

Welcome to AIB

Information Hub



Welcome to AIB. The day-to-day management and servicing of your mortgage loan moved to us from Ulster Bank on 24 July 2023.

Our purpose is to back our customers to achieve their dreams and ambitions. Whether that be adapting to a greener way of living, planning for the future, growing a business or simply navigating day-to-day banking, we look forward to supporting you through this transition.

Questions and Answers about your mortgage moving

When did my mortgage loan move to AIB?

- Your mortgage loan legally moved to AIB on the 24 July 2023. Ulster Bank wrote to you about this. We will also write to you at the end of July 2023 to welcome you.

Will AIB write to me about this move?

- We will write to you at the end of July 2023 letting you know your mortgage has moved to us. This letter will include a Welcome Pack with everything you need to know about the move.

For customers whose mortgage did not move to AIB on 24 July 2023

- If you received a letter from Ulster Bank dated 24 July 2023 telling you that your mortgage has not moved to AIB yet it is anticipated that your mortgage will move to us before the end of 2023. Ulster Bank will remain the point of contact for all mortgage related queries until your mortgage loan moves to AIB.

Where can I get a copy of the Welcome Pack?

- You can find it on our website.

Do I need to do anything now?

- Perhaps, it depends on certain situations:

Scenario	Action
You do not pay your mortgage by direct debit	If you don't pay your mortgage by direct debit, you can set one up by filling out the Direct Debit Mandate form in the Forms section below. The form will tell you what you need to do.
You pay your mortgage by standing order or electronic transfer	If you want to pay by standing order or electronic transfer, you'll have to put our details on it to make sure the payment reaches us in time for the repayment date. Please change the details of the payee to: Payee: Allied Irish Bank p.l.c. Bank Account Number: 930091 99901009 Reference: Your mortgage account number You need to include your mortgage account number as a reference so we can match the payment to your mortgage.
You have a life insurance policy that covers your mortgage	If you have a life insurance policy for your mortgage which was assigned to Ulster Bank, the policy has already been re-assigned to us. If Ulster Bank had details about a specific life insurance policy in their recent letter you don't need to do anything for these policies. If you have other insurance policies, linked to your mortgage, please contact your insurer to ask that they update their records to reflect this reassignment. This is to make sure that any claim that is made under the policy is not delayed.

What has stayed the same now that my mortgage loan account(s) have moved to AIB?

- Your mortgage loan account number, type of interest rate and repayment date have all stayed the same.
- If you decide to change your interest rate, you can choose from the rates we offer. There's more information on our mortgage rates on our website.
- If you are on a tracker interest rate and the European Central Bank (ECB) changes its rate, we will tell you.

How do I contact AIB if I have a question about my mortgage loan?

- You can call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).

Questions and Answers about managing your mortgage

Can I get online access to my mortgage loan to see my mortgage balance?

- We can tell you your mortgage loan account(s) balance. Please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).
- We are working hard to bring you access to your mortgage account over Internet Banking and Mobile App. Please keep an eye on the Information Hub for future updates

When will I receive my Certificate of Interest on my mortgage?

- Ulster Bank will send you a Certificate of Interest in January 2024 for the part of 2023 that your mortgage was with them. We'll send you a separate Certificate of Interest for the rest of 2023.

How can I get a Certificate of Interest for my mortgage?

- If you need a Certificate of Interest please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).

Can I still get single statements for all my mortgages on my property?

- If you have more than one mortgage account on your property and receive a single statement, you will continue to receive this from us.

When will I get sent my mortgage statement(s)?

- Ulster Bank have sent you a final mortgage statement. We will send you your annual statements each year going forward.

How do I read my mortgage statement?

The following steps should help you when reading your mortgage statement (figures are for illustrative purposes only):

1. The customer's balance at the start of the month.
2. Interest charged on the first day for the coming month, based on the customer's balance that day.
3. The customer's monthly repayment does not always happen on the first day of the month. We're showing an example of a payment on the 25th day of the month.
4. We will always adjust the interest because the customer's payment has changed the balance at some point during the month.
5. The customer's balance after monthly repayment and interest rate adjustment.

