AIB

For the life you're after

Business Debit Card

Application Form

This document contains important information.
Please read carefully and retain for future reference.

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Debit Card Terms and Conditions of Use effective from 20th May 2026

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', defined below;

'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;

'Click to Pay' is a secure online checkout service we provide and is available with participating Merchants. It lets you make online purchases without entering your Card details each time. The service or its name may change, be updated, replaced or cancelled from time to time. References in this Agreement relate only to the Click to Pay service we provide. They do not apply to click to pay services offered directly by Visa or any other Card Scheme;

'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' means the Card and/or any virtual or digital representations of your Card, for example, registered in a Digital Wallet and/or registered with Click to Pay;

'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 Where Click to Pay is available for your Card, and subject to eligibility, we will automatically register you for this service. Eligibility may vary, for example, your Card must not have expired or been cancelled and you must have a verified email address and verified mobile number. If your contact details are not verified or become unverified, Click to Pay won't be available for your Card. You can choose to use Click to Pay at the online checkout of participating Merchants and you can opt out at any time by contacting us. For security reasons, you may be asked to take additional steps to confirm your identity. This could include using Security Details and/or using a Safeguard System. For more information, visit www.aib.ie

2.12 **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.

2.13 A Card must not be used for any illegal purpose.

2.14 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?

2.15 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.

2.16 We may not issue a replacement Card.

Can you get an additional Card?

2.17 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).

2.18 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.

2.19 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.

2.20 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.

2.21 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:

a) use your Card with its PIN, such as at a cash machine or at a card terminal (for example, in a shop);

b) use your Digital Card or Digital Wallet with or without your Security Details and/or a Safeguard System;

c) 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, biometric information such as facial recognition, 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 and/or Click to Pay, your replacement Card should automatically update in the Digital Wallet and with Click to Pay 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.

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Data Protection Notice

For information about how we collect 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. It may change from time to time.

Applying for the **AIB Business Debit Card**

Who can apply for the Business Debit Card?

The Business Debit Card is available to Authorised Signatories on Business Current Accounts, where the signing instruction on the Account Mandate is 'any one to sign'. If you are eligible to apply for the Business Debit Card please follow the steps below.

Before you complete the application form we recommend that you read the Debit Card Terms and Conditions of Use and the Data Protection Notice. If you have any questions on the Business Debit Card or on the application form please contact your Relationship Manager or your AIB branch.

Step 1

You, the business, must complete Section A and you are referred to as the Account Holder throughout the Application form. This section gives us details about the business and the account number that you want the card(s) ordered on.

Step 2

Section B must be read and signed by the individuals referred to as Authorised Users for whom you are requesting a card.

Step 3

Section C - (This section is NOT required to be completed by Partnerships, Limited Partnerships (where the General Partner(s) is an individual(s)), Sole traders or Trusts (where the trustees are individuals); please go to Step 4) The resolution must be read and certified by the individuals as outlined in Section C.

Step 4

Section D - This section must be read and signed by the individuals as outlined under the heading 'Who Can Sign?'. If Section C was completed the individuals who signed the certification must also sign this section.

Step 5

Please return your completed application form to your Relationship Manager or your AIB Branch.

Government Stamp Duty will be charged at a rate of €0.12 per ATM transaction. Government Stamp Duty only applies to ATM transactions carried out within Ireland (excluding Northern Ireland). This charge is capped at €2.50 if you only use your debit card for ATM transactions and capped at €5 if you use your debit card for both purchases and ATM transactions. Government Stamp Duty charge on debit cards is applied in January, for the previous year.

AIB Business Debit Card - Application Form

How to complete the form

1 Please use a **BLACK pen**

2 Mark boxes **like this** ■

If you make a mistake, **do this** ▩ and mark the correct box

3 Please use **BLOCK CAPITAL LETTERS** and leave **one space between each word** A 2

Please use BLOCK CAPITALS and indicate with a ✓ where appropriate. Sections marked with an * are mandatory and must be completed in full. Please return the completed form to your AIB Branch.

*Section A (i) Business Customer Details – Account Holder

Business Type*:

Sole Trader ☐ Company ☐ Incorporated Society ☐ Partnership ☐

Unincorporated Entity (Club/Association/Charity) ☐ Limited Partnership ☐ Trust ☐

Registered Business Name: (BLOCK CAPITALS) (where applicable)

Trading Name: (if different to Business Name) (where applicable)

Company/Incorporated Society Registration No: (if applicable)

(ii) Business Current Account Details - The Account - This is the bank account that the Business Debit Card will be issued on.

Account Name:

IBAN*:

Branch Address:

* Section B - Must be completed by the Authorised User(s)
Authorised User(s) of the Business Debit Card

NOTE: Each Authorised User must be an authorised signatory on the Account and must be permitted to effect transactions on the Account alone, this means that the mandate on the Account must be 'any one to sign'.

