



# Fixed Rate Saver Application Form

## How to complete the form

**1** Please use a  
BLACK pen



**2** Mark boxes like this ☐ ☒  
If you make a mistake, do this ☐ ☒  
and mark the correct box

**3** Please use BLOCK CAPITAL    
LETTERS and leave one  
space between each word

Sort Code

Account number

## About you:

### Applicant 1

Title (Mr, Mrs, Miss, Ms, other)

First name

Other name

Surname

Home address

Post code

Country of birth

### Applicant 2 (if applicable)

Title (Mr, Mrs, Miss, Ms, other)

First name

Other name

Surname

Home address

Post code

Country of birth

### Marketing Options:

From time to time, AIB Group would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

### Applicant 1

By phone Yes ☐ No ☐ By post Yes ☐ No ☐ By email Yes ☐ No ☐

### Applicant 2

By phone Yes ☐ No ☐ By post Yes ☐ No ☐ By email Yes ☐ No ☐



## Part 1: At maturity I/we wish to choose (please tick)

### 1. Full Reinvestment

Reinvest all funds for the same term

☐

Reinvest all funds for a different term\*

☐

\* Please complete Part 2 – Reinvestment Details

### 2. Partial Withdrawal

a) Withdraw a specified amount and reinvest the balance\*

☐

Amount of

\*Please complete Part 2 – Reinvestment Details and Part 3 – Payment Details

b) Withdraw Interest and reinvest the balance\*

☐

\*Please complete Part 2 – Reinvestment Details and Part 3 – Payment Details

c) Withdraw Interest and a specified amount and reinvest the balance\*

☐

In addition to Interest, I would like to withdraw a specified amount of

\*Please complete Part 2 – Reinvestment Details and Part 3 – Payment Details

**NB: Minimum reinvestment balance is £5,000**

### 3. Full Withdrawal and Close

Withdraw all funds and close my account

☐

Please Complete Part 3 – Payment Details

## Part 2: Reinvestment Details

\*At Maturity, if your instruction is to reinvest all or a portion of the funds, please tick period of investment:

Please select from the following terms

6 Months

☐

12 Months

☐

2 Years

☐

## Part 3: Payment Details

Please transfer my funds to the following Allied Irish Bank (GB) account

Account Name

Sort code

Account number

## Signing Instruction:

I/We, the customer(s) named above

1. Hereby request you open and keep a Fixed Rate Saver in my/our names. I/We have received a copy of the Allied Irish Bank (GB) Fixed Rate Saver Terms & Conditions and have been given the opportunity to read them. I/We accept and agree to be bound by them (Note: Please take the time to read the Terms & Conditions carefully before signing this document. If you do not understand any point please ask for further information).
2. Understand that completion of this application does not impose an obligation upon Allied Irish Bank (GB) to open a Fixed Rate Saver in my/our names.
3. Accept that if I/we do not amend my/our Maturity instruction before the Maturity date that my/our funds will be reinvested for the same or lesser term at the applicable interest rate for reinvestment.
4. Have considered my/our short term needs and have retained sufficient funds in short term accessible deposits.
5. Understand that no withdrawals before the Maturity date are permitted.
6. Understand that should interest rates rise I/we will not be able to avail of such rise until maturity.
7. I/We acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet / Exclusion List.

For Joint Account holders, the signing instruction is "either of us".

**WARNING TO JOINT ACCOUNT HOLDERS:** If you instruct the Bank to make payments from the Account on the signature of any, funds in the Account may be withdrawn or reinvested without the knowledge of all of you.

Applicant 1 signature

Date

Applicant 2 signature

Date

**For bank use only**

**BANK Information only**

Designated Referral  
Code

Sort Code

Account number  
(if applicable)

### Applicant 1

### Source of Income & Wealth

### Applicant 2

### Source of Income & Wealth

### Account 1

Account Title

Account Short  
Name

Product Code

Product Name

### Purpose & Reason for Opening

## Origin of Funds

Turnover

## Account 2

Account Title

Account Short  
Name

Product Code

Product Name

Purpose & Reason  
for Opening

## Origin of Funds

Turnover

If the answer to any of the following questions is 'Yes' then a Personal Risk Assessment must be completed.

