

Visa Classic Card



Allied Irish Bank (GB)

IMPORTANT INFORMATION FOR CONSIDERATION PRE-CONTRACTUAL EXPLANATIONS

Before you enter into an Agreement with us, we would like to bring the following important information to your attention to allow you to assess whether the Agreement is suitable for your needs.

You can take this information away for consideration and ask questions before entering into an Agreement with us. Our contact details are outlined at the end of this document.

CREDIT CARD

A Credit Card is an open end Agreement of credit that operates within an authorised Credit Limit. You can borrow money up to the assigned Credit Limit.

(A) SUITABILITY

A Credit Card can be an expensive way of borrowing over a longer term. A personal loan or other form of credit would be more suitable for long term borrowing. This type of borrowing is most suited to cover short term borrowing.

(B) HOW MUCH YOU WILL HAVE TO PAY

You must repay at least the minimum payment due, as shown on your monthly statement. This must reach us by the Payment Due Date each month.

You must pay at least

- £5 (or the full balance if less than £5); or
- 3% of the balance outstanding (or for customers on Direct Debit, the fixed percentage of the monthly statement balance as chosen by you); or
- 1% of the balance outstanding and default charges and interest on the current statement;

whichever is the greater.

If you only pay the minimum monthly repayment it will cost you significantly more overall and will take you a long time to clear your balance.

(C) WHAT ARE THE COSTS

There are a number of different types of costs due under the Agreement and where relevant these will be detailed within the Pre-Contract Credit Information (Standard European Consumer Credit Information (SECCI))

- We may charge different interest rates for different types of Transactions, for example, Cash Advances may cost more than purchases
- Some Transactions attract fees – if you do a Cash

Advance or a Transaction in foreign currency you will have to pay fees on top, plus interest if applicable

- Interest rates are variable and may go up as well as down. If they go up, you will have to pay more each month. You can close your Account if this happens but you will have to pay off your outstanding balance first

(D) SPECIAL OR UNUSUAL FEATURES OF AN AGREEMENT

Information on your Account may be disclosed to licensed Credit Reference Agencies. When you apply to borrow money (Credit Card) we will check your record against Credit Reference Agencies.

(E) CONSEQUENCES FROM A FAILURE TO MAKE PAYMENT UNDER THE AGREEMENT

If you miss or are late with repayments or exceed your authorised Credit Limit there will be additional charges which are outlined in the Standard European Consumer Credit Information (SECCI).

We may give details of the Account and how you conduct the Account to licensed Credit Reference Agencies and include details of non-payment.

A Credit Card is an unsecured borrowing, and the bank does not have recourse to specific items of security. However the bank can take legal action to get its money back.

(F) THE LIKELIHOOD OF LEGAL PROCEEDINGS OR REPOSSESSION OF THE DEBTOR'S HOME IN THE EVENT OF (E) ABOVE

Where the Transaction is 'Unsecured' the lender does not have recourse to specific items of security. The bank can take court action against you to get its money back which could include losing your home.

(G) EXISTENCE OF WITHDRAWAL RIGHTS

You have the right to withdraw from your Agreement beginning on the later of (i) the day after your Agreement is made (which is when both you and we have signed and dated the Agreement) or (ii) the day after you receive a copy of your executed Agreement, or (iii) the day we notify you of your actual Credit Limit and ends 14 days later. You can do this by contacting us by telephone on 028 9023 6644 or by sending a written note of cancellation to Allied Irish Bank (GB), Card Services, PO Box 333, Belfast, BT1 3FT.

(H) ADDITIONAL SOURCES OF EXPLANATION OR INFORMATION

For further information please contact any of the below

Allied Irish Bank (GB)

Card Services,

PO Box 333,

Belfast, BT1 3FT.

www.aibgb.co.uk

Telephone Number 028 9023 6644

The Money Advice Service

www.moneyadviceservice.org.uk

Consumer Helpline - 0300 500 5000

Citizens Advice Bureau

www.citizensadvice.org.uk

See phone book for local branch

PRE-CONTRACT CREDIT INFORMATION

(STANDARD EUROPEAN CONSUMER CREDIT INFORMATION)

ALLIED IRISH BANK (GB) VISA CLASSIC

1. CONTACT DETAILS

Creditor	AIB Group (UK) p.l.c. trading as Allied Irish Bank (GB),
Address	Card Services, PO Box 333, Belfast, BT1 3FT
Telephone number	++ 44 28 9023 6644 – Customer Service ++ 44 28 9033 0099 – Lost/Stolen/Misused Cards
Web address	www.aibgb.co.uk

2. KEY FEATURES OF THE CREDIT PRODUCT

The type of credit	“Open End Agreement (Credit Card Agreement) regulated by the Consumer Credit Act 1974”
The total amount of credit <i>This means the amount of credit to be provided under the proposed credit agreement or the credit limit</i>	The Credit Limit will be determined by us and advised to you.
How and when credit would be provided	On receipt of your Card and PIN you may use your Card to pay for goods and services purchased from merchants, or to withdraw cash within the agreed Credit Limit which will be advised to you with your Card.
The duration of the credit agreement	The Agreement has no fixed duration but it is subject to termination in accordance with the conditions of the Agreement.
Repayments Your repayments will pay off what you owe in the following order	<p>You must pay at least</p> <ul style="list-style-type: none">• £5 (or the full balance if less than £5); or• 3% of the balance outstanding (or for customers on Direct Debit, the fixed percentage of the monthly statement balance as chosen by you); or• 1% of the balance outstanding and default charges and interest on the current statement; <p>whichever is the greater, to reach us by the payment due date as shown on your monthly Account statement. Failure to make the minimum payment by the payment due date may result in the Authorisation of the Transaction being declined.</p> <p>If you do not pay your balance in full we will allocate your payments to balances with the highest interest rate before balances with lower interest rates. Most commonly occurring payment types, which must be in sterling, are deducted from the Account balance in the following order:</p> <ol style="list-style-type: none">(a) all interest, administration and handling charges shown on any statement issued prior to receiving the repayment;(b) all Cash Advances shown on any statement issued prior to receiving the repayment;(c) all purchases shown on previous statements;(d) all purchases shown on present statement;(e) any Cash Advances not yet shown on a statement;(f) all other fees not yet shown on a statement;(g) any purchase not yet shown on a statement.
The total amount you will have to pay <i>This means the amount you have borrowed plus interest and other costs.</i>	Total Amount Payable (for purchases only): £1,334.16 The amount is based on a representative example which assumes the following: <ul style="list-style-type: none">• you make purchases to the full extent of your representative Credit limit of £1,200 inclusive of the Annual Card Fee on opening your Account<ul style="list-style-type: none">◦ Annual fee, Visa Classic £8• you repay this with interest and any fees by 12 equal monthly repayments which are paid on time; and• you do not carry out any more Transactions and your interest rates remain the same for 12 months

3. COSTS OF THE CREDIT

<p>The rates of interest which apply to the credit agreement</p>	<p>Interest Rates</p> <table border="1" data-bbox="595 208 1487 421"> <tr> <td>Purchase Monthly Rates</td> <td>1.720%</td> </tr> <tr> <td>Purchase Annual Rates</td> <td>20.64%</td> </tr> <tr> <td>Cash Advances and Balance Transfers Monthly Rates</td> <td>1.720%</td> </tr> <tr> <td>Cash Advances and Balance Transfers Annual Rates</td> <td>20.64%</td> </tr> </table> <p>We may vary the interest rate from time to time, in which case we will advise you giving you at least two months' notice of the change.</p>	Purchase Monthly Rates	1.720%	Purchase Annual Rates	20.64%	Cash Advances and Balance Transfers Monthly Rates	1.720%	Cash Advances and Balance Transfers Annual Rates	20.64%
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<p>Annual Percentage Rate of Charge (APR)</p> <p><i>This is the total cost expressed as an annual percentage of the total amount of credit. The APR is there to help you compare different offers.</i></p>	<p>APR 24.3% (variable)</p> <p>APR Calculations are based on a representative example which assumes the following:</p> <ul style="list-style-type: none"> • you make purchases to the full extent of your representative Credit limit of £1,200 inclusive of the Annual Card Fee on opening your Account <ul style="list-style-type: none"> ◦ Annual fee, Visa Classic £8 • you repay this with interest and any fees by 12 equal monthly repayments which are paid on time; and • you do not carry out any more Transactions and your interest rates remain the same for 12 months • this APR is based on the highest interest rate applicable to purchases <p>Please note: we may charge different interest rates for different types of Transactions, for example, Cash Advances may cost more than purchases.</p>								
<p>Related Costs</p> <p><i>Any other costs deriving from the credit agreement.</i></p> <p>Conditions under which the above charges can be changed</p>	<p>Charges:</p> <p>Annual Fee: £8.00</p> <p>Cash Advance Fee 1.5% of the Transaction amount (minimum £3.00)</p> <p>Balance Transfers 1.5% of the balance</p> <p>Foreign Currency Transactions 2.75% Conversion fee of the value of Transaction.</p> <p>Copy of Statement £10.00 per request</p> <p>Copy Voucher £5.00 per copy (This charge will be refunded for any item queried, and subsequently found to be incorrectly applied to your Account.)</p> <p>Late Payment A late fee of £12.00 each time you do not make the minimum payment by the payment due date</p> <p>Payment returned A payment returned fee of £12.00 where a cheque or Direct Debit has been presented for payment and returned by your bank</p> <p>Over Limit An Over Limit fee of £12.00 will apply the first time your balance exceeds your Credit Limit in each statement period</p> <p>Written Advice A Written advice fee of £13.00 each time we have to write to you about the unsatisfactory conduct on your Account. This fee will not be charged if a Late Payment or Payment Returned fee has already been charged to your Account.</p> <p>All charges are subject to change and will be notified to you two months' prior to any variation</p>								
<p>Costs in the case of late payments</p>	<p>Interest will be charged at the applicable standard rate in the case of late payments. In addition you will be charged a late fee of £12.00 each time you do not make the minimum payment by the payment due date.</p>								
<p>Consequences of missing payments</p>	<p>Missing payments could have severe repercussions, such as, the initiation of legal proceedings against you, increased difficulty in obtaining credit and, in some circumstances, could result in a charging order against any property you own.</p>								

