Pilot Terms of Use – AIB Under 18 Youth App - Youth

1. Introduction

1.1 "**Youth App**" refers to the new AIB mobile banking app for customers under the age of 18. These Pilot Terms of Use (the "**Terms**") apply to your participation in Allied Irish Banks, p.l.c.'s ("**AIB**", "**we**"; "**us**"; and "**our**") pilot (the "**Pilot**") for the testing of our Youth App (the "**Youth Pilot App**") and our new youth contactless debit card (the "**Youth Debit Card**").

1.2 By accessing and using the Youth Pilot App, you agree to these Terms.

1.3 Our Online Banking Terms and Conditions apply too. They apply when you use our online banking services and will apply to the use of our new Youth App once it launches.

1.4 There's no charge for your participation in the Pilot, and you won't receive a fee.

2. Purpose of the Pilot

2.1 Ahead of the full public launch of the Youth App to eligible AIB customers in or around March 2027, the Youth Pilot App is provided in a pilot environment to trial and evaluate functionality, usability, and performance. The new Youth Debit Card will also be trialed as part of the Pilot.

It is important to note that the account that you open as part of this Pilot is a fully operational account which will stay open after the Pilot has finished.

3. What you need to do and what to expect

Taking part

3.1 To take part in the Pilot, you'll need to download the Youth Pilot App and your parent/guardian will need to download a separate app specifically for the pilot (the "**Parental Pilot App**").

3.2 Your parent/guardian will start the process for you to open an account through the Parental Pilot App. As your parent/guardian, they'll give certain details about you on your behalf and confirmations and acknowledgements in relation to the account that you will open in your name.

3.3 Once your parent/guardian has completed those steps, you'll then need to download the Youth Pilot App to your mobile phone by clicking the link in an email we send you and following the onscreen instructions.

3.4 You'll need to give us certain documentation to finish your onboarding journey .

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3.5 As part of the onboarding process, you will have opened an account with us through the Youth Pilot App (an "**Account**").

Opening a bank account

3.6 As part of the Account opening process, as a new AIB customer, we'll provide you with a unique Registration Number. You'll be required to create a Personal Access Code (your "**PAC**") to securely identify yourself and complete setting up your account. You will need your Registration Number and PAC to access other AIB digital banking services.

3.7 You will need to accept the relevant Account terms and conditions and documentation to set up your new Account.

3.8 Once your Account is opened, you can also use Online Banking. Read the terms underneath the subheading 'Online Banking'.

3.9 The new Youth Pilot App will connect to your Account and real-time transaction data.

Debit card

3.10 When you open the Account, we will issue you with a debit card.

3.11 If you open your Account before March 2027 the debit card we'll give you cannot be used for contactless transactions (where you tap or hold your debit card near a payment terminal to pay for goods or services and don't have to insert the card or enter a PIN). In or around March 2027, we will issue you with a new debit card which you can use for contactless transactions (the "**AIB Youth Debit Card**"). This will replace the first debit card we issued.

3.12 If you open your Account in or around March 2027 onwards, we will issue you with the new AIB Youth Debit Card.

Parental oversight and control features

3.13 During the Pilot, your parent/guardian will have access to new oversight and control features (the "**Parental Features**") through the Parental Pilot App. This will include allowing your parent/guardian to:

a) view the balance and any transactions on your Account,

b) receive notifications relating to your Account activity,

c) set limits on the amount that you can spend from your Account, and

d) freeze the debit card connected with your Account and order a new card if your card is reported as lost or stolen.

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Pilot Period

3.14 The Pilot will start when you download the Youth Pilot App and end in or around the end of March 2027 (the "**Pilot Period**"). We may end the Pilot earlier or extend the duration of the Pilot at our discretion without notice, and the Pilot Period will adjust accordingly.

3.15 We may suspend or terminate your access to the Youth Pilot App at any time, for any reason, with or without notice. If we terminate your access to the Youth Pilot App, you must stop using it and delete it from your personal mobile phone.