Date	Details	Debit €	Credit €	Balance €
1 st June	Balance			100,000.00
1 st June	Interest Charged	1,000.00		
25 th June	Mortgage Repayment		1,555.00	
25 th June	Interest Adjustment		1.34	
25 th June	Balance			99,443.66

Amounts are illustrative

I want to appoint a third-party advisor to deal with my mortgage. How do I do this?

- You can instruct us to deal directly with your third-party advisor by providing our Home Mortgage Operations team with a written instruction. Please send this written instruction to AIB Home Mortgage Operations, Account Section, Unit 33, Blackthorn Road, Sandyford Business Park, Sandyford, Dublin 18, D18 E9T3.

Questions and Answers about paying your mortgage

Does my repayment amount change?

- Your mortgage repayment amount will carry over to us. If you are on a tracker rate and the European Central Bank (ECB) changes its rate, you will be advised of any changes to your mortgage repayment amount.

Does the way I repay change?

If you pay by direct debit

- If you paid your mortgage by direct debit with Ulster Bank, we have the details and you don't have to do anything.
- If you are in the process of closing the current account your Mortgage Loan direct debit is paid from (for example, if you also had a current account with Ulster Bank), you will need to update your direct debit so it is paid from your new account.

If you don't pay by direct debit

- You can download a Direct Debit Mandate form from the Information Hub, fill it out and send it back to us.

If you pay by standing order or electronic transfer

- If you want to pay by standing order or electronic transfer, you'll have to put our details on it to make sure the payment reaches us in time for the repayment date.

Please change the details of the payee to:
Payee: Allied Irish Bank p.l.c.
Bank Account Number: 930091 99901009
Reference: Your mortgage Account Number

- You need to include your mortgage account number as a reference so we can match the payment to your mortgage.

I prefer to make a single payment for all my mortgages on my property, can I still do this?

- If you have more than one mortgage on your property (for example, you topped up your mortgage) you may have paid for both with one payment. You can continue to do this with us. This may change in the future should you apply to top up or restructure your mortgage and will result in a change to AIB's terms and conditions.

I have a flexible payment option. Has this changed now my mortgage has moved to AIB?

- If you have a flexible payment arrangement in place, this will carry over to us.

I would like a flexible payment option. How do I get one?

- AIB flexible payment options are different to those offered by Ulster Bank. Any new applications will be for flexible payment options we offer.
- For example, we do not offer the options to make annual mortgage payments over 10 months, or capital and interest payment breaks for Buy to Let (BTL) mortgages.
- Information on the flexible payment options offered by AIB are available on our website.

I pay my mortgage over 10 months. Can I still do this now that my mortgage is with AIB?

- If you make annual mortgage repayments over 10 months, we will keep this arrangement for you. However, new requests to move to this repayment structure cannot be accommodated as this is not a feature offered by AIB.

How do I set up a direct debit?

- You can download a Direct Debit Mandate form from the Information Hub, fill it out and follow the instructions on how to send it back to us.

How is interest calculated on my mortgage loan?

- AIB and Ulster Bank calculate interest each day, but apply it differently. You will notice this on your statement. When we send you your first AIB statement, we will include some helpful information on how to read it.

Is there a difference in how interest is calculated?

- Your mortgage repayment amount will carry over to us. The way in which interest is charged to your mortgage loan account will operate differently to Ulster Bank. This is expected to have a small impact on the amount of interest you pay over the life of the loan, however, if this is the case AIB will refund the difference at redemption of your mortgage.

Will I have to pay surcharge interest if I miss a repayment?

- You won't pay surcharge interest if you miss a repayment. However, missing a repayment will impact your overall cost of credit and may affect your credit rating. Missed repayments are reported to the Central Credit Register.

How is my mortgage loan reported to the Central Credit Register?

- At AIB, we report mortgage loans to the Central Credit Register (CCR) differently to the way Ulster Bank report mortgage loans. We report your mortgage loans and any other mortgage loans secured on your property (for example, top ups to your mortgage) to the CCR, on an individual basis. Ulster Bank used to report one loan, i.e. the total of your primary mortgage loan and any other mortgage loans on your property, otherwise known as sub-account mortgage loans in Ulster Bank. The change will not impact your credit record or your applications for credit in the future. For more information on the CCR, please refer to the Central Bank factsheet available www.centralcreditregister.ie.