4. OTHER IMPORTANT LEGAL ASPECTS

Right of withdrawal	You have the right to withdraw from your Agreement beginning on the later of (i) the day after your Agreement is made (which is when both you and we have signed and dated the Agreement) or (ii) the day after you receive a copy of your executed Agreement, or (iii) the day we notify you of your actual Credit Limit and ends 14 days later. You can do this by contacting us by telephone on 028 9023 6644 or by sending a written note of cancellation to Allied Irish Bank (GB), Card Services, PO Box 333, Belfast, BT1 3FT
Early repayment	You have the right to repay the credit early at any time in full or partially. If you wish to do so you must notify us in writing indicating the amount you wish to pay and make payment no later than 28 days after that notice.
Consultation with a Credit Reference Agency	Where we reject your credit application on the basis of consultation with a Credit Reference Agency we will inform you of the identity and contact details of the agency consulted.
Right to a draft credit agreement	You have the right, upon request, to a copy of the draft Credit Agreement free of charge, unless we are unwilling at the time of your request to proceed to the conclusion of the Credit Agreement with you.
The period of time during which the creditor is bound by the pre-contractual information	This is not applicable as there is no period of time during which we are bound by this Pre-Contractual Information.

5. ADDITIONAL INFORMATION IN THE CASE OF DISTANCE MARKETING OF FINANCIAL SERVICES

(a) concerning the creditor	
Registration number	Firm Reference Number 122088.
The supervisory authority	The Financial Conduct Authority
(b) concerning the credit agreement	
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit agreement	Laws of Northern Ireland
The law applicable to the credit agreement and/or the competent court	The laws of Northern Ireland apply to this Agreement, and the courts of Northern Ireland will have exclusive jurisdiction over any dispute that may come about as a result of the Agreement or the Terms & Conditions of Use.
Language to be used in connection with the credit agreement	Information and contractual terms will be supplied in English. With your consent, we intend to communicate in English during the duration of the Credit Agreement.
(c) concerning redress	
Access to out-of-court complaint and redress mechanism	The bank subscribes to the Financial Ombudsman Service which deals in complaints and redress mechanisms. If you have a problem with your Agreement, please try to resolve it with us in the first instance. If you are not happy with the way in which we have handled your complaint or the result, you may be able to complain to the Financial Ombudsman Service. If you do not raise your problem with us first you will not be entitled to complain to the Ombudsman. We can provide details of how to contact the Ombudsman. Further information is available on request.

SUMMARY BOX

Allied Irish Bank (GB) Visa Classic Card

The information contained in this table summarises fees and charges associated with your Allied Irish Bank (GB) Visa Classic Card and is not intended to replace any Terms and Conditions.

APR	Representative 24.3% APR (variable)		
Interest Rates		Monthly Rate	Annual Rate
	Purchases	1.720% p.m.	20.64% p.a.
	Cash Advances	1.720% p.m.	20.64% p.a.
	Balance Transfers	1.720% p.m.	20.64% p.a.
Interest-free period	• Maximum 56 days if you pay your balance in full and on time.		
Interest charging information	You will not pay interest on new purchases, Cash Advances or Balance Transfers if you pay your balance in full and on time on your current statement and on your previous statement. Otherwise, the period over which interest is charged is as follows:		
		From	Until
	Purchases	date debited to your Account	Paid in full
	Cash Advances	date debited to your Account	Paid in full
	Balance Transfers	date debited to your Account	Paid in full
Allocation of payments	If you do not pay your balance in full we will allocate your payments to balances with the highest interest rate before balances with lower interest rates. Most commonly occurring payment types, which must be in sterling, are deducted from the Account balance in the following order: (a) all interest, administration and handling charges shown on any statement issued prior to receiving the repayment; (b) all Cash Advances shown on any statement issued prior to receiving the repayment; (c) all purchases shown on previous statements; (d) all purchases shown on present statement; (e) any Cash Advances not yet shown on a statement; (f) all other fees not yet shown on a statement; (g) any purchase not yet shown on a statement.		
Minimum Monthly Payment	• 3%, or £5, or all default charges and interest plus 1% of the principal balance outstanding, whichever is the greater. If you only make the minimum repayment this will significantly increase the time taken to clear your balance and will cost you more		
Credit Limit	Minimum Credit Limit	£500	
	Maximum Credit Limit	Subject to status	
Annual Fee	£8.00		
Charges	Cash Advances	1.5% of the Transaction amount (minimum £3.00)	
	Balance transfers	1.5% of the balance	
	Foreign currency transactions	2.75% conversion fee of the value of the Transaction	
	Copy of statement	£10.00 per request	
	Copy Voucher*	£5.00 per copy	
Default charges	Late Payment	A late fee of £12.00 each time you do not make the minimum payment by the payment due date.	
	Over Limit	An Over Limit fee of £12.00 will apply the first time your balance exceeds your Credit Limit in each statement period.	
	Payment Returned	A Payment Returned fee of £12.00 where a cheque or Direct Debit has been presented for payment and returned by your Bank.	
	Written Advice**	A Written Advice fee of £13.00 each time we have to write to you about the unsatisfactory conduct on your Account.	

* This charge will be refunded for any item queried, and subsequently found to be incorrectly applied to your Account.

WELCOME TO ALLIED IRISH BANK (GB) VISA CLASSIC CARD

From the moment you start carrying our Visa Card you are part of the most widely recognised payment system in the world.

Accepted in over 24 million retail outlets in more than 200 countries throughout the world, your Allied Irish Bank (GB) Visa card provides you with spending power almost anywhere you travel.

The efficient way to pay

At home or abroad

Accessible cash

Whenever you need it,

Wherever you are

Up to 56 days interest free credit

When you want to settle promptly

Range of additional

Services and benefits

THE EFFICIENT WAY TO PAY

Out and about

Visa is a versatile payment method.

You can use your Visa Card to pay for anything from groceries to utility bills, from travel tickets to hotels.

All you need to do is hand over your Card, sign a voucher or enter your Personal Identification Number (PIN) and the deal is done.

You will have a copy as proof of purchase and to check against your account statement.

Shopping from home

VISA is ideal for those who prefer home comforts to the high street because it's just as handy whether you're ordering by post, phone or on the Internet. Simply explain what you want, quote your Visa Card number, its expiry date, security code, your name and address.

An extra Card at no extra cost

If you would like another member of your family to be able to use your Visa Card, we can issue them their own Visa Card and PIN entirely free of charge.

ACCESSIBLE CASH

Cash in your hands

Provided you stay within your credit limit you can withdraw cash using your Card over the counter at any outlet that offers this service (known as a 'manual cash advance'). You are required to show an item of identification which must be an unexpired

Government document bearing your signature, such as a passport, drivers licence or identification Card, and sign the voucher or enter your PIN.

From cash machines

With your PIN you can withdraw cash from any ATM that accepts Visa Credit at home and abroad. Insert your Card, key in your PIN and follow the instructions on the screen. Cash advances charged to your Card Account are subject to a handling fee of 1.5% of the transaction value (minimum £3.00). This will be applied to your account at the same time as the cash advance is charged.

YOU ARE IN CONTROL

Monthly statements

Your monthly statements are straightforward so that you always know exactly where, when and how your Card has been used. It also shows how much interest has been charged, the total amount you owe, the minimum amount you can pay and the latest payment date. Should your statement include an item that seems to be wrong, please advise us immediately.

