

Allied Irish Bank (GB)

Business Banking Summary of Changes

Business Banking Terms and Conditions
Online Services Terms and Conditions
iBusiness Banking Terms and Conditions
Business Debit Card Terms and Conditions

Effective from 13th January 2018



Business Banking – Allied Irish Bank (GB)

This section summarises the key changes made to your Business Banking Terms & Conditions. These changes take effect on 13 January 2018. Where text has been amended within a condition, we have **highlighted** what is new. A full set of updated terms and conditions for each account is available from our Website, from 13th November 2017, or on request from any business centre of Allied Irish Bank (GB). You can also request a copy by phoning us. Please read through and keep for future reference.

Changes to Business Banking Terms & Conditions	
WHAT DOES THE CHANGE RELATE TO?	
Contacting Us <p>This information has been updated to ensure you are aware of all of the methods for contacting us, and the hours in which we are available to take your call.</p> <p>Our FCA Registration number has also been provided for your information.</p>	
What does this look like in my terms and conditions?	Where can I find this?
<p>You can contact us through our contact centre, through our business centres, by email, by phone, by post or by any other electronic means (as set out in these terms and conditions), and using our various contact phone numbers. Further details on how to contact us are listed below.</p> <p>1.1. For personal and business account enquiries call 0345 6005 204† Monday to Friday from 9am to 5pm, excluding bank holidays.</p> <p>1.2. For our Helpline 0800 233 077.</p> <p>1.3 If you think someone else knows your PIN, Security Details or any other code allocated to you by us or chosen by you or if your Card or if a Device is lost, stolen or likely to be misused call us immediately on our Freephone Helpline 0800 0391 140 or 028 9023 6644. A Customer Service Adviser is available 24 hours a day.</p> <p>1.4 For general information or queries regarding iBusiness Banking (iBB) call 0370 2430 331† Monday to Friday from 8:30am to 5pm, excluding bank holidays. You can also send an email to ibbuk.customer.support@aib.ie. It is our aim to respond to emails within one Banking day. We will respond to you during office hours, 8:30am to 5pm, Monday to Friday, excluding bank holidays.</p> <p>1.5 For general information or queries regarding Online/ Phoneline Services call Phoneline Banking on 0345 601 6262†. Log in and choose option zero (0) to speak to a Customer Service Adviser. A Customer Service Adviser will be available Mon-Sun 8:00am - 12:00am (Midnight). You can also send an email to gbonline@aib.ie. It is our aim to respond to emails within one Banking day. We will respond to you during office hours, 9am to 5pm, Monday to Friday, excluding bank holidays.</p> <p>1.6 To report suspicious or fraudulent transactions, no matter what product or service they apply to call 028 9034 6060. A Customer Service Adviser is available 24 hours a day. Alternatively, you may use our Helpline number outlined at paragraph 1.2 above.</p> <p>1.7 We will give you details of your business centre when you open your Account.</p> <p>1.8 You can also contact us by writing to our head office at Allied Irish Bank (GB), St Helen's, 1 Undershaft, London, EC3A 8AB.</p>	<p>Business Banking – Section A: 1 (new)</p>

† Call charges may vary – refer to your service provider

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WHAT DOES THE CHANGE RELATE TO?

How we communicate with you securely

In our terms and conditions we already say how we will contact you but we have updated these to provide you with clearer information about the secure procedures we use to contact you, including where we suspect fraud or a security threat.

What does this look like in my terms and conditions?	Where can I find this?
Where we contact you by text message - If we contact you by text message, in relation to your Card, you may be asked to confirm a transaction by responding to the text message. The text will come from +447537414900. This is a number for texting only and it won't answer if you ring it. We will identify ourselves straight away as 'Allied Irish Bank (GB)' and will not ask you for any personal information, Account numbers or PIN numbers. You will be asked to confirm whether or not you made a Card transaction with a 'Y' or 'N' reply. If you are not happy to answer the text, contact us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement.	Business Banking – Section A: 3.1 (new)
Where we contact you by phone - If you do not have a mobile phone or your phone does not receive text messages, we will try to call you. If we are unable to make contact with you by phone we will send you a letter asking that you contact us. If we contact you by phone we may need to identify you. We'll do this by asking for certain information known only to you. However, we will: <ul style="list-style-type: none">• NEVER ask you to make payments from your Account to any account; and• NEVER ask you to provide your Security Details. If you suspect that a call may be fraudulent, or are unsure about the source of a call please hang up and call us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement, as fraudsters can keep the original line open and use it to gather your details.	Business Banking – Section A: 3.2 (new)
Where we contact you by email - We may on occasion send you product related or marketing surveys via email, if you have told us you are happy to receive such information from us via email. It is important to note that these mails will not ask you for Security Details or personal information.	Business Banking – Section A: 3.3 (new)
Always contact us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement. Do not call the number provided on the text, letter or email without first confirming that it belongs to us.	Business Banking – Section A: 3.4 (new)

To ensure that we communicate with you securely it is very important that you tell us immediately if your name, address, telephone number or any other contact details change. You must also make sure that arrangements for receiving mail at your address are secure.	Business Banking – Section A: 3.5 (new)
Please visit the Security Centre on our Website to find details of specific current security threats to our customers and alerts that you should be aware of.	Business Banking Section A: 3.6 (new)

WHAT DOES THE CHANGE RELATE TO?

Making a complaint – customer of Allied Irish Bank (GB)

We have included details on how to make a complaint to us and the Financial Ombudsman Service, with additional details on the Alternative Dispute Resolutions (ADR) process and the Online Dispute Resolutions (ODR) process.

What does this look like in my terms and conditions?	Where can I find this?
<p>Alternative Dispute Resolutions (ADR)</p> <p>If you disagree with the final response we have given you in relation to a complaint about an account opened with us online or a service taken from us online, you may use the online dispute resolution platform, which is available on www.ec.europa.eu/odr to refer the matter to the Financial Ombudsman Service.</p> <p>You will be able to contact the Financial Conduct Authority if you think that we have not complied with the Payment Services Regulations 2017. If the non-compliance relates to Cash machine charging information or access to a payment account you will be able to contact the Payment Systems Regulator on 0300 456 3677.</p>	Business Banking – Section A5 (new)

WHAT DOES THE CHANGE RELATE TO?

Definitions

In Section B: Definitions (formerly Section A), some definitions have been updated to make them easy to understand when you need to refer to them. Some new definitions have been added and others that are no longer required have been removed.

What does this look like in my terms and conditions?	Where can I find this?
‘Arranged overdraft limit’ means an overdraft amount we have agreed with you.	Business Banking – Section B (new)
‘Base Direct Credit’ is a way to make and receive payments by electronic transfer directly into a bank or building society account using the Bacs payment scheme, mainly used for wages and salary payments.	Business Banking – Section B (new)

<p>‘Banking Day’ means any day of the week other than Saturday, Sunday or English/Scottish bank holidays <i>even though some of our business centres and services are open on non-Banking days. Payments made into your Account on a day that is not a Banking day will be processed the following Banking day. However, with some payment methods (such as the Faster Payments Service), payments will appear in your Account, and be available to use, on the same day. The date that is shown for that payment (for example, on your statement), and the date from which the money starts to earn interest if it is in an interest-bearing account, will still be the following Banking day.</i></p>	Business Banking – Section B (amended)
<p>‘Card’ means any one of an Allied Irish Bank (GB) Debit Card <i>issued by us to you for the purpose of carrying out transactions on the Account including any virtual or digital versions of the Card registered in a Digital Wallet.</i></p>	Business Banking – Section B (amended)
<p>‘Chaps’ is an electronic transfer system for sending, on a same day value (SDV) basis, any amount of sterling to another bank within the United Kingdom including Allied Irish Bank (GB).</p>	Business Banking – Section B (new)
<p>‘Cash machine’ means any automated teller machine which is capable of dispensing cash or providing other services associated with your Card.</p>	Business Banking – Section B (new)
<p>‘Cleared’ and ‘Uncleared’ means when you lodge a cheque to your Account, it must go through a process known as the clearing cycle before you can withdraw the funds from your Account or you can earn interest on the amount. Once this process has completed the funds will become Cleared and are then available to you to withdraw. For more information on the clearing cycle please see our accounts guide which is available at any of our business centres or on our Website.</p>	Business Banking – Section B (new)
<p>‘Cut-off time’ means a time, usually towards the end of the Banking day after which any payment order received (whether to credit or debit Your Account) will be deemed to have been received in the following Banking day. Further information on Cut-off times for payment types is available within the Authorised Payments section.</p>	Business Banking – Section B (new)
<p>‘Device’ means a mobile phone, tablet, watch or other electronic Device in which a Digital Card has been registered or that you use to access a Digital Wallet.</p>	Business Banking – Section B (new)
<p>‘Digital Card’ means a virtual or digital versions of your Card.</p>	Business Banking – Section B (new)
<p>‘Digital Wallet’ means any Electronic payment system which stores your Digital Card for the purposes of carrying out Transactions.</p>	Business Banking – Section B (new)
<p>‘Electronic Payment’ means a payment which is initiated and processed using electronic means (for example, a Direct debit, Standing Order, Online Services or iBB transaction or a debit card or credit card transaction) and specifically excludes paper based transactions such as cheques and banker’s drafts.</p>	Business Banking – Section B (new)

