



AIB Mobile, Phone & Internet Banking Registration For Companies

Who can use this form

This form is for companies only.

Sole traders or partnerships can apply for AIB Mobile, Phone & Internet Banking online at personal.aib.ie/ways-to-bank/internet-banking

Who can apply for AIB Mobile, Phone & Internet Banking (the 'Service')

- The company applying to use the Service (the 'Company') must be registered in Ireland.
- The Company must nominate a single person (the 'Nominated User') who will be the only person entitled to use the Service on behalf of the Company.
- The Nominated User must be an authorised signatory on the Company's Current & Deposit accounts open at time of registration.
- The Nominated User must hold a valid mobile phone number to receive SMS notifications to activate the Service.

When using AIB Mobile, Phone & Internet Banking

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

Signing this form

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



Four easy steps to register for AIB Mobile, Phone & Internet Banking

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

Existing AIB iBusiness Banking ('iBB') Customers

- You can continue to use both iBB as well as AIB Mobile, Phone & Internet Banking. Some features on iBB are not available on AIB Mobile, Phone & Internet Banking. Please see www.aib.ie for further information.
- If you no longer wish to use iBB you must submit an iBB Withdrawal form.
- Please ensure you are familiar with and understand the features of AIB Mobile, Phone & Internet Banking before submitting the iBB Withdrawal form.
- **You will continue to be charged for iBB until you submit an iBB Withdrawal form and it is processed by us.**
- If you wish to use the Service to make payments to payees you have set-up on iBB, you will need to set them up separately on AIB Mobile, Phone & Internet Banking.

Registration Helpline

Call us at **0818 724 020**. We are available to discuss any AIB Mobile, Phone & Internet Banking registration queries you may have.

www.aib.ie/business

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



Data Protection Notice

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

Company Details

Company Name

IBAN

Please provide details of one account the Company holds.

AIB Mobile, Phone & Internet Banking Nominated User

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

- i an activation request in relation to the Company's AIB Mobile, Phone & Internet Banking profile should be issued directly to this Nominated User via the mobile phone number set out below; and
- ii in order to complete the registration process and activate the Company's AIB Mobile, Phone & Internet Banking profile, the Nominated User will have to create a Personal Access Code ('PAC') using AIB's PAC activation service.

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

Nominated User Name

Mobile

Email

Nominated User's Signature

Date Day / Month / Year

AIB Business Debit Card

Does the Nominated User you have selected above have an AIB Business Debit Card on your Company account? Yes No

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

If you do not want to apply to have an AIB Business Debit Card, you can skip the AIB Business Debit Card Application section below and move onto the Resolution and Certification section.

Please note to fully avail of all the features of this service the company must have an AIB Business Debit Card and Card Reader.

AIB Business Debit Card Application

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

Authorised User
Name

Mr Mrs Ms

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

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

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

Name to appear
on Debit Card

No more than 21 characters.

Business Current
Account IBAN

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

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

Authorised User's Signature

Date / /

Terms of Registration and Declaration

Please read the following statements and sign on the next page to indicate acceptance.

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

The Company:

- 1 applies for AIB Mobile, Phone & Internet Banking (the 'Service') and agrees to be bound by the terms of the Agreement, (as defined in the Terms and Conditions for AIB Online Banking (the 'Conditions');
- 2 confirms that the Agreement including the Conditions has been received, read and accepted;
- 3 agrees and acknowledges that it understands the differences between the Service and AIB's other business internet banking service, iBusiness Banking ('iBB'), and that:
 - a) if the Company currently avails of iBB it needs to consider whether it should continue to use iBB as well as the Service;
 - b) if the Company decides to avail of both services, fees will apply to the use of iBB;
 - c) if the Company chooses to avail of both services it will be bound at any time by the terms and conditions of the service being used at that time;
 - d) communication with AIB in relation to one service will not impact on the other service; and
 - e) if the Company decides to no longer avail of iBB, a 'Withdraw a Company from iBB Form' must be submitted;
- 4 agrees and acknowledges that it is solely responsible for:
 - a) selecting the Nominated User and for the suitability of the person chosen;
 - b) the actions and omissions of the Nominated User;
 - c) ensuring that the Nominated User has read, understood and complies with the Agreement and complies with all laws and regulations in using the Service; and
 - d) ensuring in the event the Nominated User changes, that any new registration number or PAC is not disclosed to any person other than the new nominated user;
- 5 agrees and acknowledges that, until the Agreement is terminated in accordance with the Conditions, the Nominated User may individually authorise transactions using the Service on the Company's accounts, even if this is contrary to any mandate, and/or any agreement the Company has provided in relation to any account or any other service or will provide in the future to AIB in relation to an account or any other service;
- 6 acknowledges that the Nominated User is permitted to effect transactions through the Service on all Company current and deposit accounts on which the Company has provided an 'any one to sign' mandate and that all accounts of the Company with AIB (whether held solely or jointly with any other party) will be visible to the Nominated User through the Service, even where the Nominated User is not listed as an authorised signatory for that account;
- 7 acknowledges that the Nominated User is permitted to effect transactions through the Service on all Company credit card accounts, even if the Nominated User does not hold a credit card for that account;
- 8 acknowledges that if the Nominated User does not hold an AIB Business Debit Card it will only be possible for the Nominated User to carry out limited functions on the Service until an AIB Business Debit Card is received;
- 9 acknowledges that the available features of the Service will differ depending on the type of accounts held by the Company;
- 10 understands that AIB will continue to take instructions from the Nominated User until the Company has, in accordance with the Agreement, changed the Nominated User or terminated the Agreement. This is the case even if the Nominated User ceases to be an authorised signatory on any account or ceases to hold an AIB Business Debit Card;
- 11 acknowledges that the only way it can change a Nominated User is to submit a completed 'Amendment of Nominated User Form'. The existing Nominated User will continue to have access to the Service until that form is processed by AIB. The new nominated user must receive the new Registration Number and activate the new PAC before being able to access the Service. The 'Amendment of Nominated User' form can be obtained on www.aib.ie;
- 12 acknowledges that any new nominated user will need to satisfy AIB criteria to be eligible to be registered;
- 13 agrees that if it is suspicious of any fraudulent or unauthorised use of the Service, a director of the Company will contact AIB immediately using the contact details provided in the Conditions and on our website. In such circumstances, AIB may suspend the Service until the Nominated User has been changed;
- 14 understands that AIB may make enquiries that it deems necessary in connection with this application;
- 15 acknowledges that any written communications issued by post to the Company will be directed to the Company's address held by us and that there is an ongoing obligation on the Company to submit a completed change of address form to the Company's AIB branch if the address is no longer up to date;
- 16 confirms that all information provided in this application form is accurate and complete and acknowledges that AIB will be relying on that information in processing the application and that any errors or mistakes may cause unnecessary delays; and
- 17 understands that AIB reserves the right to decline this application without giving a reason.

Terms of Registration and Declaration Continued

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

We also recommend you read the AIB Terms of Business which are available at business.aib.ie/terms-of-business

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

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

Signed for and on behalf of the Company

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

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

AIB Mobile, Phone & Internet Banking Registration For Companies Checklist

Please use this checklist to ensure that the form has been completed in full

- Has the Company Name and IBAN been completed – **“Company details” Page 2?** Yes No
- The Nominated User name must be filled in – **Page 2** Yes No
- Nominated User Mobile – **Page 2** Yes No
- Nominated User Email – **Page 2** Yes No
- Nominated User signature and date – **Page 2** Yes No

AIB Business Debit Card Ordering Page 2 & 3 (*Optional fields)

- Authorised User Name must be listed – **(Nominated User and Authorised User must Match)** Yes No
- Name to appear on Debit Card **(must match Authorised User Name not Company Name)** Yes No
- List Business Current Account IBAN Yes No
- Authorised User Signature and date Yes No

Resolution Page 4

- Company name and date of Board of Directors meeting must be listed – **Page 4 Top of Page** Yes No
- Two Directors or Director and Secretary must sign
(Director and Secretary must sign) – **Page 4 and 6*** Yes No

***Date must not Pre Date The Meeting Date listed on the Top of Page 4**



For the life
you're after

Online Banking Terms and Conditions

Effective date 26 November 2025

Online Banking

Terms and Conditions

Effective date 26 November 2025

These terms and conditions apply when you use our Online Banking services – Mobile, Internet and Phone Banking.