Your credit limit

Your credit limit will be advised to you on receipt of your Card and will also be displayed on your statement. If you feel that your credit limit does not meet your needs, you should not hesitate to contact us.

You choose how to pay

How you settle your Account is up to you. ONLINE, Our Online Banking facility, allows you to pay your Card balance and view your statements whenever it suits you, log on to www.aibgb.co.uk/onlinebanking to register. You may also pay by cash or cheque over the counter at a bank or by cheque through the post. Alternatively, you can avail of our Direct Debit facility that allows you to make your payment automatically each month.

Interest free credit up to 56 days

You can avail of up to eight weeks interest free credit if you settle your Account in full by the payment due date. However, if you wish to spread the cost of repayments over a period of time, interest will be calculated on a daily basis from the posting date until full payment is received. Details of the applicable rates of interest are set out in the summary box.

Emergency services at home and abroad

Should your Card be lost or stolen while you are at home or abroad, you can contact any Visa Travel Service Centre. In most countries you will have access to up to US\$5,000 (subject to available credit limit) on an emergency basis. You will of course be required to provide proof of identification when collecting emergency cash.

HOW TO APPLY

As long as you are over 18 years of age and an existing Allied Irish Bank (GB) customer with a regular income, you are entitled to apply for our Visa Card.* Simply ask at your branch and a member of staff will be happy to assist. We will require verification of identity – a current valid passport or full driving licence. We will also require verification of address, items such as current utility bill, bank statement or valid driving licence will be acceptable (as long as it has not already been used to verify identification).

* Applications are subject to status.

Full details of Terms & Conditions and written quotations available on request.

TERMS & CONDITIONS OF USE

31 March 2016

These conditions apply to the Agreement (referred to as 'this Agreement') between the customer and AIB Group (UK) p.l.c., trading as Allied Irish Bank (GB), for using any Allied Irish Bank (GB) Visa Credit Card. Within this Agreement some words have special meanings:

'Account' means the Credit Card Account you operate by using your Card.

'AIB Group' comprises Allied Irish Banks p.l.c., its subsidiaries and associated companies from time to time. This includes AIB Group (UK) p.l.c.

'Authorised User' means another named person whom you have given permission to use your Account.

'Authorisation' means our confirmation to a bank or any Outlet that they can accept your Card for a Transaction.

'Banking Day' means any day of the week excluding Saturday, Sunday and bank and public holidays in Great Britain and Northern Ireland.

'Card' means any Allied Irish Bank (GB) Visa Credit Card we give you.

'Cash Advance' means getting cash, currency or a similar facility using your Card.

'Chip' means an integrated circuit (e.g. for use in a payment Card).

'Credit Limit' means the maximum debit balance permitted on your Account, as advised by us.

'EEA' means the current members of the European Economic Area as may be amended from time to time.

'Outlet' refers to any business or individual accepting a Card as a means of payment.

'Payee' means the person to whom any payments made by you are to be made.

'Payment Service Provider' means an organisation that offers any payment services to customers. For the purposes of this document, the Payment Service Provider is us, AIB Group (UK) plc trading as Allied Irish Bank (GB)

'PIN' means any secret Personal Identification Number we give you, or which you subsequently choose, for use with your Card.

'Principal Cardholder' refers to the customer in whose name the Account is maintained and who is liable under this Agreement.

'Recurring Payment' is where you have entered into an agreement with a company or service provider for them to take repeated payments from your Credit Card Account.

'Security Code' means the block of three digits which appears on or beside the signature panel on the reverse of your Card.

'Tariff' means the fees and interest charges Tariff published by Allied Irish Bank (GB) from time to time.

'Transaction' means a Cash Advance, or paying for anything using your Card, Card number, PIN, or any other service you get with your Card.

'Validity Period' means the time during which your Card can be used, starting on the first day of the 'VALID FROM' month shown on your Card and ending on the last day of the 'EXPIRES END' month.

'we', 'us' and 'our' refer to AIB Group (UK) p.l.c., trading as Allied Irish Bank (GB), its successors and assigns.

'you' and 'your' refer to the Principal Cardholder.

General Information

About Us:

Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct are trade marks used under licence by AIB Group (UK) p.l.c. (a wholly owned subsidiary of Allied Irish Banks, p.l.c.) incorporated in Northern Ireland. Registered Office, 92 Ann Street, Belfast BT1 3HH. Registered Number, NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Contacting us

You can contact us through your branch, by phone, by writing, by text message (if applicable) or by any other electronic means. Details of your branch will be provided to you when you open your Account. At the date of issue of these Conditions our contact details are as set out below. These may change from time to time and up to date details can be found on your Statements.

Our address is:

Allied Irish Bank (GB)
Card Services,
PO Box 333
Belfast BT1 3FT

For lost, stolen or misused cards telephone us, 24 hours a day, at:

+44 (0)28 9033 0099

For all other queries telephone us, 24 hours a day, at:

+44 (0)28 9023 6644

Contacting You:

Subject to applicable law, we may contact you in person, by phone (including text message), post, hand delivery, by fax, by email or online (for example, via any message facility available on our online banking or similar systems) or other electronic means.

Making a complaint - customers of Allied Irish Bank (GB):

If at any time you are dissatisfied with our service please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated.

You can register a complaint through our contact centre, our branches, our website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly. We ask that you provide the following information:

- your name, address, Sort Code and Account Number.
- a summary of your complaint.
- if feasible, any relevant documentation.

We value your feedback and will try to resolve your complaint as soon as possible.

In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at:

Financial Ombudsman Service
Exchange Tower
London E14 9SR
Telephones: 0800 023 4567
+44 20 7964 1000 (for calls from outside the UK)

Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

About our Credit Cards

Subject to the Agreement, our credit card service allows you to pay for goods and services purchased from Outlets, or to withdraw cash including cash from cash machines or by any other means where the appropriate credit card logo is displayed.

1. LOOKING AFTER YOUR CARD AND PIN

- 1.1 You must only use your card in accordance with the terms of this agreement.
- 1.2 Your PIN will be sent in a sealed document, which you should open immediately and destroy as soon as you have memorised the number. PINs may also be changed at most Automated Teller Machines (ATMs) belonging to the major banks in the UK. You must never tell anyone your PIN, and never write it down or record your PIN or other security information.
- 1.3 You should sign your Card as soon as you receive it. You should take reasonable steps to keep your Card safe and your PIN and other security information secret at all times. You should tell us immediately if you change your name or address. The Card remains our property at all times.
- 1.4 You must not let anybody else use your Card, PIN or other security information.
- 1.5 You must not tell anyone your Card number, except when carrying out a Transaction or to report it lost, stolen or likely to be misused. If you wish you may register your Card and its number, but not your PIN, with a recognised card protection service organisation.

2. LOSS OR MISUSE OF A CARD

- 2.1 If you think someone else knows your PIN, or if your Card is lost, stolen or liable to be misused, you must tell us immediately by calling us on 00 44 (0) 28 9033 0099 (24 hours a day), or contact any of our branches.
- 2.2 Notification of loss or theft of a Card will be accepted from card protection service organisations.
- 2.3 We will refund you the amount of any Transaction, interest and charges:
 - (i) where you have not received your Card and it is misused by someone else;
 - (ii) for all Transactions not authorised by you after you have told us that your Card has been lost or stolen or that someone else knows your PIN;
 - (iii) if someone else uses your Card details without your permission and your Card has not been lost or stolen.
- 2.4 If someone else uses your card before you tell us it has been lost or stolen or liable to misuse, the most you will have to pay is £50 if we can show that you or your Authorised User have been grossly negligent in causing that loss. You may have to pay £50 more

than once if the card is taken and returned to your possession more than once before we are notified that the card is lost, stolen or liable to misuse.

- 2.5 You are liable for losses caused by someone who acquires possession of your Card (or that of an Authorised User) with consent up to the time you tell us that your Card is liable to misuse. You are liable for all losses if you or an Authorised User act fraudulently.
- 2.6 In the event of loss or misuse of any Card we would expect you to cooperate with us and the police in any investigation.
- 2.7 Once a Card has been reported lost, stolen or liable to misuse, it cannot be used again. If found, it must be destroyed by cutting through the Chip.

3. USE OF A CARD

- 3.1 Any Credit Limit on your Card will be set by us. We may vary this limit at any time. We will not increase your limit if you have been identified as a customer at risk of financial hardship. You may tell us, at any time, that you want to reduce your limit. If you request us to increase your limit, this shall be at our discretion. You may exercise any of these rights by contacting us on (028) 9023 6644 or using our online facility.
- 3.2 You may use your Card only within the Validity Period shown on it, and only when its use would not result in you exceeding the Credit Limit on your Account. You may not use it if it has been cancelled or suspended by us.
- 3.3 In assessing whether the Credit Limit has been exceeded, in addition to the balance of the Account we may also take account of Transactions that we have authorised but which have not yet been charged, including estimated amounts.
- 3.4 When necessary we may give you a replacement Card / PIN, but we will not issue any more Cards on your Account if you tell us in writing not to do so.