Was the customer NOT met face to face? Yes ☐ No ☐

Will payments be received from unknown or un-associated third parties? Yes ☐ No ☐

What is the anticipated term of the relationship? One off transaction ☐ Ongoing ☐

Is Customer a Politically Exposed Person/RCA? Yes ☐ No ☐

Risk Classification Standard ☐ Non Standard ☐

If existing customer is there a change to Risk Classification?  
(If Yes new PAT and Trigger event form attached)

Yes ☐ No ☐

Does the CDD flag on customer profile match the risk assessment above? Yes ☐ No ☐

Customer Type

BoE Class 

Sector

Sector Group

Sector Code   

Confirm that Summary Box been handed to customer (if applicable) Yes ☐ No ☐

ID/POA Held/Received Yes ☐ No ☐

Equifax Search Completed Yes ☐ No ☐

All documents provided to customer including FSCS Information Sheet & Exclusions List	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
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Select Account Required Yes ☐ No ☐

Signed off by (Staff no)	Location (Branch/Department)	Signature	Date
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By signing this I confirm that all the above is correct and where necessary documents attached, confirm that they are accurate and complete.



Information correct as at January 2025

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# Customer Information Section

You will need to read and retain these pages



Protected

# Financial Services Compensation Scheme – Depositor Information Sheet



## Basic information about the protection of your eligible deposits

Eligible deposits in AIB Group (UK) p.l.c. are protected by:	the Financial Services Compensation Scheme ("FSCS") <sup>(1)</sup>
Limit of protection:	£85,000 per depositor per bank <sup>(2)</sup> Your bank, AIB Group (UK) p.l.c., operates under license as AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000. <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. <sup>(3)</sup>
Reimbursement period in case of bank's failure:	20 working days <sup>(4)</sup>
Currency of reimbursement:	Pound sterling (GBP, £)
To contact AIB Group (UK) p.l.c for enquiries relating to your account	AIB Group (UK) p.l.c (trading as Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct) 13th Floor, 70 St Mary Axe, London, EC3A 8BE 0345 6005 204† www.aibgb.co.uk †Call charges may vary – refer to your service provider
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	<a href="http://www.fscs.org.uk">http://www.fscs.org.uk</a>

## Additional information

### (1) Scheme responsible for the protection of your deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

### (2) General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. AIB Group (UK) p.l.c. also trades under AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become

legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

### (3) Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

### (4) Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018;

within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request.

If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

### Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.



Protected

# Financial Services Compensation Scheme – Exclusions List



## A deposit is excluded from protection if:

- |   |   |
|---|---|
| <p>(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.</p> <p>(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.</p> <p>(3) It is a deposit made by a depositor which is one of the following:</p> <ul style="list-style-type: none"> <li>• credit institution</li> <li>• financial institution</li> <li>• investment firm</li> <li>• insurance undertaking</li> <li>• reinsurance undertaking</li> <li>• collective investment undertaking</li> <li>• pension or retirement fund<sup>(1)</sup></li> <li>• public authority, other than a small local authority.</li> </ul> <p>(4) It is a deposit of a credit union to which the credit union itself is entitled.</p> | <p>(5) It is a deposit which can only be proven by a financial instrument<sup>(2)</sup> unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the <i>UK</i>, <i>Gibraltar</i> or a Member State of the EU on 2 July 2014.</p> <p>(6) It is a deposit of a collective investment scheme which qualifies as a small company.<sup>(3)</sup></p> <p>(7) It is a deposit of an overseas financial services institution which qualifies as a small company.<sup>(4)</sup></p> <p>(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company<sup>(5)</sup> – refer to the FSCS for further information on this category.</p> <p>(9) It is not held by an establishment of a bank, building society or credit union in the <i>UK</i> or, in the case of a <i>bank</i> or <i>building society</i> incorporated in the <i>UK</i>, it is not held by an establishment in Gibraltar.</p> |
|---|---|

**For further information about exclusions, refer to the FSCS website at [www.FSCS.org.uk](http://www.FSCS.org.uk)**

<sup>(1)</sup> Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are **not** excluded

<sup>(2)</sup> As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

<sup>(3)</sup> Under the Companies Act 1985 or Companies Act 2006

<sup>(4)</sup> See footnote 3

<sup>(5)</sup> See footnote 3