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Record breaking Black Friday on the cards for online spend, AIB Spend Trend reveals

- AIB customers spent €120m on Black Friday 2024, the biggest online spend ever
 - The busiest hour was between 10-11am, with 19 transactions every second
- Biggest winners: jewellery retailers, department stores, hardware and clothing businesses
 - Westmeath, Sligo and Longford see biggest increases in online spend
 - Women spend more than men in almost every county
- AIB urges customers to be fraud aware and protect themselves from scammers when shopping online around Black Friday and Cyber Monday.

Black Friday 2024 set a new record for online card spending, with AIB customers carrying out 1.05 million transactions and spending €120 million online in just one day. The busiest hour on Black Friday 2024 was from 10 to 11am, when 68,000 transactions were made, or 19 every second.

Compared to Black Friday 2023, the number of online card transactions increased 10%, the average purchase increased from €103 to €114, and total online spend increased 22%. Black Friday was the top online shopping day of 2024 for Jewellery, Department Stores, Hardware, and Clothing, but for Electrical Goods, Cyber Monday (2 December) took the lead.

- The biggest increases in online spend between Black Friday 2023 and 2024 were in Westmeath (+28%), Sligo (+28%) and Longford (+27%).
- Women outspent men in 25 out of 26 counties. Leading the way were women in Leitrim who accounted for 56% of the online spend in that county, followed by women in Sligo (55%) and Galway (54%). Westmeath was the only county where men spent marginally more than women (51%).
- People in Dublin (€124.47), Sligo (€119.97) and Cork (€118.83) spent the most online per transaction.
- While the majority of spending was online, €81m was spent by AIB customers instore on Black Friday 2024, an increase of 7% on the previous year.

AIB's Head of Consumer, Adrian Moynihan said: "Black Friday deals are a big draw for consumers, who see it as a good opportunity to stretch their budgets ahead of Christmas. There's also a lot to be said for shopping locally and instore—there's the unbeatable atmosphere, the chance to support Irish businesses, and often, unique gifts you won't find online. AIB's Spend Trend insights help both businesses and customers plan their shopping more strategically, ensuring resources are allocated where they're needed most. By understanding when and where people spend, we're helping retailers prepare for busy periods and enabling customers to make smarter choices."

The data was compiled from c. 3.4 million card transactions carried out by AIB customers during Black Friday 2024 and has been anonymised and aggregated. Data provided by AIB features one of the most comprehensive and accurate data sets on consumer spending in Ireland.

Top tips on how to be fraud aware this Black Friday

With increasing numbers of consumers choosing to shop online over in-store on Black Friday, it's important that people 'wait a sec and double check' to remain vigilant against scams in order to keep their money safe. Here are some tips on how to avoid being scammed online:

- Be cautious when it comes to bargains. While Black Friday is all about getting the best deals, be sure to check it's authentic, because if it seems too good to be true, it probably is.
- Ensure websites are secure and genuine by checking for the padlock symbol to the left of the web address and if it's not there, beware.
- Criminals may take advantage of Black Friday too. Beware of text messages or calls pretending to be from a bank, delivery or courier company or utility provider. Exercise extreme caution and never click on a link in a text message. Ring the company on their advertised number to check if a call is genuine.
- Never give your banking details, access codes or one-time passwords on websites, by text or with callers. Never take selfies or use biometrics on an unexpected call.
- We will never call you to request security codes, images of your face or call to your home to collect your card.
- When buying something online from an individual, make sure the goods exist and never transfer money directly to a seller's account without checking they are genuine first.
- Make yourself aware of current fraud threats by regularly checking your banks security centre on their website.
- Finally, log out! Once you're done shopping online, ensure you have logged out of any websites you have used to ensure there isn't a risk of them being used by someone else.

If you suspect you may have been defrauded, please contact our support team who are available to help you 24 hours a day, 7 days a week on 1800 24 22 27, as soon as possible. More information is available at <https://aib.ie/security-centre>

ENDS

Contact louise.y.kelly@aib.ie, 087 216 1545

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