4. TRANSACTIONS AND CHARGES

- 4.1 There are a variety of means by which you can authorise such Transactions, these include:
 - (a) authorisation by means of your card used in conjunction with your PIN for point of sale Transactions or Transactions using a cash machine;
 - (b) authorisation by means of your card number and in some circumstances a Security Code for Transactions by mail, telephone, internet or by use of a secure system; and
 - (c) authorisation by means of your card and signature where the other authorisation options in this condition are not available.
- 4.2 Charges will be levied in accordance with the details contained in the Tariff as published from time to time and will be advised to you at the outset of this agreement. If the charges are to be varied at any time we will advise you with your statement, giving you at least two months' notice before the new charges take effect. On receipt of such notification you may terminate this Agreement in accordance with conditions 11.3 and 11.5 of these Terms and Conditions of Use.
- 4.3 The amount of each Transaction will be debited to your Account even if you are in breach of this Agreement or it has ended.

- 4.4 You cannot stop or reverse a Transaction after it has been completed, (whether or not a voucher is signed or a PIN entered), as we guarantee payment.
- 4.5 If you have Recurring Transactions (also known as 'Continuous Payment Authorities') set up on your Card (such as internet or magazine subscription) and you wish to cancel them, you can do so by contacting us up to the last business day before the payment is due to leave your account. You should also contact the company or service provider to advise them that you are cancelling the Recurring Transaction.
- 4.6 If we have good reason to believe that:
- the security of your Card is compromised; or
 - your Card could be used to commit fraud, or by someone who does not have authority to use it; or
 - in the case of a payment service that offers you credit there is a significantly increased risk that you may not be able to pay back the money you have borrowed
- then we may prevent or stop any transaction on your account. Where applicable, we will try to contact you before we take a decision to decline a transaction, but it may not always be possible for us to do so. Please refer to 'Contacting You' for the ways in which we can communicate with you. If we contact you by text message you may be asked to confirm a transaction by responding to the text message.
- 4.7 You are liable (except as mentioned in condition 2 of these Terms & Conditions of Use) for payment of:
- all Transactions; and
 - all interest and charges as mentioned in the Tariff; and
 - all losses and reasonable costs that we incur because of any breach of this Agreement.
- 4.8 Where the Card is used to avail of a Cash Advance facility a transaction charge, as mentioned in the Tariff, is applied to each Cash Advance and is debited to your Account on the same date as the Cash Advance.
- 4.9 The amount of any non-sterling Transaction will be converted to sterling at the rate of exchange applicable on the date the Transaction is debited to the Account in accordance with the procedures of Visa and accordingly the date of conversion may not be the date of the Transaction. We have no control over when the Transaction will actually be processed by Visa. For Transactions within the EEA, we can provide you with an indicative rate of exchange on the day of the Transaction if you contact us, but as outlined above, this may not be the actual rate that will be applied as exchange rates may fluctuate between the date of a Transaction and the date on which the Transaction amount is debited to the Account. In addition to the fees and charges referred to in the Tariff you may also be charged a Transaction fee by the local bank which processes the Transaction. Our contact details are set out in the "Contacting us" section in these Conditions.
- 5. REFUNDS AND NON-ACCEPTANCE**
- 5.1 If a Card Transaction is unsatisfactory and the Outlet agrees to give you a refund, the Outlet must issue a refund voucher that will then be processed by us and the amount credited to your Account. No other method is acceptable. Unless the law provides otherwise, no claim by you against an Outlet may be the subject of a defence or claim against us.
- 5.2 We cannot be held liable to you (whether or not you make or try to make the Transaction) for
- any failure or delay by any other person to accept your Card or Card number; or
 - the way in which any other person communicates such failure or delay or communicates any refusal to authorise a Transaction; or
 - the publication of a refusal of authorisation of any Transaction.
- 5.3 Refunds are not treated as payments made to your Account and therefore will not be reflected in the current amount due for settlement. The amount due, which is advised to you, should be settled in the normal way and any refund will be provided within 10 Banking Days.
- 5.4 You should carefully examine all Statements and any other Account information received by you or accessed by you online and immediately report any disputed Transactions, errors or omissions to us. We recommend that you review your Account details online on a regular basis. In the event you have a query concerning a Transaction on your Account please contact us immediately. Our contact details are set out in the 'Contacting Us' section of these Conditions.
- 5.5 Where your bank and the Payee's bank are both located in the EEA and the payment was in euro or the currency of a member state of the EEA outside the euro area:
- you must notify us without undue delay on becoming aware of any unauthorised or incorrectly executed Transaction on your account. Where you are not liable under Condition 2.4 and 2.5 and you notify us without undue delay we will refund to you the amount of any payment debited to your account which was not authorised by you and, where necessary, restore your Account to the state it would have been in had the Transaction not taken place. You will be liable for all unauthorised Transactions as a result of the breach of Condition 2.4 and 2.5. You will only be entitled to redress for an unauthorised or incorrectly executed payment if you tell us of the Transaction without undue delay and, in any event no later than 13 months after the debit date.
 - If you have authorised us to make a payment from your account and it has not been paid correctly by us you may be entitled to a refund if:
 - the authorisation you gave did not specify the exact amount of the payment; and
 - the payment made from your account was more than reasonably expected, taking into account your previous spending pattern, the terms & conditions of your account or card and the circumstances surrounding the payment.

To apply for a refund in these circumstances, you must tell us without undue delay if both of the above happen and, in any case, no later than eight weeks after the amount is taken from your account.
- 5.6 If condition 5.5(b) applies, we will either refund you the full amount of the payment or provide justification or refusal of your request for a refund within 10 Banking Days of receiving a request

for the refund. You can complain to the Financial Ombudsman Service if you are not satisfied with this decision.

- 5.7 If you make a claim for such a refund in the circumstances set out in condition 5.5(b), you must provide to us all relevant information requested by us and for the purpose of computing the 10 Banking Day period referred to within this condition 5.6 your request will only be deemed to have been made when you provide all such information. If we dispute your right to a refund we will advise you of our reasons. If you are not satisfied with our reasons you may make a complaint. For details of how to contact us in this regard, please refer to the "About Us" section.
- 5.8 You are not entitled to a refund where:
- you have given consent directly to the Payment Service Provider for the Transaction; and
 - information on the Transaction was provided or made available in an agreed manner to you by the Payment Service Provider for at least four weeks before the due date.
- 5.9 Regardless of the issue of liability, where you notify us of an incorrectly executed payment or non-execution of a payment we will make immediate efforts to trace the defective payment.
- 5.10 Where the Payee's bank is located outside the EEA and you wish to query or dispute a Transaction, it must be brought to our attention as soon as reasonably practical and within 60 days of its appearing on your account statement, which may be up to 30 days from the date it was undertaken.
- 5.11 The Direct Debit Guarantee Scheme will continue to protect payments you make by direct debit.

6. STATEMENTS AND PAYMENTS

- 6.1 Normally you will receive a monthly statement for your card, unless your account has a nil balance and has not been used. If there is no balance outstanding on your Account you will receive a statement at least annually.
- 6.2 If an unauthorised or incorrectly executed payment has been made from your account, within the EEA, you must notify us without undue delay. If we fail to execute a payment and you are eligible for a refund under condition 5, we will, without undue delay, put your account back into the position it would have been in had the payment been correctly executed and reimburse you for any charges you have incurred and interest you have been charged by us for the incorrect execution.
- 6.3 You will only be entitled to redress for an unauthorised or incorrectly executed payment if you tell us of the Transaction without undue delay and, in any event no later than 13 months after the debit date.
- 6.4 You must pay us at least
- £5 (or the full balance if less than £5); or
 - 3% of the balance outstanding (or for customers on Direct debit, the fixed percentage of the monthly statement balance as chosen by you); or
 - 1% of the balance outstanding and default charges and interest on the current statement;
- whichever is the greater, to reach us by the payment due date as shown on your monthly Account statement. Failure to make the minimum payment by the payment due date may result in the

Authorisation of the Transaction being declined and a fee being applied to your Account.