'GIRO Credit transfer' means a method of paying cash or cheques into a bank account. They are commonly found in the form of tear-off strips at the bottom of utility, telephone and other regular bills.	Business Banking – Section B (new)
'Gross negligence' means a very significant degree of carelessness.	Business Banking – Section B (new)
'Helpline' means our Freephone service on 0800 233 077.	Business Banking – Section B (new)
'International Payment' <i>means a payment</i> , in any currency, from or to an Account outside the UK, or a payment from or to another Account inside the UK in any currency other than sterling.	Business Banking – Section B (amended)
'Jointly and severally bound' and 'jointly and severally liable' mean that if you have a joint account, the terms and conditions will apply to all of you together as well as to each of you separately.	Business Banking – Section B (new)
'Liable' means to be held legally responsible.	Business Banking – Section B (new)
'Mandate' means the instruction signed, or otherwise authorised, by you and any other Account holder on your Account which is used to tell us how you want to manage the Account, for example by telling us how many signatories are needed to authorise a payment.	Business Banking – Section B (new)
'Payee' <i>means the owner of an account to which a payment is to be credited.</i>	Business Banking – Section B (amended)
'Payer' <i>means the owner of an account from which a payment is to be debited.</i>	Business Banking – Section B (amended)
'Payment Services' <i>means the services we provide in relation to payments into and out of your Account.</i>	Business Banking – Section B (new)
'Payment service provider' means an organisation that offers any Payment Services to customers <i>including, but not limited to</i> , us, AIB Group (UK) plc., trading as Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct	Business Banking – Section B (amended)
'Personal Savings Allowance (PSA)' (new) means from 6th April 2016 depending on the rate of tax you pay you could earn up to £1,000 of interest per tax year on your Account before having to pay tax on your interest. Please see www.gov.uk for further information.	Business Banking (new)
'Reference' is a combination of letters, numbers or symbols used to identify a payment.	Business Banking – Section B (new)
'Safeguard System' means a system to aid the secure use of your Card over the internet, such as Verified by Visa, as that system or its name may change or be replaced from time to time.	Business Banking – Section B (new)
'Security Details' means any security procedure you follow or use to give or authorise an instruction, confirm your identity or access a Device or certain functionality on that device (for example a passcode, access code, security code, or biometric data such as a fingerprint).	Business Banking – Section B (new)

<p>‘Standard exchange rate’ means a foreign exchange rate of the day, provided by us for payment amounts below the Standard exchange rate threshold value which is available on our Website. The reference exchange rate used by us to determine the standard exchange rate is the mid-market rate available at the start of the Banking day.</p>	Business Banking – Section B (new)
<p>‘Standing Order’ means the account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer’s account to another account.</p>	Business Banking – Section B (amended)
<p>‘Value date’ means the date by which we take account of any item paid into your Account, or any item paid out of your Account, when we work out any relevant interest.</p>	Business Banking – Section B (new)
<p>‘Website’ refers to our internet site, www.aibgb.ie</p>	Business Banking – Section B (new)

Some definitions have been removed from your Account terms and conditions and those have been listed below:

‘ATM’

‘Card number’

‘Credit Card’

‘Direct Credit’

‘Your Address for Correspondence’

WHAT DOES THE CHANGE RELATE TO?

General Conditions that apply to all accounts.

We have added new conditions or updated existing conditions relating to how you use your Account.

What does this look like in my terms and conditions?

Where can I find this?

We reserve the right not to open an Account or to refuse to take a lodgement or a deposit **if we have a valid reason for doing so.**

Business banking –
Section C:1 (amended)

We may apply any credit balance (whether or not then due and in whatever currency) which is at any time held by any office or business centre of the Bank for you in or towards satisfaction of any sum then due and payable by you under any loan and in respect of which default in payment has occurred. We may use any credit balance held in your sole name against any amount you owe jointly with any other Account Holder(s). We may use any credit balance held by you jointly with any other Account Holder(s) against any amount you owe in your sole name. **The first time we intend to do this we will give you at least 14 days’ notice. We may not give you notice before we exercise this right again, but we will tell you about it afterwards.**

Business banking –
Section C:6 (amended)

Refunds will not be credited to your Account unless the Bank receives a refund instruction from a retailer or supplier in a form acceptable to the Bank. No claim by you against a retailer or supplier may be the subject of a counterclaim against the Bank.

Business banking –
Section C:11 (new)

To the extent permitted by law and except as otherwise set out in these Terms and Conditions we shall only be Liable to you for delay, mistake or omission on that part or that of our agent(s) in carrying out your payment instructions for an amount up to and including face value of your instruction together with any related interest and charges. We shall not be Liable to you for any other claims, demands, losses, cost, liability or expenses (including legal costs). For the avoidance of doubt we shall not be liable to you for any indirect, consequential, special or economic loss or damage as a result of any delay, mistake or omission on our part or that of our agent(s) in carrying out your payment instruction. This clause does not affect your rights under the Payment Services Regulations 2017, or any other law, relating to unauthorised transactions or incorrectly executed transactions (for example, instructions not followed correctly or transactions not carried out properly).	Business banking – Section C:13 (new)
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WHAT DOES THE CHANGE RELATE TO?

Opening the Account

We have added new conditions or updated existing conditions relating to how you open your Account and what legal and regulatory obligations we are required to follow.

What does this look like in my terms and conditions?	Where can I find this?
<p>In line with the Money Laundering, Terrorist Financing and Transfer of Funds (Information on the Payer) Regulations 2017.</p> <ul style="list-style-type: none"> • The customer must advise the Bank of any changes to its registered office, principal place of business, board of directors/management body and senior management within 14 days of the changes and provide documentary evidence to the bank, if requested, within a specified time frame; and • The Bank must obtain and verify the principal place of business and, in addition, details of the Board of Directors/management body and senior management of our customers. <p>The Regulations stipulate that if the information is not received within the specified time frame we must freeze the accounts and move to exit the relationship.</p>	Business banking – Section D:4 (new)
Where client funds are held in pooled accounts for firms which are not one of the following: legal, accountancy, insolvency practitioner, estate agency (doing estate agency business), high value dealer or casinos, we must verify the beneficial owners of the pooled funds.	Business banking – Section D:5 (new)

WHAT DOES THE CHANGE RELATE TO?

Operating the Account – Lodgements and payments to your Account

We have added new conditions or updated existing conditions relating to how you use your Account

What does this look like in my terms and conditions?	Where can I find this?
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<p>Payments can be made to your Account by cash, cheque, draft, and other Paper Transactions and by Electronic Payments. We may in the future accept payments to your Account by other methods which we make available.</p> <p><i>Electronic Payments can be made into your Account using the Faster Payments Service, CHAPS or Bacs. Such payments are subject to the rules applicable to the relevant scheme.</i></p>	<p>Business Banking Section E:1.1 (amended)</p>
<p>Any funds paid into your bank Account in cash or through an Electronic Payment, in the same currency as the Account, will be available to you on the Banking day we receive them. If your Account earns interest, this will start from the date the cash or Electronic Payment is credited to your bank Account and will be calculated on the closing balance of your Account. Payments into your Account received after the Cut-off time may be credited on the following Banking Day.</p>	<p>Business Banking Section E:1.2 (amended)</p>
<p>We will make information about individual payments made into and out of your Account available at all times (apart from when we occasionally carry out maintenance on our systems) through our contact centre, our business centres, Online Services and iBB. You will also find the information on your statement.</p>	<p>Business Banking Section E:1.3 (new)</p>
<p>If you or someone else lodges money into your Account by cheque, you will have to wait until the cheque has Cleared before you can use the funds. You can find full details of the time it takes for cheques in the United Kingdom to clear from our business centre or via our Website.</p>	<p>Business Banking Section E:1.4 (new)</p>
<p>We will not be Liable for any losses you may suffer as a result of a delay in cheques clearing or being collected, if this delay is outside our control.</p>	<p>Business Banking Section E:1.5 (new)</p>
<p><i>If any item</i> credited to the Account is not paid or if a payment to the Account is later recalled, <i>we will take the amount of that item from your Account.</i></p>	<p>Business Banking Section E:1.6 (amended)</p>

WHAT DOES THE CHANGE RELATE TO?

When funds will be available in your Account

We have provided information to make clear when funds from payments into your Account will be available for your use relevant to the payment type.

What does this look like in my terms and conditions?

The following table sets out when payments to your Account will be available for you to use.

Business Banking –
Section E:1.10
(amended)

Type of payment	Timeframe
Online Services or iBB payment from an Allied Irish Bank (GB) Account	Immediate
Online Services payments to a credit card account in Allied Irish Bank (GB)	Same Banking day
Electronic Payments to a credit card account in Allied Irish Bank (GB) (excluding Online Services payments)	
Standing Orders from an Allied Irish Bank (GB) account	
Faster Payments Service (including Standing Orders)	
CHAPS payments	
Bacs Direct Credit	Value Date of the payment
International payments	Depends on the currency and whether the payment is 'standard' or 'urgent'
GIRO Credit transfers	Three Banking days
Cheques	Six Banking days
Cheque lodgement at the Post Office®	The clearance cycle for cheques lodged at the Post Office® begins the day we receive the cheques usually the next Banking day
Cash lodgement in an Allied Irish Bank (GB) or First Trust Bank branch to an Allied Irish Bank (GB) Account or credit card account	Immediate
Cash lodgement at the Post Office® with a Card	Same Banking day
Cash lodgement at the Post Office® using a pre-printed lodgement slip	Next Banking day

WHAT DOES THE CHANGE RELATE TO?

Incoming International Payments

This section provides you with details on incoming International and SEPA Payments, including what information you should provide in order to receive the International Payment, how the related fees and charges are processed, information on the exchange rate calculation, details of the processing time and confirmation of what you will receive following the transaction.

What does this look like in my terms and conditions?

Where can I find this?

Incoming International Payments are payments that are received in any currency from banks based in another country or in any currency except sterling from banks based in the UK.

