

iBUSINESS BANKING (iBB)

FAST AND EFFICIENT.

PUTTING YOU IN CONTROL OF YOUR BANKING.

Product Information

iBusiness Banking (iBB), the Internet-based payments and cash management system from Allied Irish Bank (GB), has been developed to make routine business banking more efficient; saving you time and money.

iBB is straightforward and easy to use. As an iBB customer you can monitor the daily cash flow of your business online from your office or home, so you are always on top of your finances.

Features

Account Monitoring

- View all balances and transactions on your AIB Group Accounts including Euro, Credit Card, Asset Finance and Term Deposit.
- View the interest accrued on your accounts, and the debit and credit interest rates.
- Search for transactions on your accounts over the past 180 days by date, amount or description.
- Create and print reports on your accounts and export transactions to spreadsheets.
- Download and export transaction information to your existing back office systems.

Security & Control

- Choose only the iBB modules you need and limit operational risk.
- Control access, privileges and payment limits for individual users.
- Allow selected staff members to monitor audit logs, user and transaction activity.
- Security is provided by strong two factor authentication.

Payments

- Instantly transfer funds between your sterling accounts and to any third party account held in Allied Irish Bank (GB) and First Trust Bank.
- Make same day payments in sterling to accounts with other UK Banks and Building Societies through CHAPS or Faster Payments (subject to payment cut off times).
- Make bulk creditor payments in sterling through Faster Payments or Bacs.
- Allows you to collect Direct Debits from sterling accounts.
- Make foreign currency payments to accounts with banks in the UK and abroad.

Benefits

- ✓ Allows you to conduct your banking at times that suits you (subject to payment cut off times).
- ✓ Electronic payments are cheaper than writing cheques as they eliminate the costs and time involved in mailing and reconciliation.
- ✓ Makes it easy to monitor daily transactions to facilitate budgeting and planning.

- ✓ Reduce the cost of CHAPs and Foreign currency payments.
- ✓ iBB has been developed on thin-client browser based technology. It is accessed via the internet and does not require the loading or maintenance of additional software.
- ✓ Available from anywhere you can access the internet, providing a built in business resumption capability.



VIRTUAL ACCOUNT MANAGER (VAM) CLIENT FUND MANAGEMENT FOR THE 21ST CENTURY

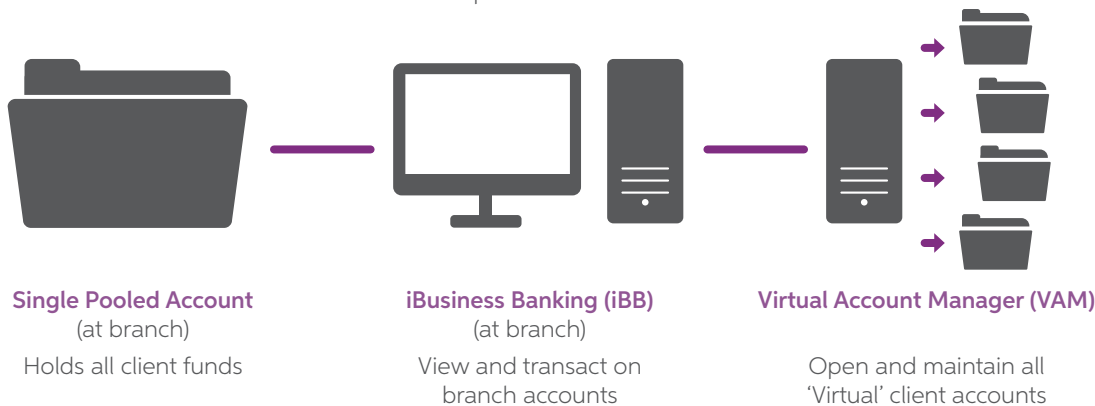
Product Information

Product Summary

Virtual Account Manager (VAM) is the latest addition to Allied Irish Bank (GB)'s iBusiness Banking cash management system.

VAM allows you to administer client and third party funds from your desktop PC. Using VAM you can:

- Open and close accounts
- Manage multiple customer accounts using a single 'Pooled Account'
- Calculate and apply credit interest
- Produce statements and certificates of interest paid and received



Features

- Your clients' funds are held in a single 'Pooled Account' with the Bank.
- VAM allows you to open, close and maintain instant access 'Virtual' accounts for individual clients.
- You can choose the account names and references of your virtual accounts.
- There is no limit to the number of virtual client accounts you can open and maintain on VAM.
- Reconciliation of the virtual accounts against the pooled account is automated.
- Interest on funds is paid gross and is automatically calculated and credited to each client on a quarterly basis.
- Client statements and certificates of interest are automatically generated by the system.
- Export reports for processing in your systems including reconciliation of bank statements.
- Allied Irish Bank (GB) has put in place a comprehensive infrastructure to train and support VAM users.

Benefits

- ✓ Increase the efficiency of your account administration process.
- ✓ Ease of opening additional virtual accounts.
- ✓ Automated reconciliation of your virtual and pooled accounts.
- ✓ A full history of your virtual accounts, including closed accounts, is available.
- ✓ Generate income for your business, subject to your regulatory obligations.
- ✓ VAM has been developed on thin-client browser based technology. It is accessed via the internet and does not require the loading or maintenance of additional software.
- ✓ VAM uses the same security approach as iBB.



About Allied Irish Bank (GB)

- **AIB Group (UK) p.l.c.** is a wholly owned subsidiary of Allied Irish Banks, p.l.c. and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the UK.
- **AIB Group (UK) p.l.c.** trades as Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain and First Trust Bank in Northern Ireland.
- **Allied Irish Bank (GB)** is covered by the Financial Services Compensation Scheme (FSCS) and all deposits fully fund our lending support for British businesses.
- **Allied Irish Bank (GB)** is a specialist Business Bank offering full relationship banking services to Owner Managed Businesses and professionals.

Allied Irish Bank (GB) adheres to the Standards of Lending Practice for Business Customers. You can get more information on the Standards from any business centre or from the Lending Standards Board website www.lendingstandardsboard.org.uk

We subscribe to the Financial Ombudsman Service, which operates at Exchange Tower, London E14 9SR, telephone 0800 023 4567, email: complaint.info@financial-ombudsman.org.uk, web: financial-ombudsman.org.uk. Our complaints brochure is available from any Allied Irish Bank (GB) branch and via our website www.aibgb.co.uk. This brochure explains how we deal with complaints and how you can register a complaint.



Important information about compensation arrangements


In the event that AIB Group (UK) p.l.c. is unable to meet its financial obligations, your eligible deposits are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme.

This limit is applied to the total of any eligible deposits you have with First Trust Bank in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain, each a trading name of AIB Group (UK) p.l.c. In the case of joint accounts, each account holder is protected up to this limit.

Any total deposits you hold above £85,000 between these trading names are unlikely to be covered.

For further information about the scheme (including the amounts covered and eligibility to claim), please ask at your local branch or refer to the FSCS website www.fscs.org.uk

How to get in touch

 **Call us** 0345 034 3253

 **Visit** aibgb.co.uk



Telephone lines open from 8am-8pm Monday to Friday, excluding bank holidays in England and Wales. Calls may be recorded and monitored for security and training purposes. Calls to 0345 numbers are the same costs as a call to "01" or "02" landline numbers and charged at local rate. Calls to an 0345 number are also included in any bundled minutes or free talk that covers landline calls.

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