- 6.5 On receiving your monthly Account statement you must immediately pay us any amount in excess of your Credit Limit, plus any other amount owed as a result of breaching this Agreement.
- 6.6 We cannot make allowance for payments until funds have reached Allied Irish Bank (GB), Card Services. The time it takes for a payment to reach your account will vary depending on the payment method you have chosen.
- 6.7 If the Account balance exceeds the agreed Credit Limit, any amount collected by Direct Debit will be the agreed percentage of the monthly statement balance plus the amount over the limit. Should a payment be received more than three days prior to the payment due date, the amount collected by Direct Debit will be reduced by this amount. Payments received within three days of the payment due date will not have any bearing on the amount collected by Direct Debit.
- 6.8 If you do not pay your balance in full we will allocate your payments to balances with the highest interest rate before balances with lower interest rates. Most commonly occurring payment types, which must be in sterling, are deducted from the Account balance in the following order:
- all interest, administration and handling charges shown on any statement issued prior to receiving the repayment;
 - all Cash Advances shown on any statement issued prior to receiving the repayment;
 - all purchases shown on previous statements;
 - all purchases shown on present statement;
 - any Cash Advances not yet shown on a statement;
 - all other fees not yet shown on a statement;
 - any purchase not yet shown on a statement.
- 6.9 You shall ensure that funds are available to meet any cheque drawn or Direct Debit payment authorised in respect of your obligations under this Agreement. You will authorise your bank to pay upon presentation all Direct Debits initiated by us in respect of any sums due to us under this Agreement.
- 6.10 Payment value will be applied in sterling to reduce the balance on your Account for the Banking Day the funds are received. If funds are received after 6pm or on a non-Banking Day, value will be given for the next Banking Day. You should be aware that payment processing times may differ depending on the payment method chosen and that payment processing times may be extended by a further Banking Day for paper initiated payments.
- 6.11 Should any payment to your Account by cheque or Direct Debit be subsequently returned unpaid for any reason, the payment will be deemed not to have been received and we may charge to your Account the interest that would have been due had the payment not been made in the first instance. This will be additional to any charge as detailed in the Tariff.

7. INTEREST

- 7.1 Interest rates are detailed within the Tariff issued to you at the outset of this Agreement. We may vary the interest rate from time to time, in which case we will advise you giving you at least two months' notice of the change. On receipt of such notification you

may terminate this Agreement in accordance with conditions 11.3 and 11.5 of these Terms & Conditions of Use.

- 7.2 Where interest applies to your credit card account, we will charge it from the date the Transaction is charged to the account, until you have repaid the amount in full.
- 7.3 No interest will be charged if the full outstanding amount shown on your monthly statement is credited to your Account by the payment due date and additionally you have paid the full outstanding amount shown on your previous statement by the payment due date shown on that statement. If only part payment is made, interest will be calculated on a daily basis from the posting date until payment is received and thereafter on the reduced balance up to and including the next monthly statement date, when interest for the period will be debited to your Account. If you pay the full balance on your current statement but have not paid the full balance on your previous statement you will be charged interest. Interest will be calculated on the amount unpaid on your previous statement.

8. AUTHORISED USER

- 8.1 Where you have given us authority to issue an additional Card and PIN for use on your Account by another person, you will be held personally responsible for their use. We will cancel any such Card at any time if you, or the Authorised User request this in writing, in which case the Card should be destroyed by you or the Authorised User by cutting through the Chip.
- 8.2 By entering into this Agreement you give us the authority to pass on information about your Account or Transactions to any Authorised User. However, no amendments to your Account details or the Credit Limit will be accepted from them.

9. INSURANCE

- 9.1 Where you have elected to take insurance, information about you may be passed to any Insurance broker, if appropriate, and to the insurer(s). This information may be used and disclosed for such purposes as underwriting, processing, administration, claims handling, fraud prevention and compliance and regulatory reporting.
- 9.1.1 Failure to make the minimum payment by the payment due date may automatically cancel the insurance policies detailed in condition 9.2 of these Terms & Conditions of Use.

Optional Payment Protection Plan

- 9.2 If you choose to take advantage of the Allied Irish Bank (GB) Optional Payment Protection Plan we will charge the monthly premium to your Account. We may from time to time change the premium rate giving you 30 days notice. Insurance premiums are inclusive of Insurance Premium Tax at the current rate.
- 9.3 When the Account is closed all insurance policies will automatically be cancelled.
- 9.4 In the event of a claim any insurance payments we receive will be credited to your Account.

CPP Card Protection

- 9.5 If you choose to take advantage of our CPP Card Protection the premium will be charged to your Account, and annually thereafter. If you have chosen the three year option the premium

will be charged every three years. We may from time to time change the premium rate giving you at least 30 days notice.

10. WITHDRAWAL OF THE CARD

- 10.1 In the circumstances detailed in condition 11.1 below, we may at any time and without notice:
- (a) cancel or suspend any right to use the Card entirely or in respect of any particular function;
 - (b) decide not to renew or replace the Card.
- If we take such action we will immediately advise you of this in writing.
- 10.2 Any such action by us as detailed in condition 10.1 of these Terms & Conditions of Use will not affect your outstanding obligations under this Agreement which will continue in force.
- 10.3 If a request for immediate payment in full has been advised to you in writing by us, we shall have the right to set-off and apply against such liability all or sufficient of the monies (if any) standing to the credit of any other account you may have with us.
- 10.4 We may publish the suspension or cancellation of the Card and if we ask you to return it you must do so at once, destroyed by cutting through the Chip for security reasons. The Card may be retained by any person acting on our behalf.

11. ENDING THIS AGREEMENT

- 11.1 Subject to service of any Notice required by Law we can end this Agreement immediately in any of the following circumstances:
- a) on your bankruptcy or if you enter into a voluntary arrangement with your creditors;
 - b) if you can no longer manage your financial affairs or you die;
 - c) if any representations, warranties or statements made by you or an Authorised User to us in connection with this Agreement are breached or are untrue in any material respect;
 - d) if you commit any serious or repeated breach of this Agreement;
 - e) if you default in making any payment hereunder when due, or if you are in breach of any other Agreement with us;
 - f) to enable us to comply with any law;
 - g) any other objectively justified reason;
- If we take such action we will immediately advise you of this in writing.
- 11.2 We may end this Agreement by giving you at least two months' notice in writing.
- 11.3 If you wish to end this Agreement you may do so in writing. For security reasons you must destroy all current Cards held by you or an Authorised User by cutting through the Chip and all Recurring Payment Transactions must be cancelled as set out in accordance with condition 4.5 of these Terms & Conditions of Use.
- 11.4 Whether this Agreement is ended by you or us the outstanding balance on your Account, the amount of any outstanding Transactions, fees, charges or interest will become immediately due and payable in full. The terms of this Agreement will remain in force until all money owed is paid.
- 11.5 If you choose to end this Agreement as a result of you rejecting an interest rate increase or a variation of our charges you must repay, over a reasonable period of time (i.e. not later than two months from requested closure date or such longer period of time as may be agreed between both parties), the outstanding balance of your Account including the amount of any outstanding fees,

charges or interest. In this event the interest rate on your account will remain unchanged and you must adhere to the condition 11.3 above.

12. GENERAL

- 12.1 If we are prevented (directly or indirectly) despite all efforts to the contrary from carrying out any of our obligations under this Agreement because of:
- (a) a fault which has happened in any transmission link; or
 - (b) an industrial dispute; or
 - (c) anything outside our control or that of our agents or subcontractors, we will not be liable for this.
- 12.2 We will be liable for the amount of any Transaction together with any interest and charges where faults have occurred in ATMs, or other systems used, which were not obvious or subject to a warning message or notice at time of use.
- 12.3 If we offer you additional facilities or benefits to which you have access by use of your Card, but which do not form part of this Agreement, then we may vary or withdraw these at any time without notice.
- 12.4 If we choose not to, or if we cannot enforce any term which forms part of this Agreement, this will not affect our right to subsequently enforce that term or to enforce any of the remaining terms.
- 12.5 We can transfer all or any of our rights and/or obligations under this Agreement at any time. Any such transfer will not reduce your rights under this Agreement unless you agree otherwise.
- 12.6 The EEA state for the purpose of this Agreement is the United Kingdom and this Agreement is governed by the laws of England. In the event of a dispute the courts of England shall have exclusive jurisdiction.
- 12.7 All correspondence entered into under this Agreement will be in the English language.
- 12.8 We reserve the right at all times to amend, vary or supplement these terms as a result of a change in the law, regulations or good practice, customer feedback or product development or for such other valid reasons as are advised to you at the time of notification of the change. If we want to make a change to your Terms & Conditions, and the change is to your detriment, we will communicate these changes to you at least two months before they become effective (unless, by law or regulations, we are able to give you shorter notice). Unless we hear otherwise from you during the notice period, we will assume that you are happy to accept the amended Terms & Conditions. If you are not happy, you have the right to end your agreement with us. At any time up to two months from the date of the notice you may, without notice, switch your Account or close it without having to pay any extra charges or interest for doing this. On receipt of such notice you may terminate this Agreement in accordance with condition 11.3 of these Terms & Conditions of Use subject to your immediately repaying all amounts outstanding as provided for in condition 11.4 of these Terms & Conditions of Use. Any such notice to you shall be by putting a message in your statement or by sending you a written notice.
- 12.9 Credit balances are not a feature of the credit card product

and accordingly the Bank reserves the right to reject or return Transactions which create credit balances.