Your Account terms and conditions apply too.

When you log in to Online Banking, you agree to these terms and conditions.

What's in this document?

Topic	Read more in this section
Your Agreement	<u>1</u>
Access to and availability of Online Banking and Banking Services	<u>2</u>
Keeping your Security Details and Account safe	<u>3</u>
Making and receiving payments through Online Banking	<u>4</u>
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Intellectual property rights and confidentiality	<u>10</u>
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Accessibility

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

1 Your Agreement

1.1 When we say 'Agreement', we mean:

- a) the information you gave us when registering for Online Banking; and
- b) these Conditions.

This Agreement will continue until either you or we end it.

You can ask for a copy of any of our terms and conditions at any time. You can also find them on our website, www.aib.ie. We can give you a copy in a larger print if you need it.

1.2 When you log in to Online Banking, you agree to these Conditions.

1.3 Your Account conditions:

Your Account conditions are the terms and conditions that apply to your Account.

1.4 If these Conditions contradict the Account conditions, the relevant term in the Account conditions will apply.

1.5 Reading this document:

When we say "**you**"; "**you're**"; and "**your**", we mean the person or business who has an Account with us in their name and, if relevant, includes any joint Account holder. We also mean the User and/or any third party authorised to act on your behalf, including your personal representatives and/or successors.

When we say "**we**"; "**us**"; and "**our**" we mean Allied Irish Banks, p.l.c. and this includes our subsidiaries, successors, transferees and assignees. We also act as an agent for any member of the AIB Group who has an agreement with you in connection with Online Banking.

1.6 Words we use in this document:

Account means the account(s) held by you (or jointly with somebody else) with us and which you choose to access and use through Online Banking. For example, an AIB Current Account or an AIB Credit Card account.

Banking App means an app (downloaded from the relevant app store and updated from time to time) which allows you to access and use the Banking Services on your Mobile. Logging in to the Banking App is Mobile Banking.

Banking Services means any banking, payment, information, financial, transactions, investment and/or insurance services and/or any other services we make available to you from time to time through Online Banking.

Conditions means these terms and conditions as amended or replaced from time to time.

Consumer means any individual who uses Online Banking for personal use, not connected with their trade, business or profession.

Internet Banking means our internet banking service, accessed via a web browser, allowing you to access and use the Banking Services.

Mobile means your personal hand-held or wearable device onto which you download the Banking App.

Online Banking means the Banking App, Internet Banking and/or Phone Banking.

Phone Banking means our agent-assisted and automated phone system allowing you, for approx. 20 hours a day, to access and use the Banking Services over the phone.

Security Details means any numbers, codes, words, biometric information (for example, facial or fingerprint recognition), device, and/or other identification, authorisation or security measure or procedure, required in connection with Online Banking and the Banking Services.

User means the Account holder or any person who has Security Details. Where you are a business Account holder, any person nominated by you (a nominated User) to use Online Banking on your behalf will be a User.

2 Access to and availability of Online Banking and Banking Services

Access

- 2.1 Online Banking is available for Accounts and Banking Services in Ireland.
- 2.2 The functionality and features of Online Banking and the Banking Services available to you may vary depending on factors such as:
 - a) whether you have a verified mobile phone number and/or email address;

- b) whether you're accessing the Banking Services through Phone Banking, Internet Banking or the Banking App;
- c) whether you're accessing the Banking Services through a third party – not all functionality, features and Banking Services will be available to or through third parties;
- d) whether you're accessing Online Banking only or using the Banking Services;
- e) the device you're using, for example, you can only register one Mobile to access the Banking App;
- f) the version of the Banking App, operating system or web browser you have;
- g) your Account type, for example, if you're a business Account holder; and
- h) your customer type, for example, if you're a consumer, a business or under the age of 18.

Security Details

2.3 We'll ask you for Security Details to access and use Online Banking and the Banking Services.

2.4 We'll consider an instruction to be authorised by you once our procedures are complied with and security requirements are followed, including any Security Details requirements and/or procedures.

2.5 For security, maintenance, updates, upgrades or other reasons, we may change the Security Details requirements and/or procedures.