I have an alternative repayment arrangement. Has this changed now my mortgage has moved to AIB?

- If Ulster Bank agreed an alternative repayment plan with you we will honour the terms of the alternative arrangement. Just make sure you have changed the payee to Allied Irish Banks p.l.c. if paying by Standing Order or Electronic Transfer.

When will I have to pay an early repayment charge?

- If you have a fixed interest rate on your mortgage loan, you may have to pay an early repayment charge if you;
 1. Repay all or part of your mortgage loan early;
 2. Make a payment outside your regular repayments;
 3. Change the interest rate on your mortgage to another interest rate.

- We will calculate the charge, using both the Ulster Bank and AIB early repayment methodology. We will compare both methods and apply the lowest.
- Please refer to the question about overpayments below when reading about early repayment charges.

How do I make an overpayment?

- If you would like to overpay your mortgage, please fill out the Overpayments Form on our website. There are instructions on the form.

How will AIB consider my overpayment if I have missed a repayment on my mortgage?

- Ulster Bank may have written to you to say that allowing overpayments to be used to prevent your mortgage loan account(s) going into arrears is no longer available.
- Overpayments cannot be used in place of a missed repayment. The impact of this is that your Mortgage Loan will go into arrears if you miss a full or partial normal monthly repayment.
- If you make an overpayment with us, we will deduct that amount from your outstanding mortgage balance, reducing your overall cost of credit.
- If you would like to reduce the term of your mortgage rather than your monthly re-payments please contact our team to let them know. You can call us on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).

Why is 'Mars Capital' on my Direct Debt reference?

- We are aware that this reference was used for a number of direct debits following the transfer of mortgages to AIB. We can confirm that the Direct Debit is correct and is with AIB. There is no need for further action on your part. Mars Capital are supporting AIB by servicing the Ulster Bank mortgage accounts that have moved to AIB. We often use other companies to manage and provide our services. IE25SDD362944 Allied Irish Banks plc will appear on any direct debits from now on.

Questions and Answers about mortgage types & benefits

Can I get free maintenance and transaction fees as a mortgage customer?

- If you have a personal current account with AIB and you are using it to pay an AIB mortgage by direct debit on your family home, we won't charge any maintenance or transaction fees on your AIB personal current account from the point that you became our mortgage customer. There's more information on this on our website.

I would like to top up my mortgage. How do I do this?

- If you would like to top up your mortgage more information is available on our website.
- A top up mortgage is a new mortgage with us and AIB terms and conditions apply to it. We will pay you €2,000 to cover any legal fees you might have.

I recently applied to Ulster Bank for a top up on my mortgage.

a) Has my mortgage moved to AIB?

- If you applied for a top up on your mortgage and you are currently at Letter of Offer (LOO) stage or drawing down in stages your mortgage has not moved to AIB yet.
- You will have received a letter from Ulster Bank dated 24 July 2023 telling you your mortgage has not moved to AIB. If you have questions, please contact Ulster Bank on 0818 210 275. It is anticipated that your mortgage will move to us before the end of 2023.

b) Do I have to re-apply for my top up with AIB?

- Ulster Bank stopped accepting mortgage applications after 1 May 2023 including top up applications. If you applied for a top up with Ulster Bank before the 1 May 2023, you do not need to re-apply to us. If you applied for a top up on your mortgage loan after 1 May 2023, this request was not accepted by Ulster Bank. You can now apply to us for a top up.

Are there any changes to fees and costs associated with my mortgage, now that it has moved to AIB?

- There are some small changes to fees and costs associated with your mortgage now that your mortgage has moved to us.
- If you want to move to an LTV interest rate that requires an LTV that is lower than the rate we hold for your mortgage, you will need to give us an updated full valuation. You will have to pay for this full valuation, it must be no more than six months old and it must be completed by a valuer on our Residential Mortgage Valuer's Panel.
- If you decide to top up, restructure your mortgage, request a Transfer of Title or our Tracker Interest Rate Retention product you will move to AIB terms and conditions and our fees and charges will apply.

Questions and Answers about mortgage interest rates

Has my mortgage interest rate changed?

- Your mortgage interest rate has carried over to us and has not changed. For how we deal with your rate going forward, please refer to the section below for information on your relevant rate type.
- If you decide to change your interest rate type, you can choose from the rates we offer at that time. There's more information on our mortgage rates on our website.