- 12.10 We will not normally return payments made into your account. However, in certain limited circumstances, we may have a duty to do so. Should we need to return a payment made on your account and you have a question about the returned payment, we will provide you with a reason.

13. YOUR RIGHT TO WITHDRAW

- 13.1 You have the right to withdraw from your agreement beginning on the later of (i) the day after your agreement is made (which is when both you and we have signed and dated the agreement) or (ii) the day after you receive a copy of your executed agreement, or (iii) the day we notify you of your actual credit limit and ends 14 days later. You can do this by contacting us by telephone on 028 9023 6644 or by sending a written note of cancellation to Allied Irish Bank (GB) Card Services PO Box 333, Belfast BT1 3FT. If you cancel this Agreement any money you have paid, goods given in part exchange (or their value) or property given as security will be returned to you. You will still have to repay any money lent to you. But if you repay all of it before your first instalment – or, if you are not paying by instalments, within one month after cancellation – you will not have to pay interest or other charges. If you already have any goods under the Agreement, you should not use them and should keep them safe. (Legal action may be taken against you if you do not take proper care of them.) You can wait for them to be collected from you and you need not hand them over unless you receive a written request. You will not, however, be required to hand back any goods supplied to meet an emergency or which have already been incorporated, for example, in your home. But you will still be liable to pay for emergency goods or services or for any goods which have been incorporated by you or your relatives.
- 13.2 If you choose not to cancel you will remain fully bound by the Terms & Conditions of Use of this product.

DATA PROTECTION NOTICE – HOW WE USE YOUR INFORMATION

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes First Trust Bank, Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit www.aibgroup.com. This notice explains what we will do with your information, so that you can decide whether or not to provide that information to us. It is important that you read it carefully. The personal information requested from you is required to enable us to effectively provide or administer a product or service to you. Failure to supply us with sufficient information may result in us not being able to provide or meet your product/service needs. The information that you provide may be held by us on a computer database and/or in any other way and will be treated confidentially.

1. Disclosure of Information:

Information we hold about you will not be disclosed to anyone,

outside of AIB Group, other than:

- 1.1 If we are required by law to give the information.
- 1.2 Where we have a public duty to disclose information.
- 1.3 Where disclosure is required for our legitimate business interests.
- 1.4 Where disclosure is made with your consent.

We may use this information in the following ways:

2. Products and Services:

- 2.1 To administer the products and services that we supply to you and any future agreements that we may have with you, and to manage and develop our relationship with you.
- 2.2 For direct marketing purposes; to advise you of products or services, where you have given your permission to us through your marketing choices.

3. Credit Scoring and Credit Reference Agencies:

- 3.1 We may use automated credit scoring methods to assess your application. Credit scoring takes into account information provided directly by you, any information we may hold about you, and any information we may obtain from other organisations.
- 3.2 We will verify the identity and address of all applicants, including through the use of Electronic Identification. We may also carry out additional verification checks throughout the lifetime of your agreement.
- 3.3 To carry out searches (including verifying your identity and/or a credit search) and disclose information to credit reference agencies for the purpose of assessing applications for credit and credit related services and for ongoing review of credit. Credit reference agencies will record details of each type of search we make, whether or not your application proceeds. We may use credit scoring techniques and other automated decision making systems to either partially or fully assess your application.
- 3.4 Whether you borrow money from us or not, we may regularly give credit reference agencies details of your account and how you use it, including in certain circumstances, details of any payments you have failed to make. These details may include your account balance, credit limit and any arrears. Credit reference agencies may make this information available to other organisations so that they can take decisions about you and your associates.
- 3.5 In relation to joint applications; a 'financial association' may be created between applicants at the credit reference agencies. This association may be considered in future applications by us and other financial institutions.
- 3.6 Please be aware that the presence of several credit searches on your record with a credit reference agency may affect your ability to obtain credit elsewhere for a short period of time.
- 3.7 To review your financial position across AIB Group, including debit and credit balances and security for credit facilities.

4. Other Third Parties:

- 4.1 To provide your personal details to debt collection agencies, tracing agencies, and/or third party processors and contractors, who act on behalf of us, if it is necessary for the performance of a contract and/or to protect the legitimate interests of AIB. The third parties will not be allowed to use your information for anything else.
- 4.2 To whom we transfer, or may transfer any of our rights or obligations under any contract with you.

5. Financial Crime Prevention:

To prevent and detect fraud, money laundering or other criminal activity; and to trace those responsible.

- 5.1 If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- 5.2 Law enforcement agencies may access and use this information.
- 5.3 We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities.
 - Managing credit and credit related accounts or facilities.
 - Recovering debt.
 - Checking details on proposals and claims for all types of insurance.
 - Checking details of job applicants and employees.
- 5.4 We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 5.5 If other criminal activity is identified, details will be passed to the relevant authorities

6. Market Research:

To carry out statistical analysis and market research, or to instruct a third party to perform this on our behalf.

7. Security and Service Improvement:

We may record telephone conversations for additional security, to help resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

8. Miscellaneous:

- 8.1 Under the Data Protection Act 1998 you have the right of access to personal information we hold about you on our records for a nominal fee (currently £10.00). You can exercise this right by writing to the Data Protection Unit, AIB Group (UK) p.l.c., First Trust Centre, 92 Ann Street, Belfast, BT1 3HH.
- 8.2 If any of your personal information held by us is inaccurate or incorrect, please let us know and we will correct it. There is no fee for such corrections.
- 8.3 If you want details of the Credit Reference Agencies, Fraud Prevention Agencies, Debt Collection Agencies or other third parties we use, please contact us.
- 8.4 If you decide to proceed with this product/service or have any other communication with us through or in relation to our products and services, you consent to the use by us of your personal data as indicated above.

Allied Irish Bank (GB) Visa Classic Application Form



Allied Irish Bank (GB)

For Card Services use only

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Please complete sections 1 – 9 in BLOCK CAPITALS and tick boxes as requested (not available to persons under 18 years of age). Where this symbol appears this explains how we will use your information.

1. Personal Information

Title Mr/Mrs/Miss/Ms/Other First Name

Surname

Address

.....

Postcode

Home Contact Phone No. Include Dialling Code

Date of Birth

Mobile phone number

Email address

As a security check before disclosing financial information to you, we may require a password
Please enter password here
(we suggest your mother's maiden name)

Are you

Single Widow/Widower Married

Separated/Divorced House Owner Living with parents

Tenant in furnished accommodation

Tenant in unfurnished accommodation

Time at Current Address years months

If less than 3 years please give previous address

.....

.....

Postcode

.....

2. Employment Information

Are you

An employee Self-employed Retired

Student Homemaker Other

Business Contact Phone No. Include Dialling Code

Length of Service years months

Annual Gross Income

Nature of Employer's Business

Position Held

3. Financial Information

Bank/Building Society – Name & Address

.....

.....

Postcode

Are you registered for Phonline or Online banking? If so, please quote your registration number

Phonline Online

Bank sorting code number

Branch account number

4. Billing Date

Please select below the date range when you would like to make your monthly payment.

1st – 7th 8th – 14th

15th – 21st 22nd – 28th

5. Direct Debit Option

If you wish to pay by Direct Debit, please indicate the monthly payment option of your choice and complete the Direct Debit Mandate attached.

3% 5% 10% 20%

25% 50% 100% (Full payment)

Regardless of what Direct Debit option you choose, you must make at least the minimum payment. Your minimum payment will take whichever is the greater of the following:

- £5 (or the full balance if less than £5); or
- the fixed Direct Debit percentage of the monthly statement balances; or
- 1% of the balance outstanding and default charges and interest on your current statement

Please see Condition 6.7 in Terms & Conditions of Use for further information.

If the Mandate is completed and no box is filled, the 3% option will apply.

6. Request for an Authorised User

I confirm that I have the authority to give you information about any other person named in this Application form and to consent to the use and retention of same in connection with this Application and any subsequent Application

If you wish us to issue a card for a second person (e.g. your spouse) to use on your Account, ask that person to complete this section

Title Mr/Mrs/Miss/Ms/Other (please specify) _____

First Name _____

Surname _____

Address _____

Postcode _____

Home Contact Phone No. _____

Include Dialling Code _____

Date of Birth _____

Please specify how you would like your name to appear on card
(Maximum 21 characters to include title & spaces)

Please issue an Allied Irish Bank (GB) Visa Credit card, as indicated above, to me. I accept and agree to be bound by the Allied Irish Bank (GB) Visa Credit card Terms & Conditions of Use (as amended from time to time).