Removal of access

2.6 We can remove your access to Online Banking and end this Agreement. We'll tell you two months beforehand, unless we're allowed by law or regulation to give you shorter notice.

2.7 We may remove your access to Online Banking without telling you beforehand if, for example:

- a) We think your Security Details, Account security, or money in your Account is at risk.
- b) We suspect unauthorised, negligent, illegal or fraudulent use of Online Banking, your Account, Security Details or the Banking Services.
- c) You give us misleading or false information.
- d) You misuse or abuse Online Banking.
- e) We need to so that we can comply with law or regulation.
- f) We need to so that we can comply with and/or implement our legal, regulatory and/or policy requirements in relation to anti-money laundering and counter-terrorist financing.

- g) You die.
- h) You're a business Account holder, and you cease trading.
- i) You become bankrupt or go into liquidation.
- j) You're no longer, in our opinion, able to manage your financial affairs.
- k) There's a reason beyond our reasonable control.
- l) These Conditions become unenforceable or void.
- m) You materially breach these Conditions, your Account conditions or any other agreement with us.

We'll tell you if we remove your access but sometimes it may not be possible, for example, for security or legal reasons or other reasons outside our control.

Stopping use of Online Banking

2.8 If you want to end this Agreement and stop using Online Banking you need to tell us so that we can remove your access. Tell us by contacting us using the details in the 'How we can contact each other' section.

2.9 However, we may assume that you have ended this Agreement and remove your access without telling you beforehand if:

- a) you have not accessed Online Banking for 12 months; or
- b) you don't have any Accounts which can be accessed through Online Banking.

If this happens, you'll need to re-register for access.

2.10 Before you stop using Online Banking:

- a) you should print and/or save any important Account information (such as eStatements) from your Online Banking profile. You should do this in case you need it for future reference; and
- b) check your statement settings are set to receive paper statements.

Availability

2.11 We may update the Banking App from time to time. Depending on the update, you may not be able to use the Banking App until you have downloaded the latest version. You're also responsible for maintaining your Mobile and any device you use to access Online Banking and for making sure their software and web browser settings are compatible with the Online Banking services. If you don't, you may not be able to use some or all of the Banking Services or they may not work correctly.

- 2.12** Some of the Banking Services may not be available all the time.
- 2.13** Occasionally, you may not be able to access Online Banking or some or all of the Banking Services won't be available. This may be due to upgrades or maintenance on our (or third party) systems for security or other reasons. If we know access or availability will be interrupted, we'll do our best to notify you in advance but sometimes it may not be possible, for example, for security or legal reasons or other reasons outside our control.
- 2.14** If the Banking Services aren't available, or you can't get access to them, it may be possible to do your banking in other ways, for example, in one of our branches or over the phone.

Changes to the Banking Services

- 2.15** We can change the Banking Services we make available through Online Banking at any time. For example, we might introduce, improve, replace, change or discontinue (temporarily or permanently) services and/or features.

3 Keeping your Security Details and Account safe

- 3.1** You're responsible for keeping your Security Details and information shown or stored on your Mobile and on your Online Banking profile secure and confidential. If you don't, it may affect your ability to recover any loss caused.
- 3.2** You must keep your Security Details, Mobile and any device you use to access Online Banking secure, for example:
- a) Log out of Internet Banking and the Banking App when you're not using them – remember to close any open browser windows.
 - b) Protect your device with anti-virus and firewall software and only use secure and trustworthy Wi-Fi.
 - c) When replacing or disposing of your Mobile, unregister it (in the Banking App settings) and delete the Banking App from it.
 - d) Delete messages on your Mobile that include reference(s) to Security Details.
- 3.3** You must not:
- a) Tell anyone your Security Details, write them down or record them in a way that can be understood by someone else.

- b) Allow anyone to access your Account except; (i) your nominated User (where you're a business Account holder); or (ii) a TPP or other third-party provider as described in the 'Open Banking - Third-party provider access to your Account' section.
- c) Save any documents from your Online Banking profile, such as an eStatement, to a device that is not your own.
- d) Register the Banking App on someone else's mobile phone.