For Fixed Rate customers

- Your fixed rate will stay the same until the end of its term.
- If your fixed rate is coming to an end in July, August or September 2023 you should have received communication from Ulster Bank about the interest rates they offer.
- If your fixed rate is coming to an end from October 2023 onwards, we will contact you 60 days before your fixed rate term ends to tell you the types of mortgage interest rates we offer.
- If you do not inform us of the interest rate you wish to avail of before your fixed rate comes to an end, a variable interest rate will be applied to your mortgage. We will then update the interest rate on your mortgage account from the date we receive a request from you to do so.

For Variable Rate customers

- Your variable rate has carried over to us.
- Variable rates can move up and down. We will tell you if there is a change to your variable rate, which will occur with reference to the AIB Variable Rate Policy Statement, which is different in some ways to the Ulster Bank Variable Rate Policy Statement.

For Tracker Rate customers

- Your tracker interest rate has carried over to us.
- If you are on a tracker interest rate and the European Central Bank (ECB) changes its rate, we will tell you.

For Staff Rate customers

- Your staff interest rate has carried over to us.
- If you decide to choose one of our mortgage interest rates you cannot return to your staff rate.

What other mortgage interest rate offerings do you have?

- We offer Private Dwelling House (PDH) Loan to Value (LTV) fixed and variable rates. This means these rates are different depending on the ratio of your loan to value of your home.
- We also offer Buy to Let (BTL) fixed and variable rates. Our BTL interest rates do not depend on the LTV of your mortgage.
- Our Green 5 Year Fixed Rate mortgage offer is available to customers whose home has a Building Energy Rating (BER) between A1 and B3 and have more than 5 years left on their mortgage loan. If you wish to apply for our Green Mortgage rate the qualifying criteria will apply. You can find more information on our Green Mortgage and qualifying criteria on our Green Mortgage webpage on our website.
- Our Higher Value 4 Year Fixed Rate is available to customers whose mortgage balance is over €250,000 and have at least 4 years remaining on their mortgage loan. If you wish to apply for our Higher Value Mortgage rate the qualifying criteria will apply. You can find more information on our Higher Value Mortgage and qualifying criteria on our Higher Value Mortgage webpage on our website.

Part of my mortgage is on a variable rate. What will happen to my variable rate when my mortgage moves to AIB?

- If you are on an Ulster Bank variable rate, your rate has carried over to us. Variable rates can move up and down. We will tell you if there is a change to your variable rate, which will occur with reference to the AIB Variable Rate Policy Statement, which is different in some ways to the Ulster Bank Variable Rate Policy Statement.

My mortgage has a fixed rate. Can I keep it if I want to apply for a new mortgage?

- If you have a fixed interest rate on your existing mortgage and you want to apply for a new mortgage you may be able to keep your fixed interest rate for the original part of your loan. The current fixed interest rate and remaining term will be limited to the balance on your current mortgage.

For example, if your existing mortgage is €100k with a fixed interest rate of 3% and you have 2 years remaining of the fixed rate term and you apply for a new mortgage with us, you may be able to keep the 3% fixed interest rate on €100k of your loan, for the remaining 2 years.

How do I change the interest rate on my mortgage?

- If you want to change the interest rate on your mortgage you can fill out the "Mortgage Amendment Form" in the forms section below.

- The fixed and variable rates available to you may depend on the Loan to Value (LTV) of your mortgage. We change our rates from time to time and the current available fixed and variable rates can be found on our Mortgage Rates webpage on our website.
- You can call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays) to find out what LTV we currently hold for your mortgage.

Can I move to a lower Loan to Value (LTV) band on my Principle Private Dwelling (PDH) mortgage?

- When your mortgage moved to AIB, we determined a Loan to Value for your mortgage based on the Central Statistics Office House Price Index or the most recent full valuation, whichever is lower. You can use this LTV to avail of one of the mortgage interest rates we offer. If you want to find out the current LTV we hold on your mortgage, please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).
- There are differences to how Ulster Bank and AIB determine the value of your property, for LTV purposes. For example, unlike Ulster Bank, AIB will not continue to use the Central Statistics Office House Price Index to update the LTV of your mortgage. If you want to move to an LTV interest rate that requires an LTV that is lower than the rate we hold for your mortgage, you will need to give us an updated full valuation. You will have to pay for this full valuation, it must be no more than six months old and it must be completed by a valuer on our Residential Mortgage Valuer's Panel.