I agree that you may give information which you hold from time to time about me as an authorised user to:

- (i) the Principal Cardholder, other companies in the AIB Group and others outside the AIB Group for the administration of the Account, for debt collection and in the detection or prevention of possible loss or fraud;
- (ii) any proposed assignee or transferee of your rights and obligations under this Agreement

Signature of Authorised User _____

Date _____

7. Data Protection Notice – How We Use Your Information

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes First Trust Bank, Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit www.aibgroup.com.

This notice explains what we will do with your information, so that you can decide whether or not to provide that information to us. It is important that you read it carefully. The personal information requested from you is required to enable us to effectively provide or administer a product or service to you. Failure to supply us with sufficient information may result in us not being able to provide or meet your product/service needs. The information that you provide may be held by us on a computer database and/or in any other way and will be treated confidentially.

1. Disclosure of Information:

Information we hold about you will not be disclosed to anyone, outside of AIB Group, other than:

- 1.1 If we are required by law to give the information.
- 1.2 Where we have a public duty to disclose information.
- 1.3 Where disclosure is required for our legitimate business interests.
- 1.4 Where disclosure is made with your consent.

We may use this information in the following ways:

2. Products and Services:

- 2.1 To administer the products and services that we supply to you and any future agreements that we may have with you, and to manage and develop our relationship with you.
- 2.2 For direct marketing purposes; to advise you of products or services, where you have given your permission to us through your marketing choices.

3. Credit Scoring and Credit Reference Agencies:

- 3.1 We may use automated credit scoring methods to assess your application. Credit scoring takes into account information provided directly by you, any information we may hold about you, and any information we may obtain from other organisations.
- 3.2 We will verify the identity and address of all applicants, including through the use of Electronic Identification. We may also carry out additional verification checks throughout the lifetime of your agreement.

- 3.3 To carry out searches (including verifying your identity and/or a credit search) and disclose information to credit reference agencies for the purpose of assessing applications for credit and credit related services and for ongoing review of credit. Credit reference agencies will record details of each type of search we make, whether or not your application proceeds. We may use credit scoring techniques and other automated decision making systems to either partially or fully assess your application.
 - 3.4 Whether you borrow money from us or not, we may regularly give credit reference agencies details of your account and how you use it, including in certain circumstances, details of any payments you have failed to make. These details may include your account balance, credit limit and any arrears. Credit reference agencies may make this information available to other organisations so that they can take decisions about you and your associates.
 - 3.5 In relation to joint applications; a 'financial association' may be created between applicants at the credit reference agencies. This association may be considered in future applications by us and other financial institutions.
 - 3.6 Please be aware that the presence of several credit searches on your record with a credit reference agency may affect your ability to obtain credit elsewhere for a short period of time.
 - 3.7 To review your financial position across AIB Group, including debit and credit balances and security for credit facilities.
- ### 4. Other Third Parties:
- 4.1 To provide your personal details to debt collection agencies, tracing agencies, and/or third party processors and contractors, who act on behalf of us, if it is necessary for the performance of a contract and/or to protect the legitimate interests of AIB. The third parties will not be allowed to use your information for anything else.
 - 4.2 To whom we transfer, or may transfer any of our rights or obligations under any contract with you.
- ### 5. Financial Crime Prevention:
- To prevent and detect fraud, money laundering or other criminal activity; and to trace those responsible.
- 5.1 If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
 - 5.2 Law enforcement agencies may access and use this information.
 - 5.3 We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities.
 - Managing credit and credit related accounts or facilities.
 - Recovering debt.
 - Checking details on proposals and claims for all types of insurance.
 - Checking details of job applicants and employees.
- 5.4 We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
 - 5.5 If other criminal activity is identified, details will be passed to the relevant authorities
- ### 6. Market Research:
- To carry out statistical analysis and market research, or to instruct a third party to perform this on our behalf.
- ### 7. Security and Service Improvement:
- We may record telephone conversations for additional security, to help resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.
- ### 8. Miscellaneous:
- 8.1 Under the Data Protection Act 1998 you have the right of access to personal information we hold about you on our records for a nominal fee (currently £10.00). You can exercise this right by writing to the Data Protection Unit, AIB Group (UK) p.l.c., First Trust Centre, 92 Ann Street, Belfast, BT1 3HH.
 - 8.2 If any of your personal information held by us is inaccurate or incorrect, please let us know and we will correct it. There is no fee for such corrections.
 - 8.3 If you want details of the Credit Reference Agencies, Fraud Prevention Agencies, Debt Collection Agencies or other third parties we use, please contact us.
 - 8.4 If you decide to proceed with this product/service or have any other communication with us through or in relation to our products and services, you consent to the use by us of your personal data as indicated above.

Marketing Options

We would like to tell you about offers, products and services that may be of interest to you. Please select how you would like to be contacted.

By phone

By post

By email

Yes No

Yes No

Yes No

By signing this application form you are agreeable to us passing your details on to other AIB Group companies for marketing purposes? Yes No

By signing this Application form you are agreeing to and authorising the searches and the use of your information as set out in the Use of Personal Information section, and in the Use of Personal Information section in your Terms & Conditions of Use.



8. Applicant Signature

Principal cardholder's Application

Please issue an Allied Irish Bank (GB) Visa Credit card to me. I confirm that the information given is true and complete and I authorise you to make any enquiries you may deem necessary in connection with this Application. I accept and agree to be bound by the Allied Irish Bank (GB) Visa Credit card Terms & Conditions of Use. I understand that Allied Irish Bank (GB) reserves the right to decline this Application without giving a reason and without entering into correspondence and that the Pre-Contract Information provided does not form a binding contract between us. If my Application is accepted, I authorise you to issue an additional Allied Irish Bank (GB) Visa Credit card to any person named in section 6 as an Authorised User of my Allied Irish Bank (GB) Visa Credit card Account.

Signature of Customer _____

Date of Signature _____

Instruction to your Bank or Building Society to pay by Direct Debit

Please fill in the form and send this to Allied Irish Bank (GB), Card Services, Freepost, BEL 290, Belfast BT1 5BR. Name and full postal address of your Bank or Building Society

Originator Identification Number 9 6 0 0 0 7

To the Manager _____

Address _____

Postcode _____

For Branch Use Only

Approved by/ Recommended by _____ Date _____

PRINT NAME _____ AUTHORISED SIGNATURE NUMBER _____

Recommended Limit _____

Source Code _____ Reference Number _____

Name of account holder(s) _____

Bank sorting code number _____

Bank/Building Society account number _____

Reference/Card Number _____

Instruction to your Bank or Building Society

Please pay Allied Irish Bank (GB), Direct Debits from the account detailed on this instruction, subject to the safeguards assured by the Direct Debit Guarantee. I understand that this Instruction may remain with Allied Irish Bank (GB) and, if so, details will be passed electronically to my Bank/Building Society.

Signature _____

Date _____

Banks and Building Societies may not accept Direct Debit Instructions for some type of accounts



This guarantee should be detached and retained by you

The Direct Debit Guarantee

- This Guarantee is offered by all banks and building societies that accept instructions to pay Direct Debits
- If there are any changes to the amount, date or frequency of your Direct Debit AIB Group (UK) p.l.c. will notify you 10 working days in advance of your account being debited or as otherwise agreed. If you request AIB Group (UK) p.l.c. to collect a payment, confirmation of the amount and date will be given to you at the time of the request
- If an error is made in the payment of your Direct Debit by AIB Group (UK) p.l.c. or your bank or building society you are entitled to a full and immediate refund of the amount paid from your bank or building society
 - If you receive a refund you are not entitled to, you must pay it back when AIB Group (UK) p.l.c. asks you to
- You can cancel a Direct Debit at any time by simply contacting your bank or building society. Written confirmation may be required. Please also notify us.

For Central Sanctioning Team Use Only

Approved by signature _____ Date _____

PRINT NAME _____ AUTHORISED SIGNATURE NUMBER _____

Approved Limit _____

Comments



CREDIT CARD AGREEMENT

Allied Irish Bank (GB)

Bank Copy

Credit Card Agreement regulated by the Consumer Credit Act 1974.

This is a Credit Agreement between AIB Group (UK) p.l.c. trading as Allied Irish Bank (GB), 92 Ann Street, Belfast BT1 3HH, and you, the person whose name appears below on this form.

Name
Address
Town
City
Postcode

Duration of the Agreement

This Agreement has no fixed duration but is subject to termination in accordance with the Terms & Conditions of Use of this Agreement.

Credit Limit

The Credit Limit will be determined by us and advised to you when we send you your Card.

Drawdown conditions

On receipt of your Card and PIN you may use your Card to pay for goods and services purchased from merchants, or to withdraw cash within the agreed Credit Limit which will be advised to you with your Card.