3.4 Communications made via the internet, a mobile phone or any device may not be secure or free from interference by unauthorised persons and may be delivered incorrectly. This means that, although we'll put in place security measures, we can't guarantee the privacy or confidentiality of these electronic communications.

3.5 Important: You must tell us immediately and change your Security Details if you know or think someone might have access to your Security Details, Account or your Mobile or think they have been misused. You must also tell us about any loss or theft of your Security Details and/or Mobile and/or card. Contact us using the details in the 'How we can contact each other' section. *If you don't tell us as soon as possible, it may affect your ability to recover any loss caused.*

4 Making and receiving payments through Online Banking

4.1 Your Account conditions apply to the Banking Services you use through Online Banking. This means that they apply to payments to and from your Account and you should read them for more information.

4.2 As long as our procedures are complied with, and security requirements are followed, including any Security Details requirements and/or procedures, we'll take it that you've authorised a payment. This includes where you give consent to a TPP or other third-party provider to access your Account online (as described in the 'Open Banking - Third-party provider access to your Account' section).

4.3 Important: Limits apply to the amounts that can be transferred through our Online Banking services. Please see our website for more information on these limits.

5 Open Banking - Third-party provider access to your Account

What is Open Banking?

You can choose to allow organisations other than us (called third-party providers or TPPs) to access your Account to make payments directly from it on your behalf and/or view and collect information about balances and transactions on your Account.

To find out more, visit our website or call us.

Third-party payment service provider (TPP)

- 5.1** A TPP is regulated or authorised by the Central Bank of Ireland or an equivalent European regulator. For further information, you should check the registers on the Central Bank of Ireland website (www.centralbank.ie) and the European Banking Authority website (www.eba.europa.eu).
- 5.2** With your permission, a TPP can access your Account online to provide open banking services such as:
- a) **Payment initiation services:** These are services that allow a TPP to make payments directly from your Account on your behalf.
 - b) **Account information services:** These are services that allow you to see your accounts with different banks in one place.
 - c) **Card-based payment instrument issuers:** These are services that allow a TPP to check you have enough money in your Account before making a payment.

Other third-party providers

- 5.3** Sometimes we'll approve other third-party providers to provide open banking services. If we do, you'll find their details on our website, and you may consent to them accessing your Account online.

Keeping your Account safe

- 5.4** Before you consent to a TPP or other third-party provider accessing your Account online, you must check:
- a) that they're authorised or regulated by a regulator, for example, the Central Bank of Ireland, or approved by us;
 - b) how much access you're consenting to;
 - c) what Account information they'll have access to – at a minimum, they'll have access to your Account balance and transactions;
 - d) how your Account information will be used and to whom it may be passed; and

e) that you have read and understand the agreement between you and them – we won't be a part of it or responsible for it.

- 5.5** Sometimes, for a valid reason, we may refuse to allow a TPP or other third-party provider access to your Account. For example, we'll deny access if we're concerned about unauthorised or fraudulent access. If we deny access, we'll let you know unless it is not possible to do so, for example, for security or legal reasons or other reasons outside our control.
- 5.6** To withdraw open banking access to your Account you should inform the TPP or other third-party provider directly. Depending on the type of TPP or other third-party provider, you may also be able to manage their access through your Online Banking profile. Security Details may be required. If you're concerned about the security of your Account, call us immediately.
- 5.7** A TPP or other third-party provider instruction, for example a payment instruction, can't be cancelled or amended once we start to process it.

6 Account balance and statements

- 6.1** Transactions may take time to clear and may not always be reflected immediately in the balance on your Account shown on your Online Banking profile.
- 6.2** For certain Accounts, an account balance may not always be available.
- 6.3** You should regularly check the transactions on your Account online.
- 6.4** **Important:** If you're unsure about or think there may be an issue with any transaction, contact us as soon as possible, **don't delay**. See your Account conditions for more information on unauthorised payments and how we deal with payments made in error. **If you don't tell us as soon as possible, it may affect your ability to recover any loss caused.**

Paperless statements

What are paperless statements?

eStatements are a convenient and secure way to receive your Account statements online instead of by post.

eFee Advices are a convenient and secure way to receive your current Account fee advices online.

- 6.5** The remaining terms in this section also apply to eFee Advices.