My fixed interest rate is coming to an end soon. What should I do?

My fixed interest rate expires in July, August or September 2023:

- If the term of your fixed rate is coming to an end in July, August or September 2023, you should have received communication from Ulster Bank about the interest rates they offer. You can now also apply for any of our mortgage interest rates.

My fixed interest rate expires from October 2023 onwards:

- You can now apply for any of our mortgage interest rates. Ulster Bank mortgage interest rates are no longer available to you. We change our rates from time to time. More information is available on our Mortgage Rates webpage on our website.
- If your fixed rate is coming to an end from October 2023 onwards, we will contact you 60 days before your fixed rate term ends to tell you the types of mortgage interest rates we offer.
- Ulster Bank fixed rate quotes were protected for 10 days. In AIB we change our rate offerings from time to time and therefore any fixed rate we quote you before your fixed rate term ends is subject to change. However, if you inform us of the interest rate you wish to avail of before that rate has changed, you will be able to avail of that rate. The current available fixed rates can be found on our Mortgage Rates webpage on our website.
- If you do not inform us of the interest rate you wish to avail of before your fixed rate comes to an end, a variable interest rate will be applied to your mortgage. We will then update the interest rate on your mortgage account from the date we receive a request from you to do so.

How will I know what my fixed rate end date is if I choose a new Fixed interest rate?

- If you choose a fixed interest rate after you become an AIB mortgage customer, we will confirm to you in writing what the fixed rate expiry date specific to your mortgage will be. This approach may differ to Ulster Bank, where the fixed rate expiry date was published on their website.

I have a tracker interest rate retention rate on my mortgage. Can I still get this now my mortgage has moved to AIB?

- If you have the Ulster Bank tracker interest rate retention rate, this has carried over to us for the remainder of the term. We will contact you 60 days before your tracker rate term ends to tell you the types of mortgage interest rates we offer.

I have a tracker interest rate, can I retain my existing tracker interest rate if I want to sell my existing home and buy a new one?

- If you have a tracker interest rate and you want to sell your home and mortgage a new one, with our AIB Tracker Interest Rate Retention offer you can avail of your previous tracker interest rate (we will add a 1% margin to it) on the new mortgage loan. However, the new mortgage loan will be subject to key features, eligibility requirements and AIB terms and conditions.
- If you have Ulster Bank's 10 Year Home Mover tracker interest rate and you want to sell your home and buy a new one, our AIB Tracker Interest Rate Retention ("TIRR") may be of interest to you. With it you can avail of your previous tracker interest rate (we will add a 1% margin to it) on a new mortgage loan. The new mortgage loan will be subject to key features, eligibility requirements and AIB terms and conditions.

I have a tracker interest rate on my mortgage and I would like to transfer the title on my mortgage. Can I retain my tracker rate on my mortgage?

- If you have a tracker interest rate and you want to change the name on the mortgage loan and / or title deeds, you can apply to move your existing rate to a new mortgage loan. The new mortgage loan will be subject to key features, eligibility requirements and AIB terms and conditions.

- If you have Ulster Bank's 10 Year Home Mover tracker interest rate and you want to change the name on the mortgage loan and / or title deeds, you can apply to move your previous rate to a new mortgage loan. The new mortgage loan will be subject to key features, eligibility requirements and AIB terms and conditions.

I am on a fixed interest rate and overpay my mortgage. Can I still do this now my mortgage has moved to AIB?

- If you are on a fixed rate, you will continue to have an option to make 10% overpayments per annum to your mortgage account without paying an early repayment charge, after which early repayment charges may apply. If you are on a variable or tracker rate you can make overpayments to your mortgage account without paying any early repayment charges.

Questions and Answers on other mortgage related items

Can I get a copy of my Ulster Bank mortgage loan offer now that my mortgage has moved to AIB?

- If you would like a copy of your mortgage loan offer please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays) and we can post this out to you.

I asked Ulster Bank for a redemption figure for my mortgage loan balance. How do I ask AIB for this?