Authorised User name: (BLOCK CAPITALS)

Name of the individual to appear on the Card - maximum of 21 characters

Authorised User confirmations and signature:

- I agree that I will use the Business Debit Card solely for the business purposes of the Account Holder and I confirm that I have received, read and accept the Debit Card Terms and Conditions of Use.

Authorised User's signature

Date of Birth Day / Month / Year **Mobile Number**

Authorised User name: (BLOCK CAPITALS)

Name of the individual to appear on the Card - maximum of 21 characters

Authorised User confirmations and signature:

- I agree that I will use the Business Debit Card solely for the business purposes of the Account Holder and I confirm that I have received, read and accept the Debit Card Terms and Conditions of Use.

Authorised User's signature

Date of Birth Day / Month / Year **Mobile Number**

Authorised User name: (BLOCK CAPITALS)

Name of the individual to appear on the Card - maximum of 21 characters

Authorised User confirmations and signature:

- I agree that I will use the Business Debit Card solely for the business purposes of the Account Holder and I confirm that I have received, read and accept the Debit Card Terms and Conditions of Use.

Authorised User's signature

Date of Birth Day / Month / Year **Mobile Number**

Section C

(i) Resolution

Who must complete this section?

- **ONLY (i) Companies (ii) Incorporated Societies (iii) Unincorporated Entities (Clubs/ Associations) (iv) Limited Partnerships (where the only General Partner is a company) (v) Trusts (where the only Trustee is a company) complete this Section.**
- **Partnerships, Limited Partnerships (where the General Partner(s) is an/are individual(s)), Sole Traders or Trusts (where all of the Trustees are individuals) DO NOT NEED to complete this Section.**

NOTE: Each Authorised User must be an authorised signatory on the Account and must be permitted to effect transactions on the Account alone, this means that the mandate on the Account must be 'any one to sign'.

We certify that at a meeting of the Director(s)/Management Committee/Committee of _____ (the "**Account Holder**") OR, if the resolution is provided by a General Partner (who is a Company) of a Limited Partnership:
We certify that at a meeting of the Director(s) of _____ the General Partner of the Limited Partnership, _____ (the "**Account Holder**")

Company/Incorporated Society Registration No.: ☐☐☐☐☐☐☐

Held on: (DD/MM/YYYY) Day ☐☐ / Month ☐☐ / Year ☐☐☐☐

It was resolved:
(1) That AIB is requested to issue the Business Debit Card(s) in the name(s) of the individuals (the "**Authorised User(s)**"), named below, for use on the Account Holder's business current account in accordance with the Debit Card Terms and Conditions of Use, a copy of which was presented to the meeting.

Authorised User name: (BLOCK CAPITALS)

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Authorised User name: (BLOCK CAPITALS)

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Authorised User name: (BLOCK CAPITALS)

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(2) After careful consideration, those present at the meeting formed the view that the Business Debit Card(s) would be for the benefit of and conducive directly or indirectly to the business of the Account Holder and accordingly IT WAS RESOLVED that:

(i) It is to the commercial advantage and in the best interests of the Account Holder to avail of the Business Debit Card;

(ii) All of the Debit Card Terms and Conditions of Use are acceptable and are hereby approved;

(iii) The individuals who will sign the certification of the minutes of the meeting which appears at part (ii) of Section C of the Business Debit Card Application form, a copy of which was presented to the meeting, are authorised to sign the declaration at Section D of the Business Debit Card Application Form;

(iv) The Business Debit Card(s) shall remain in place unless and until it is/they are terminated by either the Account Holder or by AIB in accordance with the Debit Card Terms and Conditions of Use.

(ii) Certification

We certify that the above is a true extract from the minutes of the meeting.

The individuals who sign this certification must also sign the Declaration in Section D

Signature 1*

Chairperson Name: (BLOCK CAPITALS)

Chairperson Signature:

- **For Companies:** This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a director of the company)
- **For Incorporated Societies:** This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a member of the Management Committee)
- **For Unincorporated Entities:** This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a member of the Committee)
- **For Limited Partnerships (where the only General Partner is a company)**: This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a director of the company)
- **For Trusts (where the only Trustee is a Company):** This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a director of the company)

Signature 2*

Company Secretary/Director
Society Secretary/ Member of the Management Committee
Secretary of the Unincorporated Entity/Member of the Committee
Name: (BLOCK CAPITALS)

Company Secretary/Director
Society Secretary/ Member of the Management Committee
Secretary of the Unincorporated Entity/Member of the Committee
Signature:

- **For Companies:** This must be countersigned by the Company Secretary (who must not be the same person as the first signatory) or another director of the company
- **For Incorporated Societies:** This must be countersigned by the Society Secretary, who must not be the same person as the first signatory, or another member of the Management Committee of the Society
- **For Unincorporated Entities:** This must be countersigned by the Secretary of the Unincorporated Entity, who must not be the same person as the first signatory, or another member of the Committee
- **For Limited Partnerships (where the only General Partner is a company)**: This must be countersigned by the Company Secretary (who must not be the same person as the first signatory) or another director of the company
- **For Trusts (where the only Trustee is a Company):** This must be countersigned by the Secretary of the Unincorporated Entity, who must not be the same person as the first signatory, or another member of the Committee

*Section D

Declaration

I/We apply to AIB to issue the Business Debit Card(s) in the name(s) of the Authorised User(s), details provided in Section B above, for use on the Account in accordance with the Debit Card Terms and Conditions of Use;

I/We confirm that I/we have received, read and accept the Debit Card Terms and Conditions of Use;

I/We request AIB to issue the Personal Identification Number(s) ("PIN(s)") for the Card(s) to the Authorised User(s);

I/We confirm that the nominated Authorised User(s) are also authorised signatories on the Account and are permitted to effect transactions on the Account alone;

I/We permit AIB to cancel the Card(s) if the mandate on the Account ceases to be 'any one to sign';

I/We understand that the Account Holder is liable for the payment of all Transactions carried out by the Authorised User(s) as if the transactions had been carried out by the Account Holder;

I/We understand that if any of the Authorised User(s) cease to be an authorised signatory on the Account that the Card(s) will remain in existence until cancelled by the Account Holder;

I/We understand that AIB may make enquiries that AIB deems necessary in connection with this application;

I/We understand that AIB reserves the right to decline this application without giving a reason and without entering into correspondence.

Who can sign?

- **For Partnerships:** To be signed by a minimum of two partners in the partnership;
- **For Limited Partnerships (where the General Partner(s) is an/are individual(s)):** To be signed by the individual General Partner(s);
- **For Sole Traders:** To be signed by the Sole Trader/sole business account holder;
- **For Trusts (where the Trustees are individual(s)):** To be signed by a minimum of two trustees of the Trust;
- **For all Companies, Incorporated Societies, Unincorporated Entities, Limited Partnerships (where the only General Partner is a company), Trusts (where the only Trustee is a Company):** To be signed by the individuals who signed the certification at part (ii) in Section C above.

Name: (BLOCK CAPITALS)	**Signature**	Day / Month / Year
		/ /
Name: (BLOCK CAPITALS)	**Signature**	Day / Month / Year
		/ /
Name: (BLOCK CAPITALS)	**Signature**	Day / Month / Year
		/ /
Name: (BLOCK CAPITALS)	**Signature**	Day / Month / Year
		/ /

Bank Use Only

If the Account Holder Applicant is a Partnership, Limited Partnership (where the General Partner(s) is an/are individual(s)), Sole Trader, Trust (where the Trustees are individuals):

- The mandate on the Account is 'any one to sign' ☐
- I confirm that all mandatory fields (i.e. ALL Sections EXCEPT Section C) have been completed ☐
- I confirm that the Account Holder Applicant has received a copy of the Debit Card Terms and Conditions of Use ☐
- I confirm that the Authorised User(s) name(s) and signature(s) detailed in Section B match the name(s) and signature(s) of the authorised signatories on the account mandate held ☐
- I confirm that the Authorised User(s) has signed their name, in the space provided, in Section B ☐
- I confirm that a minimum of two signatures has been provided in Section D, EXCEPT for Sole Trader Applicants, or, in the case of a Limited Partnership, if the General Partner is a sole individual ☐

If the Account Holder Applicant is a Company, Incorporated Society, Unincorporated Entity, Limited Partnership (where the only General Partner is a company), Trust (where the only Trustee is a company):

- The mandate on the Account is 'any one to sign' ☐
- I confirm that all mandatory fields (i.e. ALL Sections) have been completed ☐
- I confirm that the Account Holder Applicant has received a copy of the Debit Card Terms and Conditions of Use ☐
- I confirm that the Authorised User(s) name(s) detailed in Section B match the name(s) of the Authorised User(s) named within the resolution in Section C on this application form ☐
- I confirm that the Authorised User(s) name(s) and signature(s) detailed in Section B match the name(s) and signature(s) of the authorised signatories on the account mandate held ☐
- I confirm that the Authorised User(s) has signed their name, in the space provided, in Section B ☐
- I confirm that the individuals who signed the certification at (ii) in Section C match the signatories of the declaration at Section D ☐

Branch Staff Name

Staff ID

Signature

Date

Day ☐☐ / Month ☐☐ / Year ☐☐☐☐

AIB/BDA 05/26