To receive an incoming International Payment, you must provide the Payer with the following:

- a) Your full Account name and address; and
- b) Your IBAN and BIC of Allied Irish Bank (GB). Your IBAN is found on the front of your Account statement and Allied Irish Bank (GB) BIC is AIBKGB2L; or
- c) Your sort code and Account number; or
- d) For Euro payments originating within SEPA reachable countries by using SEPA, provide your IBAN.

Any incorrect information provided, including but not limited to IBAN and/or BIC may result in the delay of applying funds to your Account or the return of the incoming International Payment to the sending institution.

The fee for an incoming International Payment will be debited from the Account credited, unless you have agreed an alternative arrangement with Your business centre or relationship manager.

Our fees and charges for International Payments are listed in our Customer Treasury Services Charges brochure which is available on our Website under "Fees and Charges" section or in any of our business centres.

If you are receiving a payment within the EEA, in any currency, you and the Payee must pay your own bank charges. An Intermediary Bank may not deduct its charges from the payment amount on a payment made in an EEA currency within the EEA. For non-EEA payments, an Intermediary bank may deduct its charges from the payment amount before it is made available to us or to the Payee's Bank.

Any payment to your Account in a currency other than the currency in which your Account is denominated, will require a currency conversion using a foreign exchange rate.

For International Payments the exchange rate used for such conversions will be:

- a) for amounts up to and including our standard exchange rate threshold value, our applicable Standard exchange rate on the Banking day on which the instruction is received by us; and
- b) for amounts over our standard exchange rate threshold value, for foreign currency payments to your Account, we will attempt to contact you to negotiate a rate before we make the conversion;
- c) if we have been unable to contact you or have been unable to agree a rate with you within two hours of receiving the payment instruction or by 4pm at the latest on the Banking day on which a payment is received by us, we will apply the prevailing dealer exchange rate as determined by us at that time.

The exchange rate used to convert an Incoming International Payment by us on the day of processing the transaction, will be quoted on the payment advice sent to you by post.

Exchange rate losses may occur where an incoming International Payment is returned to the sending bank by us due to incorrect or incomplete payment information.

In the case of an incoming International Payment, if we receive an instruction before currency Cut-off time and for SEPA credit transfer before 4pm, we will process your payment on the Value date quoted, unless the Value date specified has passed or unless it is a non-Banking day. If the date quoted has already passed, we will process your payment on the Banking day we receive it. If a payment is received after the Cut-off time or on a non-Banking day, this will be deemed to have been received the following Banking day.

For payments received from other countries or paid in other currencies, various Cut-off times and Value dates apply. Please contact Your business centre or relationship manager or visit our Website for currency Cut-off times. The Cut-off times for electronic channels are available on the relevant channel.

We will provide you with the following information as soon as reasonably practicable after the payment has been processed:

- a) A reference number enabling you to identify the payment, and where applicable, information relating to the Payer of the funds;
- b) The amount of the payment in the currency in which the funds is received by us;
- c) The amount of any charges payable by you for the payment;
- d) The exchange rate used by us and the amount of the payment after the currency conversion;
- e) The credit Value date; and
- f) Any Reference information provided by the Payer or their bank.

WHAT DOES THE CHANGE RELATE TO?

Withdrawals and payments from your Account

Although we have not changed how you currently make payments, we have provided more information to make clearer how you set up, amend, cancel, authorise and withdraw authorisation for certain types of payments.

What does this look like in my terms and conditions?

We will follow your instructions to withdraw funds or make a payment from your Account whenever we can. In order for us to follow an instruction you must:

- ***have sufficient funds in your Account to cover the payment or an arranged overdraft limit which will cover the amount of the instruction;***
- ***give us all of the information we need; and***
- ***have authority to give us the instruction to make the payment from your Account.***

If we accept a payment instruction and we are unable to carry out the transaction for any reason, we will let you know about this, unless we cannot tell you because of a law or regulation.

Where can I find this?

Business Banking
Section E:2.1
(amended)

<p>If we receive a request to refund a payment which we are told has been credited to your Account by mistake, we will contact you before authorising the refund. We are required to co-operate with the Payer's Payment service provider in these circumstances, which could include providing them with relevant information about you as the Payee, where they make a written request to us for information to enable the Payer to pursue you, as Payee, for recovery of the payment.</p>	<p>Business Banking Section E:2.9 (amended)</p>
<p>We may choose to make security checks from time to time, including making phone calls to you or your authorised representative. We have the right to delay or not authorise a payment if we are suspicious that you have not authorised the payment or it is fraudulent. We will not be responsible for any delay or failure in making any payment for the reasons above.</p>	<p>Section E: 2.11 (amended)</p>
<p>WHAT DOES THE CHANGE RELATE TO?</p>	
<p>Authorised Payments</p> <p>Although we have not changed how you currently make payments, we have provided more information to make clearer how you set up, amend, cancel, authorise and withdraw authorisation for certain types of payments.</p>	
<p>What does this look like in my terms and conditions?</p>	<p>Where can I find this?</p>
<p>You can withdraw cash at our business centres with cash facilities by signing a withdrawal receipt. You may need to provide identification when you withdraw cash at a business centre. You can withdraw cash using your Card and PIN at our business centres with cash facilities, at a Cash Machine, or at the Post Office®.</p>	<p>Business Banking Section E:3.1.1.A (new)</p>
<p>You can withdraw funds by ordering a draft, by making payments by cheque or using a pre-printed GIRO Credit transfer slip. These methods will require your signature in order for a withdrawal to be made. This signed instruction will need to be given in line with the current Mandate for your Account.</p>	<p>Business Banking Section E:3.1.1.B (new)</p>
<p>If using a pre-printed GIRO Credit transfer slip you will need to provide us with:</p> <ul style="list-style-type: none"> • A pre-printed GIRO Credit transfer slip showing a valid sort code and Account number of the Account to which the funds are to be transferred; • The date and amount of the credit transfer; • Any other information that we may request from you in order for the payment to be made; and • Your signature in line with the current Mandate for your Account. 	<p>Business Banking Section E:3.1.1.C (new)</p>

<p>If you are sending an Electronic Payment using Online Services to another bank or building society account within the United Kingdom, you will need to provide us with:</p> <ul style="list-style-type: none"> • The name of the Payee; • The sort code and account number of the account to which the funds are to be transferred; • The amount of the payment; • A meaningful reference so that the Payee can identify you; and • Any other information that we may request from you in order for the payment to be made. 	<p>Business Banking Section E:3.1.2.A (new)</p>
<p>If you are paying a bill using the 'Pay a Bill' option, you will need to select the correct Biller from the list provided. You will need to provide us with:</p> <ul style="list-style-type: none"> • The date and amount of the payment; and • A valid biller Reference so that the Payee can identify you. <p>You authorise an Electronic Payment via Online Services by using the relevant Security Details for Online Banking or Phonenumber Banking.</p>	<p>Business Banking Section E:3.1.2.B (new)</p>
<p>If you are sending an electronic payment using iBB to another bank or building society account within the United Kingdom, you will need to provide us with:</p> <ul style="list-style-type: none"> • The name of the Payee; • The Sort Code and Account Number of the account to which the funds are to be transferred; • The amount of the payment; • A meaningful reference so that the Payee can identify you; and • Any other information that we may request from you in order for the payment to be made. 	<p>Business Banking Section E:3.1.3 (new)</p>

<p><i>You can set up, amend or cancel a Standing Order in one of our business centres, iBB, or, if you are an Online Banking customer (Personal Business customers only), through Online Banking or through our contact centre. To set up a Standing Order you will need to provide us with:</i></p> <ul style="list-style-type: none"> <i>• The name of the Payee;</i> <i>• The sort code and Account number of the Account to which the funds are to be transferred;</i> <i>• The amount of the payment;</i> <i>• A meaningful reference so that the Payee can identify you;</i> <i>• The frequency of the payment (i.e. weekly, monthly etc.); and</i> <i>• Your permission in line with the Mandate for the Account from which the Standing Order payments are to be taken. If you are setting up a Standing Order in branch you give your permission by signing an instruction form. If you are setting up a Standing Order through Online Banking you give your permission by using the relevant Security Details.</i> <p><i>In the event that the Payee of a Standing Order made by you switches their bank account to another provider you agree to us amending the account details with the Payee's new financial account details on your behalf.</i></p> <p><i>To set up, amend or cancel a Standing Order in one of our business centres or in writing you must let us know five Banking days before the payment is due.</i></p> <p><i>If you are an iBB or Online Banking customer you can set up, amend or cancel a Standing Order through iBB or Online Banking or through our contact centre, up to 8pm the day before the payment is due.</i></p>	<p>Business Banking – Section E:3.1.4 (amended)</p>
<p><i>When you sign a Direct debit Mandate, you are authorising an originator (for example, utility providers, telecommunication providers and other service and product providers) to collect a payment from your Account and to instruct us to pay this collection. We are entitled to rely on the instruction received from the originator in order to make a payment from the Account.</i></p> <p><i>In order to cancel or amend either a Direct debit payment or a Direct debit mandate, you must contact the originator with whom you have agreed the terms of a mandate.</i></p> <p><i>To can cancel a Direct debit in one of our business centres, in writing or through our 'personal account enquiries' number (see Section A 'Contact Information' for details) you must let us know by the end of the Banking day before the payment is due. You can cancel a Direct debit through Online Banking up to 8pm the day before the payment is due.</i></p>	<p>Business Banking – Section E:3.1.5 (amended)</p>