Rates of Interest

We charge the following interest rates (variable);

Purchase Monthly Rates	1.720%
Purchase Annual Rates	20.64%
Cash Advances and Balance Transfers Monthly Rates	1.720%
Cash Advances and Balance Transfers Annual Rates	20.64%

Interest rates are issued to you at the outset of this Agreement. We may vary the interest rate from time to time, in which case we will advise you giving you at least two months' notice of the change. On receipt of such notification you may terminate this Agreement in accordance with the Terms & Conditions of Use.

Total Amount Payable (for Purchases only):

The figures below assume the following:

- you make purchases to the full extent of your representative Credit limit of £1,200 inclusive of the Annual Card Fee on opening your Account
 - Annual fee, Visa Classic £8
- you repay this with interest and any fees by 12 equal monthly repayments which are paid on time; and
- you do not carry out any more Transactions and your interest rates remain the same for 12 months

Total amount payable	£1,334.16
Interest	£134.16

APRs

We charge the following APRs (variable);

Purchases	24.3%
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APR Calculations assume the following:

- you make purchases to the full extent of your representative Credit limit of £1,200 inclusive of the Annual Card Fee on opening your Account
 - Annual fee, Visa Classic £8
- you repay this with interest and any fees by 12 equal monthly repayments which are paid on time; and
- you do not carry out any more Transactions and your interest rates remain the same for 12 months
- this APR is based on the highest interest rate applicable to purchases.

Please note: we may charge different interest rates for different types of Transactions, for example, Cash Advances may cost more than purchases

Amount & Timing of repayments

Each month, on or before the Payment Due Date you must pay at least the minimum payment due as shown on your monthly statement. This will be:-

- £5; (The full amount if the outstanding balance is less than £5); or
- 3% of the balance outstanding (or for customers on Direct Debit, the fixed percentage of the monthly statement balance as chosen by you); or
- 1% of the balance outstanding and default charges and interest on the current statement; whichever is the greater.

Allocation of payments

If you do not pay your balance in full we will allocate your payments to balances with the highest interest rate before balances with lower interest rates. Most commonly occurring payment types, which must be in sterling, are deducted from the Account balance in the following order:

- all interest, administration and handling charges shown on any statement issued prior to receiving the repayment;
- all Cash Advances shown on any statement issued prior to receiving the repayment;
- all purchases shown on previous statements;
- all purchases shown on present statement;
- any Cash Advances not yet shown on a statement;
- all other fees not yet shown on a statement;
- any purchase not yet shown on a statement.

Charges:

Annual Fee - £8.00

Cash Advance Fee - 1.5% of the Transaction amount (minimum £3.00)

Balance Transfers - 1.5% of the balance

Foreign Currency Transactions - 2.75% Conversion fee of the value of Transaction.

Copy of Statement - £10.00 per request

Copy Voucher - £5.00 per copy (This charge will be refunded for any item queried, and subsequently found to be incorrectly applied to your Account.)

Late Payment Charge - A late fee of £12.00 each time you do not make the minimum payment by the payment due date.

Returned Payment Charge - A Payment returned fee of £12.00 where a cheque or Direct Debit has been presented for payment and returned by your bank.

Over Limit - An Over Limit fee of £12.00 will apply the first time your balance exceeds your Credit Limit in each statement period.

Written Advice - A Written Advice fee of £13.00 each time we have to write to you about the unsatisfactory conduct on your Account. (This fee will not be charged if a late payment or unpaid cheque or Direct Debit fee has already been charged to your Account.)

All Fees & Charges are subject to change as outlined in the Terms & Conditions of Use.

Interest for Late Payment

Interest will be charged at the applicable standard rate in the case of late payments. In addition you will be charged a late fee of £12.00 each time you do not make the minimum payment by the payment due date.

! Missing Payments

Missing payments could have severe repercussions, such as, the initiation of legal proceedings against you, increased difficulty in obtaining credit and, in some circumstances, could result in a charging order against any property you own.

YOUR RIGHT TO WITHDRAW

You have the right to withdraw from your Agreement, without having to give any reason, beginning on the later of (i) the day after your Agreement is made (which is when both you and we have signed and dated the Agreement) or (ii) the day after you receive a copy of your executed Agreement, or (iii) the day we notify you of your actual Credit Limit, and ends 14 days later. You can do this by contacting us by telephone on 028 9023 6644 or by sending a written note of cancellation to Allied Irish Bank (GB), Card Services, PO Box 333, Belfast, BT1 3FT. You must repay all capital and applicable interest within 30 calendar days of the notification of withdrawal.

IMPORTANT - READ THIS CAREFULLY TO FIND OUT ABOUT YOUR RIGHTS

The Consumer Credit Act 1974 lays down certain requirements for your protection which should have been complied with when this Agreement was made. If they were not, the bank cannot enforce this Agreement without getting a court order.

The Act also gives you a number of rights:

- 1) You can settle this Agreement at any time by giving notice in writing and paying off the amount you owe under the Agreement.
- 2) If you received unsatisfactory goods or services paid for under this Agreement costing more than £100 and not more than £30,000, apart from any bought with a cash loan, you may have a right to sue the supplier, the bank or both.
- 3) If the contract is not fulfilled, perhaps because the supplier has gone out of business, you may still be able to sue the bank.

If you would like to know more about your rights under the Act, contact either your local Trading Standards Department or your nearest Citizens' Advice Bureau

Early repayment

You have the right to repay the credit early at any time in full or partially. If you wish to do so you must notify us in writing indicating the amount you wish to pay and make payment no later than 28 days after that notice.

Termination

You may terminate this Agreement at any time by notifying us in writing subject to Ending this Agreement clause of the Terms & Conditions of Use.

Ombudsman Scheme

If you want to make a complaint, you can do so by contacting us through your branch, by phone, in writing or in person at your branch. We record all complaints on our complaints management system and monitor their progress to the end. This is in line with the requirements of the Financial Conduct Authority and the Financial Ombudsman Service. Copies of relevant leaflets are available from all our branches.

Supervisory Authority

The Financial Conduct Authority, 25 The North Colonnade, Canary Wharf, London, E14 5HS, is the regulatory authority of consumer credit agreements.

Contractual Terms & Conditions of Use

By signing you acknowledge that you have had the opportunity to read the Pre-Contract Credit Information, the Pre-Contractual Explanations and the Terms & Conditions of Use that apply to this Credit Card. This Agreement, the Terms & Conditions of Use and any documents incorporated within them are the terms upon which we intend to rely. Allied Irish Bank (GB) recommends that for your own protection you should read all the documents carefully and if you do not understand any point please ask for further information before proceeding to opening an Account. By signing the Agreement you are agreeing to the Conditions of the Agreement above and the enclosed Terms & Conditions of Use.

This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be bound by its terms.

Signature of Customer	Date of Signature
<input type="text"/>	<input type="text"/>

Signature of Bank	Date of Signature
<input type="text"/>	<input type="text"/>

For and on behalf of AIB Group (UK) p.l.c.



CREDIT CARD AGREEMENT

Allied Irish Bank (GB)

Customer Copy

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This is a Credit Agreement between AIB Group (UK) p.l.c. trading as Allied Irish Bank (GB), 92 Ann Street, Belfast BT1 3HH, and you, the person whose name appears below on this form.

Name
Address
Town
City
Postcode

Duration of the Agreement

This Agreement has no fixed duration but is subject to termination in accordance with the Terms & Conditions of Use of this Agreement.

Credit Limit

The Credit Limit will be determined by us and advised to you when we send you your Card.

Drawdown conditions

On receipt of your Card and PIN you may use your Card to pay for goods and services purchased from merchants, or to withdraw cash within the agreed Credit Limit which will be advised to you with your Card.

Rates of Interest

We charge the following interest rates (variable);

Purchase Monthly Rates	1.720%
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Cash Advances and Balance Transfers Monthly Rates	1.720%
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The figures below assume the following:

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- all other fees not yet shown on a statement;
- any purchase not yet shown on a statement.

Charges:

Annual Fee - £8.00

Cash Advance Fee - 1.5% of the Transaction amount (minimum £3.00)

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This is a Credit Agreement regulated by the Consumer Credit Act 1974. Sign it only if you want to be bound by its terms.

Signature of Customer	Date of Signature
<input type="text"/>	<input type="text"/>

Signature of Bank	Date of Signature
<input type="text"/>	<input type="text"/>

For and on behalf of AIB Group (UK) p.l.c.



Allied Irish Bank (GB)

If you need this brochure in Braille, in large print or on audio, ring 0345 6005 925[†]. Customers with hearing difficulties can use our Text relay service by dialling 18001 0345 6005 925.[†]

[†] Call charges may vary please refer to your service provider.

Information correct as at August 2016

Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct are trade marks used under licence by AIB Group (UK) p.l.c. (a wholly owned subsidiary of Allied Irish Banks, p.l.c.), incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

www.aibgb.co.uk

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