- 6.6 You may see eStatements on your Internet Banking and Banking App profile, depending on factors such as your Account type, how you opened it and the signing instructions on it. This may mean that we won't also post a paper statement to you.
- 6.7 You can manage your statement settings on Internet Banking and by calling us.
- 6.8 If you receive eStatements and paper statements for your Account, we can choose to stop posting the paper statements, or you can ask us to stop posting them.
- 6.9 We'll post paper statements to you if you ask us. Depending on how you contact us it may take longer to update your preference.
- 6.10 You won't be able to view eStatements for an Account which is removed from your Online Banking profile. In this circumstance, we'll post paper statements for that Account to you.
- 6.11 You won't be able to view your eStatements if your access to Online Banking is removed. If your statement settings are set to receive paper statements, we'll post them to you.
- 6.12 eStatements are available for seven years from the date they become available. **You should print and/or save your eStatements if you want to keep them for future reference.** You won't be able to view your eStatements if your Account is closed, this Agreement is ended or your access to Online Banking is removed.
- 6.13 You can ask us for a duplicate statement. We may charge a fee for this. You can print a copy of your eStatement any time you want.
- 6.14 **Important:** It's your responsibility to access eStatements and Account fee information online. You should regularly access Online Banking to check for eStatements, Account fee information and any other information we give you.

7 Charges

- 7.1 Fees and charges may apply to your Account, the Banking Services and the Security Details requirements. We list these fees and charges in our fees and charges booklets and schedules. Visit our website or call into a branch to get a copy of these booklets and schedules – they may change from time to time.
- 7.2 You might be charged costs by third parties when using Online Banking and the Banking Services. For example, your mobile or internet network operator may charge you for using data or you may be charged for the services described in the 'Open Banking - Third-party provider access to your Account' section.

8 Our and your responsibilities

Our responsibility to you

- 8.1** We take our responsibilities very seriously. If you have any loss or damage because of something we've done or not done, you may be able to claim back the loss from us. However, there are exceptions. We aren't responsible for any loss if:
- a) you have acted fraudulently or unlawfully, or you have misused or abused Online Banking;
 - b) unforeseeable or unavoidable circumstances beyond our reasonable control meant that, despite our reasonable efforts, we couldn't follow these Conditions. Examples of such circumstances include: (i) acts of God, fire, government, war, civil commotion, or epidemic; (ii) labour disputes, breakdowns in infrastructure or equipment; (iii) failure of any payment, settlement, or clearance system or other third party systems that we rely on; or (iv) anything a third party (other than a third party appointed by us) does or does not do;
 - c) you don't comply with these Conditions, any other agreement with us or any agreement with a third party;
 - d) any delay or refusal to follow a payment instruction is for a valid reason. Your Account conditions give you examples of times when we don't have to follow a payment instruction. We also won't be responsible for any loss because of the way any delay or refusal is communicated to you or others;
 - e) any of the details or instructions given to us were wrong or insufficient or any error happens as a result;
 - f) you're unable to cancel or amend a payment instruction because we have started to process it;
 - g) we take any action to meet our obligations or policy relating to the prevention of fraud, money laundering or terrorism;
 - h) you're unable to access some or all of the Banking Services from outside Ireland;
 - i) we do something to comply with: any law, regulation, code or other duty; or the instructions of a court, ombudsman, regulator or law enforcement agency;
 - j) any of the circumstances or events described in the 'Access to and availability of Online Banking and Banking Services' section happens. For example, Online Banking or the Banking Services is unavailable or changed;

- k) a third party (other than a third party appointed by us) does or does not do something that causes you a loss. For example, if the third party suspends or terminates your use of their service or if the third party refuses or delays to accept: (i) an instruction for payment to or from your Account; or (ii) any security process you follow or use to make an instruction or confirm your identity.

8.2 Nothing under this 'Our responsibility to you' heading will stop us being responsible for your loss if:

- a) we act fraudulently, with 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.

8.3 If you are **not a Consumer**:

- a) The only liability we'll have to you will be as a direct result of our gross negligence or wilful misconduct; and
- b) You'll have no claim against us, and we'll 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

8.4 You also have responsibilities to us. By using Online Banking, you agree that:

- a) you'll comply with these Conditions, for example, your responsibility to keep your Security Details and Account safe; and
- b) you're responsible for all amounts owing on your Accounts, even if: (i) you do not comply with these Conditions; or (ii) this Agreement is ended; or (iii) your access to Online Banking is removed.