<p><i>If you are sending a CHAPS payment to another bank or building society account within the United Kingdom, you will need to provide us with:</i></p> <ul style="list-style-type: none"> • <i>The name and address of the Payee;</i> • <i>The sort code and account number of the account to which the funds are to be transferred;</i> • <i>The date and amount of the payment;</i> • <i>A meaningful Reference so that the Payee can identify you; and</i> • <i>Your permission in line with the Mandate for the Account from which the payment is to be taken. If you are making a CHAPS payment in one of our business centre you give your permission by signing an instruction form.</i> 	<p>Business Banking – Section E:3.1.6 (amended)</p>
<p>We may, if agreed with us, accept verbal instruction from you on the phone after we have confirmed your identity by whatever means we deem appropriate. We may also accept authorisation from you for a payment to be made from your Account by any other means that we have agreed with you.</p>	<p>Business Banking – Section E:3.2 (new)</p>
<p><i>You are not entitled to a refund if:</i></p> <p><i>a) you gave the Payment service provider direct permission to carry out the transaction; and</i></p> <p><i>b) the Payment service provider or Payee gave you information on the transaction, or made that information available to you, as agreed, at least four weeks before the date the payment was due.</i></p> <p><i>If we refuse your refund request, and you do not agree with this decision you may refer to the Financial Ombudsman Service if you are not satisfied with this decision. Please see the ‘Making a complaint’ section of these terms and conditions for details.</i></p>	<p>Business Banking – Section E:3.7 (amended)</p>
<p>The Direct Debit Guarantee Scheme will protect payments you make by Direct debit (<i>this does not include SEPA Direct debits</i>). <i>This scheme protects you if a Direct debit payment you have not authorised is taken from your Account. If any money is wrongly, or incorrectly, taken from your Account by a Direct debit we will, when we are informed about it, refund your Account and restore your Account to how it would have been had the payment not been taken.</i></p>	<p>Business Banking – Section E:3.8 (amended)</p>

WHAT DOES THE CHANGE RELATE TO?

Payment delivery timeframes for payments out of your Account

We have provided more information to make clear the delivery timeframes for payments out of your Account relevant to the payment type and method/channel used to make the payment.

What does this look like in my terms and conditions?

The following table sets out when payments from your Account can be made and when the funds will be available to the Payee. The timeframes assume we have received the payment instruction before the Cut-off time on a Banking day. If we receive the payment instruction after the Cut-off time on a Banking day, it will be deemed to have been received the following Banking day. If we receive the payment instruction on a bank holiday, we will consider to have received it the next Banking day. If we receive a payment instruction which is post-dated (dated for some time in the future), we will consider to have received it on the day it is due to be paid. If this is not a Banking day, we will consider to have received it the next Banking day.

Where can I find this?

Business Banking –
Section E:3.9
(new)

Payment type	Method/Channel	When can I make this payment?	When is my Account debited?	Payment delivery timeframes
Cash withdrawal	Through a business centre	During business centre opening hours	Immediately	Immediately
	Cash machine	Anytime	Immediately	Immediately
	At the Post Office®	During Post Office® opening hours	Immediately	Immediately
Transferring money to another Allied Irish Bank (GB) account	Through a business centre	During business centre opening hours	Immediately	Immediately
	iBB	Anytime*	Immediately	Immediately
	Online Services	Anytime*	Immediately	Immediately
Faster Payments Service	Online Services	Anytime*	Immediately	Payee's bank will usually be credited within two hours, but no later than the next Banking day.
	iBB	Anytime*	Immediately	Payee's bank will usually be credited within two hours, but no later than the next Banking day.
CHAPS	Through a business centre with a cash facility	Up to 3:30pm on Banking Days	Immediately	Same Banking day
	Through a business centre without a cash facility	Up to 4:30pm on Banking Days	Immediately	Same Banking day
	iBB	Up to 5:25pm on Banking Days	Immediately	Same Banking day
International Payments	iBB	Please refer to the 'payments information' link on the iBB navigation menu or to the 'International Payments Terms and Conditions' available in business centre or on our Website.		
	Through a business centre	Please refer to the 'International Payments Terms and Conditions' available in a business centre or on our Website.		
Setting up or amending a Standing Order to another Allied Irish Bank (GB) account	Through a business centre	Allow five Banking Days	4am on the due date	Immediately
	iBB	Up to 8pm the day before the payment is due	4am on the due date	
	Online Services	Up to 8pm the day before the payment is due	4am on the due date	
Setting up or amending a Standing Order to another UK bank or building society	Through a business centre	Allow five Banking Days	4am on the due date	Payee's bank will usually be credited on the same Banking day, but no later than the next Banking day.
	iBB	Up to 8pm the day before the payment is due	4am on the due date	
	Online Services	Up to 8pm the day before the payment is due	4am on the due date	
GIRO Credit transfer	Through a business centre	During business centre opening hours	Immediately	Three Banking days
* iBB and Online Services may be unavailable between 3am and 7am due to essential maintenance.				

WHAT DOES THE CHANGE RELATE TO?

Using the Account

We have amended and made clear the information on how to use your account.

What does this look like in my terms and conditions?	Where can I find this?
If you have an arranged overdraft on your Account, separate and extra terms and conditions will apply, which will have been provided to you. If you require another copy of these please ask Your business centre or relationship manager.	Business Banking – Section E:4.2 (new)
You should check the transactions on your statement regularly, and at least once a month, against your Account records. If an entry on the statement seems to have been made incorrectly or without your authority, you should tell us as soon as possible but no later than 13 months after the date the transaction was taken from your Account. <i>This timeframe is reduced for payments initiated by or through a Payee (see section 3, subsection 3.4 – 3.7). Direct debits covered by the Direct debit Guarantee Scheme which are protected indefinitely.</i>	Business Banking – Section E:4.3 (amended)

WHAT DOES THE CHANGE RELATE TO?

Statements

From 13 January 2018 we will be required to provide you with information about payments made to and from your Account on a monthly basis. If you already receive your Account statement monthly nothing will change for you. If, however, you receive your Account statement less frequently than this (for example, every three months) you will start to receive your Account statement every month (unless there have been no payments to or from your Account).

What does this look like in my terms and conditions?	Where can I find this?
<p><i>We must make your statement available to you at least every month and free of charge during any period that there has been a payment transaction on your Account.</i></p> <p><i>Personal Business customers have the option through Online to view eStatements. Using Online Banking you can choose to stop receiving your statements in paper format.</i></p> <p><i>If we do not hear from you, we will assume you are happy to receive your statement in the same way that you receive this information currently, for example, by way of paper statement or eStatement (Personal Banking customers only).</i></p>	Business Banking – Section E:4.6 (amended)
<p><i>You can at any time change how you receive your statement – just contact your business centre or relationship manager. However you choose to receive your statement, we will send you a statement at least every six months following your last transaction without being asked. Duplicate statements will be issued on request and a charge will be made for this service as detailed in our ‘Business Banking Charges Explained’ brochure.</i></p>	Business Banking – Section E:4.7 (amended)

WHAT DOES THE CHANGE RELATE TO?

Payments made incorrectly or without authority.

This section has been amended to make it clear how to avoid making a payment incorrectly and what to do if this happens or if a transaction is made on the account without your authority.

This section does not apply to Fixed Term Deposit Accounts.

What does this look like in my terms and conditions?	Where can I find this?
<i>If a payment has been made from your Account incorrectly or without your authority, you must tell us as soon as possible.</i> If we fail to make a payment correctly <i>or a payment is made without your authority</i> and you are eligible for a refund we will, <i>as soon as possible</i> , put your Account back to the position it would have been in had <i>we made the payment correctly. We will also refund any charges you have had to pay and any interest we have charged as part of the incorrect payment. Unless stated otherwise, the provisions of this subsection 1 do not apply to payments made by cheque.</i>	Business Banking – Section E:5.1 (amended)
You will only be entitled to a refund for an unauthorised or incorrectly executed payment if you tell us about the transaction as soon as possible and, in any case, no later than 13 months after the date the payment was taken from your Account. <i>Different timeframes for notification apply to payments initiated by or through a Payee (see section 3, subsections 3.4 - 3.7 above) and Direct debits covered by the Direct Debit Guarantee Scheme which are protected indefinitely.</i>	Business Banking – Section E:5.2 (amended)
<i>Where any of your personal account details or other items allowing access to your Account (such as your Security details) have been lost or stolen, you will be Liable to pay a maximum of £35 for any losses in respect of Unauthorised payments arising as a result. However, you will be Liable for all unauthorised transactions if you have acted fraudulently or with Gross Negligence by failing to keep your Card, Device, PIN, Security Details or Safeguard System passcode safe in line with your terms and conditions or if you have (with intent or Gross Negligence) failed to notify us without undue delay after becoming aware of the loss, theft or unauthorised use of any of the Cards or Security Details that we have issued to you in connection with the Account.</i>	Business Banking – Section E:5.3 (amended)
If we are unable to recover the funds you may write to us to request from us any relevant information we may have available in relation to the Payee in order for you to pursue recovery of the funds directly from the Payee.	Business Banking – Section E:5.5 (new)

<p>You are not entitled to a refund from us if you have selected a Payee from your trusted beneficiaries list in Online Services in error and the Payee's Payment service provider receives the funds. If that happens, you must ask the Payee directly to return the funds to you. We will, however, make immediate efforts to trace the payment and give you notice of whether this has been successful.</p>	<p>Business Banking – Section E:5.6 (amended)</p>
<p>We may prevent or stop any transaction on your Account, if we have good reason to believe that:</p> <p>a) the security of your Account or Card is compromised; or</p> <p>b) the Account, Card or Device could be used to commit fraud, or by someone who does not have authority to use it; or</p> <p>c) the transaction seems unusual compared with the way you normally use your Account or Card; or</p> <p>d) in the case of a Payment Service that offers you credit (for example, an overdraft), there is a significantly increased risk that you may not be able to pay back the money you have borrowed; or</p> <p>e) the transaction would damage our reputation.</p>	<p>Business Banking – Section E:5.8 (amended)</p>
<p>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 Section A '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.</p>	<p>Business Banking – Section E:5.9 (amended)</p>

WHAT DOES THE CHANGE RELATE TO?