- If you would like to request a redemption figure for your mortgage balance please call our team on 0818 251 008 (+353 818 251 008 from abroad) 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).

I'm acting as a guarantor on a mortgage that has moved to AIB. Do I need to do anything?

- If the mortgage for which you are guarantor has moved to us, you will have received a letter from Ulster Bank by now. You will receive a letter from us at the end of July 2023 to welcome you.
- There may be a few exceptional cases in which we don't have the correct postal address for all our guarantors. If you think that the mortgage loan you are guarantor for has been moved to us, but you have not received a letter from Ulster Bank yet or us, please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays) so we can update your contact details.

I want to make a complaint. How do I do this?

- If you are a customer that has a complaint about your mortgage since it moved to us please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).
- If you are a customer that:
 1. Had an ongoing complaint with Ulster Bank, you should contact Ulster Bank directly;
 2. Has a complaint about your mortgage while it was under the management of Ulster Bank, you should contact Ulster Bank directly.

Do I need to update my life insurance policy now that my mortgage has moved to AIB?

- If you have a life insurance policy for your mortgage which was assigned to Ulster Bank, the policy has already been re-assigned to us. If Ulster Bank had details about a specific life insurance policy in their recent letter you don't need to do anything for these policies. If you have other insurance policies, linked to your mortgage, please contact your insurer to ask that they update their records to reflect this reassignment. This is to make sure that any claim that is made under the policy is not delayed.

Do I need to update my home insurance policy now that my mortgage has moved to AIB?

- If you have a home insurance policy for your mortgage which was assigned to Ulster Bank now might be a good time to contact your insurer to ask that they record your mortgage is now with AIB. This will avoid a delay to any claim you make under the policy.

Ulster Bank have a charge over my property. Has this charge moved from Ulster Bank to AIB?

- If Ulster Bank held a charge over your mortgage property and this mortgage has now moved to us, then we hold the charge.

Can I submit a Standard Financial Statement (SFS) for assessment now that my mortgage has moved to AIB?

- You can send in a Standard Financial Statement for assessment by filling out the Standard Financial Statement form on our website. There is a helpful user guide on our website which contains lots of information and tips. If you have trouble filling out your SFS please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).

Do I need to open a current account with AIB?

- You do not need to open a current account with us. However, if you would like to, please see our options on our website.

How do I change my contact details?

- If you have a personal current account with us, you can change your details through Internet Banking or our Mobile App. If you don't have Internet Banking or our Mobile App, the quickest way is to call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).

I want to ask to see the information AIB have about me

- You can ask for a copy of the personal information we hold and further details about how we collect, share and use your personal information by filling out the "Subject Access Request Form" on our website.

What can I do if I have trouble paying my mortgage or need support?

- If you feel you may have trouble paying your mortgage or you need support please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).
- We all face times of stress and difficulty, when our ability to cope or to make payments may be compromised. Events such as a serious illness; or short-term circumstances, such as job loss can happen to anyone. It can be sudden, for example, bereavement; or gradual, like dementia. It can affect our dealings with a bank and our ability to manage our finances and make decisions, or leave us open to fraud. If you, or someone you are caring for needs this extra support please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).

Will I have the same consumer protections with AIB?

- Your consumer protections under the Consumer Protection Code are the same now that your mortgage has moved to us.

How do AIB protect their customers from fraud?

- We take security seriously. We aim to protect you against the threats of fraud.
- For more information on common frauds and how we protect you, please visit our Online Banking Fraud and Security Centre on our website.

I understand that AIB is using a third-party servicing company to manage my mortgage

- We often use other companies to manage and provide our services. Mars Capital are supporting AIB by servicing the Ulster Bank mortgage accounts that have moved to AIB.

Home Mortgage Regulatory Information

Allied Irish Banks, p.l.c. is an authorised agent and servicer of AIB Mortgage Bank u.c. in relation to origination and servicing of mortgage loans and mortgages. AIB Mortgage Bank u.c. is regulated by the Central Bank of Ireland.

Lending criteria, terms and conditions apply. Over 18s only. Security may be required.

WARNING: If you do not keep up your repayments you may lose your home.

WARNING: You may have to pay charges if you pay off a fixed-rate loan early.

WARNING: The cost of your monthly repayments may increase.

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