8.5 If you don't comply with these Conditions 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 end this Agreement and remove your access to Online Banking. If your Account Conditions allow, we may close your Account.

8.6 Joint Account holders will be jointly and severally liable. This means that any one, some, or all, of the joint Account holders can be held responsible to pay us any amount owed.

9 Your privacy

- 9.1 Our Data Protection Notice has information about how we collect personal information about you, how we use it and how you can interact with us about it. It is available on our website and in our branches. It may change from time to time.

10 Intellectual property rights and confidentiality

What are intellectual property rights?

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.

- 10.1 We own all intellectual property rights to our brand and name, our software, firmware in devices and Online Banking. We licence our intellectual property to people other than you, which means we sometimes give others permission to use our intellectual property. Other than the limited licence to use Online Banking as set out in these Conditions, you won't be given any rights related to our intellectual property.
- 10.2 You must only use Online Banking and any software we provide for your own use. You must not adapt, alter, modify, copy or reverse-engineer it or allow anyone else to do so.
- 10.3 You must treat any information you get from us about our operations, services, software, hardware, and/or systems that's not already in the public domain in the strictest of confidence. This means that you can't share it with anyone else.

11 Business Account holders

- 11.1 If you're an individual and use Online Banking as a Consumer and also use it for your business, trade or profession, you'll have two separate Agreements - one as a Consumer and one as a business Account holder.

Nominated Users

- 11.2 As a business Account holder, you can nominate someone to access Online Banking and the Banking Services on behalf of the business - this person is your nominated User. By nominating this person, you authorise us to act on all of their instructions in connection with Online Banking and the Banking Services.

11.3 You're responsible for:

- a) selecting, appointing and ensuring the suitability and integrity of your nominated User(s);
- b) the actions or omissions of your nominated User(s);
- c) ensuring that your nominated User has read, understood and complies with these Conditions and the Account conditions; and
- d) making sure the Security Details are changed if your nominated User changes, and that the new Security Details are not disclosed to any person other than your new nominated User. Until we have processed the change in your nominated User and the Security Details, the previous nominated User may have access to your Account.

11.4 You indemnify us in full for any loss or damages which may arise to us, the User or any third party as a consequence of the User's non-compliance with these Conditions.

12 Changes to these Conditions

12.1 We may change these Conditions from time to time when we have a valid reason. Examples of reasons are:

- a) Change in legal or regulatory requirements or industry guidance.
- b) Change in technology systems and/or processes.
- c) Change in the cost of providing Online Banking.
- d) Change in the market such as customer preferences.

When and how we'll tell you about a change

12.2 We'll tell you two months before a change to these Conditions, unless we are allowed by law or regulation to give you shorter notice.

12.3 We'll tell you about a change to these Conditions using any means available to us unless we have to do it in a particular way by law or regulation. That could be by, for example, email, text message, through Online Banking, by message on your statement, by notice as you log in to Online Banking, by notice published in a national daily newspaper or by notice displayed in one of our branches.

If you're not happy with a change

12.4 If you don't want to accept a change to these Conditions, you can tell us you want to end this Agreement and ask us to remove your access to Online Banking. Tell us by contacting us using the details in the 'How we can contact each other' section.

13 How we can contact each other

About us

- 13.1** Our head office is at 10 Molesworth Street, Dublin 2. Our website is www.aib.ie.
- 13.2** We're a public limited company registered at the Companies Registration Office, Dublin 1 under registration number 24173.
- 13.3** We're 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.

How to contact us

- 13.4** You can contact us by:
- Visiting our website to see our contact details.
 - Calling into your branch.
 - Calling us on 0818 724 724 from Ireland and on +353(0)818 724 724 or +353(0)1771 2424 from elsewhere.
 - Fraud concerns? Call us 24/7 on 1800 22 24 27 (+353 1771 5639 outside of Ireland).