Interest

We have updated the below clause to confirm where excess interest is not charged.

What does this look like in my terms and conditions?	Where can I find this?
<p>We charge excess interest in the following circumstances:</p> <p>a) If your Account balance is maintained in credit or within an Arranged overdraft limit, excess interest is not charged.</p> <p>b) If your Account goes overdrawn without you first having received agreement from us, you will be charged excess interest on the overdrawn Account balance, plus any Uncleared funds.</p> <p>c) If you exceed an Arranged overdraft limit you will be charged excess interest on that portion of the overdrawn Account balance, plus any Uncleared funds which are in excess of the Arranged overdraft limit.</p> <p>d) If your Arranged overdraft limit has expired, you will be charged excess interest on the overdrawn Account balance, plus any Uncleared funds.</p>	<p>Business Banking – Section F:4.2 (amended)</p>

WHAT DOES THE CHANGE RELATE TO?

Section G: Fees and Charges

Although we have not changed our fees or how you are charged, we have provided more information on how you receive information on fees and charges.

What does this look like in my terms and conditions?	Where can I find this?
Fees and charges accrued during the charging period will be advised to you at least fourteen days before they are charged to your Account.	Business Banking G:6 (new)

WHAT DOES THE CHANGE RELATE TO?

Section H: Closure of the Account

Some wording in Section H:2 has been added to and amended to deal with Allied Irish Banking (GB) asking you to close your account.

What does this look like in my terms and conditions?	Where can I find this?
Whether you or we close the Account, these terms and conditions will continue to be in force until you have paid us any money you owe.	Business Banking – Section H:1:j (new)
<p>There may be a time when we ask you to close your Account. <i>The procedures in Section H, condition 1 above will be followed.</i></p> <p>If we decide to do this we will, wherever possible, give you at least two months' notice in writing unless there are exceptional circumstances. These include, but are not limited to, the following:</p> <ul style="list-style-type: none"> a. if an encumbrancer (being a person who owns a right or interest in property other than the owner) takes possession of, or a receiver, administrator, administrative receiver, liquidator, trustee, manager or similar officer is appointed over all or any part of your business or assets; b. if you are unable to pay your debts, within the meaning of s.123 of the Insolvency Act 1986, or if you are the subject of an administration order or if you make or offer to make any voluntary arrangement or composition with your creditors or if you suffer a material change in your financial position which adversely affects your ability to perform your obligations in connection with the Account; c. if you pass a resolution for, or are the subject of, a court order for your liquidation, whether compulsory or voluntary, except for the purposes of achieving solvency; d. if you cease, or threaten to cease to carry on business; e. if any representations, warranties or statements made by you <i>or an authorised user</i> to us in connection with the Account are breached or are untrue in any material respect; f. if you commit any serious or repeated breach of these Terms and Conditions; g. if you are in breach of any other agreement with us; <i>h. if we have reasonable grounds to believe that You are no longer using the Account and it has not been active for 6 months or more;</i> <i>i. you act, or are suspected of acting, fraudulently against us or any other party,</i> <i>j. to enable us to comply with the law, or regulation(s), code or good practice, or</i> <i>k. for any other valid reason, provided that the closure of this account is a proportionate and reasonable response to the underlying reason</i> <p><i>If we decide to close your account we will immediately give you notice of this in writing.</i></p>	Business Banking – Section H:2 (amended)

Changes common to Business Banking and Online Services Terms and Conditions

WHAT DOES THE CHANGE RELATE TO?

Online Services Terms and Conditions

Some wording in our Online Services Terms and Conditions have been added to and amended to deal with the following:

- addition of new, changes to and removal of definitions;
- looking after your Registration number, PAC, Card Reader and Code Card;
- resetting your PAC;
- how we enable your use of third party providers to initiate payments on your behalf or access information on your Account;
- information about the equipment, technical requirements and software you need to access Online Banking;
- removal of wording to reflect that we will no longer provide you with the ability to 'Transfer Money' or 'Pay a Bill' from your Allied Irish Bank (GB) Credit Card (this does not affect your ability to continue to view your Allied Irish Bank (GB) Credit Card through Online Banking);
- what is required when making a 'forward dated bill payment' through Online Banking to ensure the payment is successfully sent;
- updated information for joint account holders;
- updated contact telephone numbers for Online Services users; and
- how to get help

What does this look like in my terms and conditions?	Where can I find this?
'Account' means your Allied Irish Bank (GB) Account.	(Amended)
'Banking Day' means any day of the week other than Saturday, Sunday or English/Scottish bank holidays, even though some of our business centres and services are open on non-Banking Days. Payments made into your Account on a day that is not a Banking Day will be processed the following Banking Day. However, with some payment methods (such as Faster Payments Service), payments will appear in your Account, and be available to use, on the same day. The date that is shown for that payment (for example, on your statement), and the date from which the money starts to earn interest if it is in an interest-bearing Account, will still be the following Banking Day.	(Amended)
'Cut-off time' means the time, usually towards the end of the Banking day, after which any payment order received (whether to credit or debit Your Account) will be deemed to have been received in the following Banking day. Further information on Cut-off times for payment types is available within the Allied Irish Bank (GB) Personal Banking Service Terms and Conditions Section E, paragraph 3 Authorised Payments.	(Amended)
'eStatements' means a service to receive an electronic bank statement or credit card statement. To stop your paper statements you will need to agree to the full eStatement terms and conditions, which are provided to you when you register to stop paper statements and which are available on our Website.	(Amended)

‘Mandate’ means the instruction signed, or otherwise authorised, by you and any other Account holder on your Account Mandate which is used to tell us how you want to manage the Account, for example by telling us how many signatories are needed to authorise a payment.	(New)
‘Pay a Payee’ means transferring funds in sterling from your account to a ‘Registered Account’.	(Amended)
‘Payment Services Regulations’ or PSRs means the Payment Services Regulations 2017 which are effective in the UK from 13 January 2018 and replaces the Payment Services Regulations 2009.	(New)
‘Security Details’ means any security procedure you follow or use to give or authorise an instruction, confirm your identity or access a device or certain functionality on that device (for example a passcode, access code, security code or biometric data such as a fingerprint).	(New)
‘Text Message’ means a text message sent to your mobile phone.	(New)
Some definitions have been removed and those have been listed below:	
‘Forward dated bill payments’	‘Liable’
‘Intra-account funds transfer’	‘Non-value transaction’
‘Inter-account funds transfer’	‘Transaction’
1. Looking after your Registration number, PAC, Card Reader and Code Card.	
However, you may choose to consent to a third party provider accessing your Account online to either initiate a payment on your behalf or obtain information on your Account as long as the third party provider is authorised and/or registered by the Financial Conduct Authority (FCA) or another European regulator. If you are considering using a third party provider you should be able to check with the FCA or other relevant regulators whether the third party provider is authorised and/or registered by them. It is important you are satisfied that they are genuine before you choose to use a third party provider. You may choose to give your online Security Details (including a code from your Card Reader or Code Card) to a third party provider if it is requested in a secure way. Third party providers must only access your Account online to either initiate a payment on your behalf or obtain information on your Account if you give your explicit consent to them. Please be aware we are not required to check the terms of the consent provided by you, this should be agreed between you and the third party provider.	Section 1: E (new)
2. If your Registration number, PAC , Card Reader or Code Card is misused.	
<i>If you have forgotten your PAC, you can reset your PAC through our Website by selecting ‘Reset your login details’ or by calling Phoneline Banking on 0345 601 6262† and press hash (#) to speak to a Customer Service Adviser. Our advisers are available between 8am and 12am (Midnight), 7 days a week or contact any of our branches.</i>	Section 2: A. (amended)

To the extent applicable, this paragraph applies to together with Section 1 of the Allied Irish Bank (GB) Personal Banking Service Terms and Conditions.	Section 2: D (new)
3. Equipment	
<p>A. We will not provide or maintain the technical equipment you need to use Online Services.</p> <p>B. You and any other user are responsible for obtaining, maintaining, and updating the necessary hardware and related equipment needed to utilise Online Banking. You'll need an Internet service provider (ISP), a modem (the faster the better, but at least 28,800 baud or higher is recommended), and Browser software which supports 128-bit encryption, Secure Sockets Layer 3.0 (SSL).</p> <p>C. Browser types we recommend for best results: Google Chrome (latest version), Microsoft Internet Explorer 9 or higher or Firefox 9.0.1 or higher. In all cases it is important that you be on the most recent release of whatever version you are on.</p> <p>D. To enjoy the best experience on Online Banking, Java Script should be enabled on your browser, without JavaScript certain functions and processes within the site will not work.</p> <p>E. For Online Banking to work it requires cookies to be enabled.</p> <p>F. Some browsers may ask you if you wish the browser to save your password. This can be a useful and time-saving option for some single password sites. However, Online Banking will ask for different digits from your PAC each time. In this case a browser with a 'saved password' will try to use the wrong 'password'. We recommend that you don't save your password on your browser.</p> <p>G. Common add ons that can cause problems logging into Online Banking include (but aren't limited to) Toolbars, News or Stock Tickers, Instant Messaging, Weather alerts, Email alerts, Antivirus/Antispy and/or Games. You can manage and disable add ons within your browser 'tools' menu.</p> <p>H. You should also protect your equipment's software from any viruses and attacks by third parties by using the latest anti-virus software and a personal firewall as appropriate.</p> <p>I. Display settings: We recommend that customers view Online Banking with a screen resolution of 1024 x 768, or higher, with 16 bits colour depth, although a screen resolution of 800 x 600 will work.</p>	Section 3: A-I (new)
5. Instructions	
C. If you can make payments from your Account through Online Banking, you will be able to initiate payments through certain third party providers (for example, if you are making a purchase online you may be provided with an option to pay directly from your bank Account instead of using a debit Card or Credit Card). In these circumstances, if you choose to pay directly from your Account you will be doing so via a third party provider.	Section 5: C-L (new)

It is for a third party provider to obtain your explicit consent to initiate a payment this way. You will need to use your Online Banking Security Details (including a code from your Card Reader or Code Card) to authenticate yourself to us in order for the payment to be initiated. The Terms and Conditions for use of Online Banking will apply including any applicable spending limits, signing instructions and Cut-off times. Where payments from your Account are initiated by third party providers, we will consider the payment instruction to have been received when the third party provider sends us the final instruction (even if you have authorised the payment earlier). If you wish to amend or cancel a payment initiated through a third party, you must follow the third party provider's procedures as well as ours as outlined in the Personal Banking Service Terms and Conditions.

