions for Current, Demand Deposit, Masterplan accounts, Kiosk Banking, Phone and Internet Banking and all Personal Credit Cards:

AIB is committed to ensuring that our products and services are accessible and available to as many people as possible. We aim to continuously improve our standards of accessibility, and our products, services and processes will evolve as we adapt to meet our customers' needs. We are committed to designing accessibility into everything we do for our customers, and we welcome your feedback. You can find out more in our Accessibility Statement, which is available in branches and online here www.aib.ie/accessibility

4. Other changes to our terms and conditions

We are making some operational changes and clarifications to some terms and conditions.

What terms and conditions are changing?

Changes that apply to Current, Demand Deposit and Masterplan Accounts:

- We've updated 'When we can close or suspend your Account' to outline the reasons why we may close or suspend your Account.
- We've updated how we communicate with customers under 18 in 'Communication with you'.
- We've clarified where you can find additional information on minimum and maximum balance requirements. This can be found in 'Your Account' section in your terms and conditions.

Changes that apply to Personal Demand Deposit Accounts:

- There is now no limit to what you can hold in your account.

Changes that apply to Online Saver Accounts:

- We've updated 'Payments to and from the Account' to let you know that you can make payments to other payment accounts on any Calendar Day, or on a Business Day to a non-payment account.

Changes that apply to Current, Demand Deposit, Masterplan Accounts and Personal Credit, Corporates, Business and Purchasing Cards:

- The EU Online Commission Dispute Resolution platform is being discontinued from July 2025. We've removed this from 'Complaints'.

Drop in to any branch, or visit

→ www.aib.ie/terms-and-conditions-updates