Complaints and the protection you have

- 13.5** To find out how to complain and how we deal with complaints, visit our website, call us or ask for our complaints leaflet at a branch. If you've made a complaint and you're not happy with what we did to help, you can take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. The Ombudsman's office is independent and handles the complaints of personal and some small business customers.
- 13.6** If you're a business, you may also be able to take your complaint to the Central Bank of Ireland. For more information, visit the Central Bank of Ireland website, www.centralbank.ie.

How we'll contact you

- 13.7** We'll write to and communicate with you in English.
- 13.8** We may contact you in any variety of ways, such as in person, on your mobile phone, by email, using our Online Banking services, by post or any other way available to us, unless we have to do it in a particular way by law or regulation.
- 13.9** We'll contact you using the details we have for you. You must tell us about any changes to your contact details.
- 13.10** If you're under the age of 18, we may, if we think it is appropriate, send notices to your parent or guardian.

- 13.11** Once we've sent an email or a text to you, or a message through Online Banking, we'll assume you've received it. You should regularly access Online Banking to check for messages from us.
- 13.12** If we send you information through Internet Banking and/or the Banking App, we may send you an email, text message or other electronic message to remind you to open it. If we do this, we won't normally post documents as well, unless we have to or you've asked us to.
- 13.13** We consider any notice sent by us to the last address you gave us to be delivered: immediately on delivery if it is delivered by hand; and two business days after it is posted if sent by post (even if mis-delivered or returned undelivered).

Recording calls and messages

- 13.14** We may monitor or record any communications between us. 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.

14 The law that applies

- 14.1** Irish law applies to this Agreement.
- 14.2** Legal disputes related to your use of Online Banking will be handled in the Irish courts. However:
- a) If you are a **Consumer** and you live in another country, you or we can bring a claim in the courts of that country.
 - b) If you are **not a Consumer**, we can bring a claim in the courts of a different country if we need to and we are allowed to by law.

15 Other important terms

- 15.1** We may provide information or refer to other organisations' websites, products, or accounts through Online Banking. If we do, it will be for your information and convenience only. We won't be responsible for the content of those websites, products, or accounts information. If you have questions, you should contact the relevant organisation directly.
- 15.2** This Agreement is personal to you, and you cannot transfer your rights or obligations to anyone else.
- 15.3** If any Condition or part of any Condition is found to be unenforceable, this will not affect the validity of the other Conditions or the remainder of the Condition.
- 15.4** If we choose not to enforce a right when we could have, we can still enforce it later or in the future.

15.5 Nothing in this Agreement will affect your statutory rights in relation to your use of Online Banking as a Consumer, except as allowed by law.

15.6 When you apply for, access and/or use Online Banking, you consent and agree to:

- a) be provided with documents and information in electronic form, for example, by email or through Online Banking;
- b) print, save and/or download any documents we provide you in electronic form;
- c) documents and information being retained, presented and produced by us in electronic form; and
- d) both you and us using an electronic signature to sign any documents.



**For the life
you're after**

Debit Card Terms and Conditions of Use

Effective 20th May 2026

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:
- use your Card with its PIN, such as at a cash machine or at a card terminal (for example, in a shop);
 - use your Digital Card or Digital Wallet with or without your Security Details and/or a Safeguard System;
 - provide the Card details by phone, mail or online, with or without the use of your Security Details and/or a Safeguard System;
 - use your Card and/or Device for Contactless Transactions, where possible;
 - use your Card together with your Security Details to transfer money to another card, where possible; or
 - 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:
- the loss, theft or misuse was not detectable to you prior to a Transaction, except where you have acted fraudulently; and/or
 - 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:
- we reasonably think you have acted fraudulently and we notify the relevant national authority of this; and/or
 - you have fraudulently, intentionally or with gross negligence:
 - failed to keep safe any aspect of your Card, Device and/or Security Details; and/or
 - 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:
- you do not comply with this Agreement, any other agreement with us or any Third Party Agreement;
 - 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;
 - 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;
 - where you have acted fraudulently or with gross negligence;
 - if any of the details you gave us were wrong or insufficient;
 - 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));
 - 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;
 - 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);
 - 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
 - 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:

- we act fraudulently, with gross negligence or such loss is a result of our wilful misconduct; or
- 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:
- you will comply with your obligations under this Agreement; and
 - 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.