- D. If you wish to consent to a Standing Order being set up online via a third party provider you may choose to give your online Security Details to them in order for them to do this on your behalf. In these circumstances the third party provider will be accessing your Online Banking directly in the same way as you would and as such we will not be able to identify that it is a third party provider and not you accessing your Online Banking. It is very important that you comply with Section 1 paragraph E above and check to ensure that the third party provider is authorised and/or registered and are satisfied that they are genuine before giving your online Security Details to them.
- E. If you can access your Account through Online Banking (even if you have view only access and are unable to make payments from your Account online) you will be able to permit a third party provider known as an account information service provider to obtain information on your Account. An account information service provider may offer its services to you through a website. An account information service provider may provide you with the ability to consent to them accessing information from your Account online. If they do so you will be taken to an online platform which is controlled by us. You will need to use your Online Banking Security Details (including a code from your Card Reader or Code Card) at this stage to authenticate yourself to us in order for the account information service provider to obtain information on your Accounts. After you have provided your consent to the account information service provider to obtain information on your Account(s) and authenticated yourself to us the account information service provider will have the ability to obtain information on your Account for a period of time as confirmed to you when you authenticate yourself to us, without requiring your further consent and authentication each subsequent time they seek to obtain information on your Account in that period, unless you or we have revoked the account information service provider's access.
- F. If you have a joint Account which is accessible online each Account holder who has online access to that Account will have the ability to consent to an account information service provider accessing the Account online and obtaining information on that Account, without being required to gain the consent of any of the other Account holders.

- G. You may revoke an account information service provider's access to your Account either directly through the account information service provider in accordance with any procedures they may have advised you of and/or through us. You can revoke an account information service provider's access to your Account through Online Banking or by contacting a Customer Service Adviser by calling Phoneline Banking on 0345 601 6262, log in and choose option zero (0) to speak to a Customer Service Adviser.
- H. We will only revoke an account information service provider's access to your Account during the period they are authorised to access your Account if we have reason to believe the account information service provider's access to your Account is unauthorised or fraudulent or if we become aware that the account information service provider is no longer authorised and/or registered by the FCA or other European regulator.
- I. Where applicable, we will try to contact you before we take a decision to revoke access, but it may not always be possible for us to do so. Please refer to Section 18. 'Contacting You' for the ways in which we can communicate with you. Where we are able to we will give you our reasons for revoking access.
- J. If after we have revoked an account information service provider's access to your Account and the reasons for suspending their access are no longer in existence, we will restore that account information service provider's access to your Account for the remainder of the period of access. If we restore an account information service provider's access in these circumstances the original period of access will not be extended by the period of time the account information service provider's access was suspended.
- K. If you choose to give your online Security Details to an account information service provider in order for them to obtain information on your Account directly in the same way as you would, we will not be able to identify that it is an account information service provider and not you accessing your Online Banking. In these circumstances the period referred to in paragraph E of this section does not apply. It is very important that you comply with Section 1 paragraph E above and check to ensure that the third party provider is authorised and/or registered and you are satisfied they are genuine before giving your online Security Details to them.
- L. If you have consented to an account information service provider accessing your Account directly as described in paragraph K above of this section, you may revoke an account information service provider's access to your Account through the account information service provider in accordance with any procedures they may have advised you of. Where you have consented to an account information service provider accessing your Account directly as described in subsection K above of this paragraph, you may revoke an account information service provider's access to your Account. You can do this by changing your PAC through our Online Services or by contacting us.
- *Call charges may vary – refer to your service provider.

6. Using Online Services

You can use your Registration number and PAC to make transfers to and from your Account or Accounts, using the various facilities we provide for you to do so. We will take these amounts from your Account or Accounts immediately. If the money is being transferred using the 'Pay a Bill' or 'Transfer Money' option to an Account with another bank, the money will usually be available within two hours, but no later than the next Banking Day. However, if you transfer money using any of our Online Services after the Cut-off time on Banking Days, this transaction will not be processed until the next Banking Day. For full details on all Cut-off times, please see Section E of Allied Irish Bank (GB) Personal Banking Service Terms and Conditions.

Section 6: C
(amended)

You can put a future date (also referred to as 'forward dating' or 'post-dating') on a bill payment of up to 28 days from the date you create the bill payment. The payment will leave your Account after 4:30pm on the date you select to make the future bill payment. Please make sure that you have enough money in your account, your Online Services credentials are valid and you have not deleted the bill Payee from your Payee list on the date you have selected to make the bill payment. If you do not have enough money in your account, your Online Services credentials are invalid (e.g. your PAC is locked) or the bill Payee is not listed on your bill Payee list, the payment will not go out of your Account. Please be aware that you will not receive any notice to tell you this transaction has failed.

Section 6: D (new)

8. Joint Accounts

B. *If you have any joint Accounts, you will be able to access them if all Account holders signed when the Account was opened or you agreed to this access when filling in the Online Services registration form.*

Section 8: B and C
(amended)

C. If you have not agreed to this access on your joint Accounts, you can do so at any time by filling in an Online Services signing instruction form. You can get a signing instruction form by contacting a Customer Service Adviser by calling Phoneline Banking on 0345 601 6262, log in and choose option zero (0). Our advisers are available between 8am and 12am (Midnight), 7 days a week.

*Call charges may vary – refer to your service provider

18. 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 message facility available on our Online Banking or similar systems) or other electronic means.

Section 18: A (new)

19. Customer Service

If you need urgent help to sort out any problems you are having with our Online Services, or if you need general information about our Online Services, you can contact our customer service team by:

1. Sending an email to gbonline@aib.ie

It is our aim to respond to emails within one Banking Day. We will respond to you during office hours, 9am to 5pm, Monday to Friday, excluding bank holidays.

or;

2. Calling Phonline Banking on 0345 601 6262†.

Log in and choose option zero (0) to speak to a Customer Service Adviser. Our advisers are available between 8am and 12am (Midnight), 7 days a week.

†Call charges may vary – refer to your service provider.

Section 19: A
(amended)

Changes to iBusiness Banking Terms & Conditions

The wording in our iBB terms and conditions has been added to and amended to deal with the following:

- New and amended Definitions
- Services and how the Customer should have access and use the Service
- Payment Instructions and cut off times
- How we enable your use of third party providers to initiate payments on your behalf or access information on your Account
- Amendments to the Fees and Charges for the Service
- Updates in relation to Liability, Termination and Notices
- Updates in relation to Making a complaint

WHAT DOES THE CHANGE RELATE TO?

Contact Information

This information has been updated to ensure you are aware of all of the methods for contacting us, and the hours in which we are available to take your call.

What does this look like in my terms and conditions?	Where can I find this?
We have put all our contact details into this section to include phone number, email address and our hours of support. We have also outlined the ways in which we may contact you.	Section 2 (New)

WHAT DOES THE CHANGE RELATE TO?

Definitions

In Section 3: 'Definitions' some definitions have been updated to make them easy to understand when you need to refer to them. Some new definitions have been added and others that are no longer required have been removed.

