



Changes to our Terms and Conditions – Summary Guide

We're making some changes to our Personal Banking Service Terms and Conditions from 9 April 2025.

To help highlight changes we're making, here is a table outlining the sections that have been updated.

You can find the Ts and Cs on our website at aibgb.co.uk/help-and-guidance.

What does the change relate to?	Where can I find this?	Summary of Changes
What happens if you have paid money to a fraudster?	Section E, 5, 5.2	New: We have added a new clause about "authorised push payment (APP)" scams and what this covers.
Non branch lodgements	Section E, 1, 1.7 – 1.9	New: We may introduce new ways to lodge cash to your account and have detailed how this will impact your daily limits.