3.16 At the end of the Pilot, we will terminate your access to the Youth Pilot App and you will then need to download the Youth App on its launch to continue using our mobile banking services.

Online Banking

3.17 During the Pilot, once your new account is open and your address has been validated you can also use our Online Banking.

3.18 When making a payment during the Pilot using the Youth Pilot App, you should check Online Banking to confirm the payment went through.

Feedback

3.19 You agree to provide feedback to us during the Pilot on your experience using the Youth Pilot App and the Youth Debit Card. Feedback will be collected by way of surveys, focus groups and feedback forms that will be arranged with feedback coordinators.

3.20 By submitting feedback, you give us the right to use it for development and improvement purposes without obligation to you.

4. Data Protection

4.1 Any personal data processed during the Pilot in connection with our banking services (for example, use of the Youth Pilot App, use of the Youth Debit Card, making transactions and payments) will be handled in accordance with our Customer Data Protection Notice.

4.2 Some of your personal data will also be processed specifically for the purposes of the Pilot, in accordance with the consent your parent has provided. Your parent can withdraw this consent at any time by contacting Youthpilot@aib.ie and your access to the Pilot will end.

4.3 See our Customer Data Protection Notice for more information on how we process your personal data, your rights in relation to your personal data and how to contact our Data Protection Officer.

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5. Confidentiality

5.1 You agree to keep all non-public information about the Youth Pilot App, the Youth Debit Card and the Pilot confidential, including: (a) any features, screens, or designs you see; (b) how the Youth Pilot App and/or the Youth Debit Card works or performs; (c) any emails, documents, or materials we share with you; and (d) any feedback discussions or results during the Pilot.

5.2 You must not share or discuss these details with anyone outside the Pilot, including other AIB staff who aren't involved, or post anything publicly.

6. Intellectual property and your agreement

6. 1 When we say 'intellectual property' we mean things we've (or someone on our behalf who has licensed it to us) thought of or invented. When we say our 'intellectual property rights' we mean the rights that we have, to own and/or use those inventions or creations.

6.2 We own all intellectual property rights in the Youth Pilot App, the Youth Debit Card, the Parental Pilot App and related materials and software. Other than the limited license to use and trial the Youth Pilot App and use the Youth Contactless Debit Card, you won't be given any rights related to our intellectual property.

6.3 You agree:

a) not to reverse-engineer, copy, adapt, alter, modify, or distribute any part of the Youth Pilot App, the Youth Contactless Debit Card, or the Parental Pilot App or allow anyone else to do so; and

b) not to use the Youth Pilot App or the Youth Contactless Debit Card for commercial, unlawful, or high-risk banking activities.

7. Our and your responsibilities

Our responsibility to you

7.1 The Youth Pilot App is intended for pilot purposes only. This means it may contain errors and/or incomplete features, and the functionality may not work as you may expect.

7.2 We can't guarantee uninterrupted or error-free performance of the Youth Pilot App or the AIB Youth Debit Card.

7.3 We'll put security measures in place to manage fraud risks, however we caution that the Youth Pilot App is being provided for piloting purposes. Be conscious that fraud risks do still apply and be vigilant in making payments using the Youth Pilot App or the Youth Contactless Debit Card.

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Your responsibility to us

7.4 You are responsible for ensuring that you comply with these Terms. For example, your responsibility to keep your log-in details secure and keep non-public information confidential.

7.5 You acknowledge that the Youth Pilot App is provided in a pilot environment and that its functionality may not function as expected. You also acknowledge the continued risk of fraud and will remain vigilant, particularly when making payments.

7.6 If you don't comply with these terms and it creates a cost for us, we can claim reasonable costs from you. This could include the costs of tracing you and taking steps to deal with the issue. We can also remove your access to the Youth Pilot App and, if the Online Banking Terms and Conditions allow, remove your access to the existing AIB Mobile Banking App.

8. The law that applies

8.1 Irish law applies to these Terms.

8.2 Legal disputes will be handled in the Irish courts, subject to consumer rights.

9. Contact

9.1 For any queries about this Pilot or these Terms, please contact Youthpilot@aib.ie.

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