What does this look like in my terms and conditions?	Where can I find this?
<p>‘Business Day’ means any day (other than a Saturday, Sunday or Bank Holiday) on which we are open for general banking business in Great Britain and where in relation to execution timeframes in respect of a payment to an account with another financial institution, a day on which the payee’s bank is also open for business. However, with some payment methods (such as Faster Payments), payments will appear in your Account, and be available to use, on the same day. The date that is shown for that payment (for example, on your statement), and the date from which the money starts to earn interest if it is in an interest-bearing account, will still be the following Business Day.</p> <p>A ‘Non-Business Day’ shall be construed accordingly.</p>	Definitions (Amended)
<p>‘Direct Debit’ means a payment a company or organisation takes from your Account on the date the payment is due. The company or organisation also has the authority to change the amount of the payment if they need to.</p>	Definitions (Amended)
<p>‘Direct Debit Guarantee Scheme’ will protect payments you make by Direct Debit. For further information about the Direct Debit Guarantee Scheme please refer to www.directdebit.co.uk.</p>	Definitions (Amended)
<p>‘Domestic Payments’ means the ability to make Account Transfers, Third Party and CHAPS payments through the Service.</p>	Definitions (New)
<p>‘Faster Payments Service (FPS)’ means an electronic payment to accounts held with UK banks <i>and building societies</i>.</p>	Definitions (Amended)
<p>‘Forward Value Credit Limit’ means the total cumulative amount of Bulk payment that the customer can make in the specified time scale.</p>	Definitions (New)
<p>‘Gross Negligence’ means a very significant degree of carelessness.</p>	Definitions (New)
<p>‘IBAN’ means International Bank Account Number (IBAN) and is the international standard for numbering bank accounts.</p>	Definitions (New)
<p>‘International Payments’ means the ability to make Account Transfer FX, SEPA and International Payments through the Service.</p>	Definitions (New)
<p>‘Requested Codes’ means a One Time Code (OTC) or Transaction Data Signature (TDS) which is generated using your Digipass.</p>	Definitions (New)
<p>‘SEPA Credit Transfer’ means a single non-urgent Euro payment that is executed in accordance with the SEPA Scheme Rules. The Receiver’s bank must be SEPA reachable.</p>	Definitions (New)
<p>‘Standard Exchange Rate’ means a foreign exchange rate of the day, provided by us for payment amounts below the Standard exchange rate threshold value. The reference exchange rate used by us to determine the Standard exchange rate is the mid-market rate available at the start of the Business day.</p>	Definitions (New)
<p>‘Standing Orders’ means the account provider makes regular transfers on the instruction of the Customer of a fixed amount of money from the Customer’s Account to another account.</p>	Definitions (Amended)

Some definitions have been removed from your iBB terms and conditions and these have been listed below:

Autorec', 'Bacs User Number or Service User Number', CHAPS Working Hours', Direct Debit Indemnity', 'Funds Transfer', 'Loss', 'Originator ID Number' and 'User Guide'

WHAT DOES THE CHANGE RELATE TO?

The Services and how the Customer should have access and use the Services.

What does this look like in my terms and conditions?

Where can I find this?

The Customer will ensure that Users log out from the Service when not in use and / or when the computer is unattended. This includes not choosing a password that someone can easily guess or writing/storing access details down in a way that can be easily understood by another party or giving someone access to a device like a mobile phone that you keep your details on.

Clause 5.1
(Amended)

For the avoidance of doubt, neither the Customer nor the Users are permitted to share Access Codes Procedures or Devices with anybody. *However, you may choose to consent to a third party provider accessing your Services to either initiate a payment on your behalf or obtain information on your Account as long as the third party provider is authorised and/or registered by the Financial Conduct Authority (FCA) or another European regulator. If you are considering using a third party provider you should be able to check with the FCA or other relevant regulators whether the third party provider is authorised and/or registered by them. It is important you are satisfied that they are genuine before you choose to use a third party provider. You may choose to give your Access Codes Procedures and Devices to a third party provider if it is requested in a secure way. Third party providers must only access your Services to either initiate a payment on your behalf or obtain information on your Account if you give your explicit consent to them.*

Clause 5.2
(Amended)

The Customer is solely responsible for selecting, appointing and ensuring the suitability and integrity of the Users in particular, without limitation, the Local Administrator(s) who have extensive powers in relation to the Services and who can (i) appoint Users and *(ii) assign User rights to themselves and others, (iii) change any postal or correspondence address you provide to us, (iv) amend or vary individual User payment limits and (v) amend or vary your Cash Management Limit amongst having other powers. Further information on the role of the Local Administrator can be found in our help centre.*

Clause 5.4
(Amended)

For Customers who submit Bulk files through Bacs, the first two primary security contacts, nominated within the Bacstel-IP Application form will be required to complete a short online Bacs training module and test before the Service can be activated. Instructions on how to complete this training will follow once your application has been processed. Primary security contacts will be made aware of their obligations to comply with the relevant Bacs scheme rules within this training.

Clause 5.6
(New)

<p><i>Whilst we have made the security of your information on iBB a priority your</i> access and use of the Services are at your own risk and you are responsible for ensuring that you keep any equipment and software used to access and use the Services well maintained and secure, in particular, but not limited to, by use of firewalls, by use of antivirus software, by installing and updating patches or fixes or by installing new versions or releases of software where appropriate. In respect of security or maintenance of your equipment or software, for the avoidance of doubt, we will not be responsible or liable for any loss arising from any act or omission by you, or a third party. <i>For more details on how to keep yourself secure, please refer to the iBB Security Factsheet provided to you and available on our Website.</i></p>	Clause 5.8 (Amended)
<p>The Customer will ensure that all instructions or authorisations given by its Users are clear, accurate, correct and complete, and that their use of the Access Codes Procedures and Devices is in accordance with this Agreement.</p>	Clause 5.9 (Amended)
<p><i>If the Customer cancels a User they should ensure that the User's Access Codes Procedures and Devices allocated to that User are returned to us.</i></p>	Clause 5.10 (Amended)
<p>The Customer must immediately notify the Bank if they become aware that there has been a breach of security in respect of Access Codes Procedures and Devices. Please see Contacting Us at Clause 2 and/or the iBusiness Banking Security Factsheet provided to you and available on our Website. The Bank will suspend the relevant User's access to the Services and take any other action it considers appropriate in the circumstances.</p>	Clause 5.11 (New)
<p><i>If there is a dispute in relation to any instruction or authorisation, you and any other Users must co-operate with us in our investigations. You and any other Users must give us all the information you or they have regarding the circumstances of misuse or the disclosure of the Access Codes Procedures and Devices. If we suspect that Access Codes Procedures and Devices have been or might be misused, or disclosed, we can give the police any information they think is relevant.</i></p>	Clause 5.13 (Amended)
<p>As part of the Services any information provided by the Bank to the Customer shall not be taken as conclusive evidence of the accuracy and completeness of any information in relation to the relevant Accounts. Any such information may subsequently be adjusted by the Customer or their Users, for example, a payment created and not fully authorised can be edited at any time. The Customer agrees and acknowledges that the Bank shall not have any liability for any loss suffered by the Customer by reason or in consequence of the Customer's reliance upon any information received through the Customer's use of the Services, financial or otherwise. The Customer should instead rely upon their Account Statement.</p>	Clause 5.14 (Amended)

WHAT DOES THE CHANGE RELATE TO?

Payment Instructions and Cut-off times.

What does this look like in my terms and conditions?

Where can I find this?

Recalling a Payment.

<p>FPS, CHAPS, SEPA and International Payments - Normally once we have processed your payment instruction, you cannot cancel it. For example, a payment made using FPS, CHAPS, SEPA or International Payments cannot be cancelled or amended once authorisation is received for the payment to be made. However, if you need to amend or cancel an instruction that you have given us before we process it we will try to make your change if it is possible. If you need to amend or cancel a payment instruction, you should contact us in one of the ways outlined at Clause 2 'Contacting Us'. You will be responsible for any extra fees, expenses and exchange rate</p>	<p>Clause 8.2(i) (New)</p>
<p>iBulk Payment files – An iBulk Payment file may be recalled via the iBB Contact Centre. The iBB Contact Centre operator will advise the Customer if the iBulk Payment file can be recalled. If the iBulk Payment file can be recalled the Customer must email their instruction to ibbuk.customer.support@aib.ie with the following details:</p> <ul style="list-style-type: none"> • Amount; • File Reference; • Reason; and • Signature. <p>Provided the iBB Contact Centre have the Customer's email authorisation we can recall an iBulk Payment file in the following scenarios:</p> <ul style="list-style-type: none"> • If an iBulk Payment file is submitted before 2pm on a Business Day, the file can be recalled before 2pm on that same Business Day. • If an iBulk Payment file is submitted after 2pm on a Business Day, the file can be recalled before 5.30pm on that same Business Day. <p>We will process your refunds on the same Business Day for all iBulk Payment files recalled before 4pm on a Business Day. We will endeavour to process refunds for iBulk Payment files recalled after 4pm on the same Business Day and by no later than 10:30am the next Business Day. When recalling an iBulk Payment file, we are unable to recall an individual transaction.</p> <p>Where the Customer has a Forward Value Credit Limit if an iBulk Payment file is recalled the Customer's Forward Value Credit Limit will be adjusted to reinstate the value of the file.</p>	<p>Clause 8.2 (ii) (New)</p>

Payments made incorrectly or without your authority.

<p>If a payment has been made from your Account incorrectly or without your authority via the Services, you must tell us as soon as possible. If we fail to make a payment via the Services correctly or a payment is made without your authority and you are eligible for a refund we will, as soon as possible, put your Account back to the position it would have been in had we made the payment correctly. We will also refund any charges you have had to pay and any interest we have charged as part of the incorrect payment.</p>	<p>Clause 8.3 (i) (New)</p>
<p>You will only be entitled to a refund for an unauthorised or incorrectly executed payment made via the Services if you tell us about the transaction as soon as possible and, in any case, no later than 13 months after the date the payment was taken from your Account.</p>	<p>Clause 8.3 (ii) (New)</p>

Where any of your Access Codes Procedures and Devices allowing access to your Account via the Services have been misused or disclosed, you may be liable to pay a maximum of £35 for any losses in respect of unauthorised payments arising as a result. However, you will be liable for all unauthorised transactions if you have acted fraudulently or with Gross Negligence by failing to keep your Access Codes Procedures and Devices safe in line with these terms and conditions or if you have (with intent or Gross Negligence) failed to notify us without undue delay after becoming aware of the misuse of any of your User's Access Codes Procedures and Devices that we have issued to you or them in connection with the Services.	Clause 8.3 (iii) (New)
You are not entitled to a refund if the payment details you provided were incorrect (for example, you gave us the wrong account number or sort code for the beneficiary) and we used these to make the payment via the Services. However, we will make reasonable efforts to recover the funds involved in the payment. We may charge you for doing this. If we decide to charge you for this, we will tell you what the charge will be at the time you ask us to recover the funds. If you provide information in addition to the payment details we ask for, we will only be responsible for making the payment in line with the payment details we asked for.	Clause 8.3 (iv) (New)
If we are unable to recover the funds you may write to us to request from us any relevant information we may have available to us in relation to the beneficiary in order for you to pursue recovery of the funds directly from the beneficiary.	Clause 8.3 (v) (New)
You are not entitled to a refund from us if you have selected a beneficiary from your beneficiaries list in error and the beneficiary's payment service provider receives the funds. If that happens, you may ask the beneficiary directly to return the funds to you. We will, however, make immediate efforts to recover the funds and give you notice of whether this has been successful. You should contact iBB Contact Centre directly in order for us to attempt to trace and recover the funds.	Clause 8.3 (vi) (New)
We may place limits and restriction on transactions and these may be changed or varied at our discretion. Some limits may not be disclosed for security purposes.	Clause 8.6 (New)
To help protect you, we may need to contact you from time to time to ensure payments made from your Account are genuine. This means that the processing of some payments may be delayed for a short time while we attempt to make contact with you to verify the payment. For security reasons, we will ask you to confirm your User ID and your Digipass Serial Number in order to progress the call and confirm the payment. Due to service provider restrictions, our phone number may not display correctly or at all. However if you are concerned about the identity of the caller, please ask for their staff number and call our iBB Contact Centre on 0370 243 0331+ to confirm. The Bank will not be responsible or liable to the Customer or any third party for any loss arising as a result of the Bank taking such action.	Clause 8.8 (Amended)

Standing Orders

Users can create, modify or cancel a standing order via the Services. A Payment Authoriser has up until 8pm on the Business Day before the standing order is due to be debited from the Account to consent to its creation, modification or cancellation. The Payment Authoriser's consent for creating, modifying or cancelling a Standing Order is given by use of the requested Code. To create a Standing Order Users will need to input the following details:

- The name of the beneficiary selected from your beneficiary list or the sort code and account number of the account to which the funds are to be transferred;
- The amount of the payment;
- A meaningful reference so that the beneficiary can identify you;
- The frequency of the payment (i.e. weekly, monthly etc.); and
- The start date for the payment to commence.

Clause 8.9 (New)

iBulk Payment

To make an iBulk Payment, the User must first create and import a file in an acceptable file format containing valid payment instructions. The table below displays the payment instructions required for each file format type.

1. iBP Default (credit or debit files).
2. APACS (credit or debit files).
3. Sage (credit files only).
4. CSV standard (credit files only).
5. CSV standard 2 (credit files only).
6. CSV Excel (credit or debit files).

Specification of file formats.

Clause 8.10 (New)

<p>1. iBP default (for credit or debit files)</p> <p>Each record contains six fields (each separated by a comma).</p> <p>Field 1 – Beneficiary name</p> <p>Field 2 – Beneficiary NSC</p> <p>Field 3 – Beneficiary account number</p> <p>Field 4 – Amount</p> <p>Field 5 – Beneficiary reference (or roll number)</p> <p>Field 6 – Tran code (99 for credits, 01, 17, 18 or 19 for debits).</p> <p>Each record should appear as follows:</p> <p>'HENRY MOSS';938611;23779933;3.33;TEST REF FOR HM';99</p>	<p>2. APACS (for credit or debit files)</p> <p>This is a standard BACS or APACS file format.</p> <p>VOL1999999 999999 .</p> <p>HDR1 A12346S 00000 00000 00000 0408040100 B .</p> <p>UHL1 04219000090 000000001 DAILY 001 .</p> <p>2977673025144509920000010111457/ ABC00000000223BLOGG & COMPANY BENEFICIARY 2</p> <p>2619905047055409920000010111457/ CDE00000000320BLOGG & COMPANY</p> <p>BENEFICIARY 3</p> <p>2601966096071309920000010111457/ EFG00000000900BLOGG & COMPANY</p> <p>BENEFICIARY 4</p> <p>2000001011145701720000010111457 00000001443</p> <p>CONTRA</p> <p>BLOGG & COMPANY</p> <p>UTL10000000001443000000000144300000010000</p> <p>003.</p> <p>Note: The above field order and field rules must be observed</p>
<p>3. Sage (credit files only)</p> <p>Each record contains five fields (each separated by a comma).</p> <p>This format was designed for Sage Payroll Users prior to the January 2011 upgrade</p> <p>Field 1 – Beneficiary name</p> <p>Field 2 – Beneficiary NSC</p> <p>Field 3 – Beneficiary account number</p> <p>Field 4 – Amount</p> <p>Field 5 – Beneficiary reference (or roll number)</p> <p>Each record should appear as follows:</p> <p>'HENRY MOSS';938611";23779933";3.33;TEST REF FOR HM'</p>	<p>4. CSV Standard (credit files only)</p> <p>Each record contains five fields (each separated by a comma).</p> <p>Field 1 – Beneficiary name</p> <p>Field 2 – Beneficiary NSC</p> <p>Field 3 – Beneficiary account number</p> <p>Field 4 – Amount</p> <p>Field 5 – Beneficiary reference (or roll number)</p> <p>Each record should appear as follows:</p> <p>"HENRY MOSS";938611";23779933";3.33;TEST REF FOR HM"</p>
<p>5. CSV Standard 2 (credit files only)</p> <p>Each record contains six fields (each separated by a comma):</p> <p>Field 1 – Beneficiary NSC</p> <p>Field 2 – Beneficiary Account number</p> <p>Field 3 – Beneficiary name</p> <p>Field 4 – Amount</p> <p>Field 5 – Beneficiary Reference (or roll number)</p> <p>Field 6 – Spaces or empty field contained in 'quotes'.</p> <p>Each record should appear as follows:</p> <p>'98-01-10';08312043";LINDA</p> <p>LENDRUM";239.12;DDDDDDDDREF"; '</p>	<p>6. CSV Excel (credit or debit files)</p> <p>Each record contains six fields (each separated by a comma):</p> <p>Field 1 – Beneficiary name</p> <p>Field 2 – Beneficiary NSC</p> <p>Field 3 – Beneficiary account number</p> <p>Field 4 – Amount</p> <p>Field 5 – Beneficiary reference (or roll number)</p> <p>Field 6 – Tran code (99 for credits, 01,17, 18 or 19 for debits).</p> <p>Each record should appear as follows:</p> <p>HENRY MOSS,938611,23779933,3.33,TEST REF FOR HM,99</p>

Please refer to **Clause 8.2 (ii)** for recalling/cancelling an iBulk Payment file. Once the file has been successfully imported the Payment Authoriser's consent for approving an iBulk Payment file is given by use of the Requested Code. For iBulk Payment file Cut-off times please refer to the Payment Table in these Terms and Conditions.

UK Domestic Payments – Account Transfer, Third Party Transfer and CHAPS

<p>Account Transfers can be carried out via the Services from one of your Accounts to another one of your Accounts held with us. The Accounts to be debited and credited should be selected from the drop down boxes displayed via the Services. The User can choose to insert a narrative that will appear on the statements for the Accounts. The User will be required to insert the amount to be transferred. A User can create an Account Transfer, however, the instruction will not be actioned until the Payment Authoriser has approved the transfer. The Payment Authoriser consents to the Account Transfer being made via the Services by use of the Requested Code.</p>	<p>Clause 8.11 (i) (New)</p>
<p>Third Party Transfers can be carried out via the Services from one of your Accounts to pay funds to the accounts of third parties held with any UK financial institution. These Third Party Transfers are made by using FPS. The Account to be debited should be selected from the drop down box displayed via the Services. The User can choose to insert a narrative that will appear on the statement for the Account to be debited. To create a Third Party Transfer the User will need to input the following details:</p> <ul style="list-style-type: none"> • The name of the beneficiary selected from your beneficiary list or beneficiary name, beneficiary address, the sort code and account number of the account to which the funds are to be transferred; • A meaningful reference so that the beneficiary can identify you (only an option if you have not set up a reference for that particular beneficiary previously); and • The amount of the transfer. <p>A User can create a Third Party Transfer, however, the instruction will not be actioned until the Payment Authoriser has approved the transfer. The Payment Authoriser consents to the transfer being made via the Services by use of the Requested Code. Normally FPS payments cannot be cancelled once they have been processed by us. Please refer to Clause 8.2 (i) above.</p>	<p>Clause 8.11 (ii) (New)</p>
<p>CHAPS payments can be carried out via the Services from one of your Accounts to make same day value sterling payments to other UK financial institutions. The Account to be debited should be selected from the drop down box displayed via the Services. The User can choose to insert a narrative that will appear on the statement for the Account to be debited. To create a CHAPS payment the User will need to input the following details:</p> <ul style="list-style-type: none"> • The name of the beneficiary selected from your beneficiary list or the beneficiary name, beneficiary address, sort code and account number of the account to which the payment is to be made; • A meaningful reference so that the beneficiary can identify you; and • The amount of the payment. <p>A User can create a CHAPS payment, however, the instruction will not be actioned until the Payment Authoriser has approved the payment. The Payment Authoriser consents to the payment being made via the Services by use of the Requested Code. Normally CHAPS payments cannot be cancelled once they have been processed by us. Please refer to Clause 8.2 (i) above.</p>	<p>Clause 8.11 (iii) (New)</p>

Type of Domestic Payments and Cut-off Times

Payment type	Payment description	Maximum payment execution time
Account Transfer within the same entity	A transfer made between your own Accounts within the same company	Immediate - no Cut-off time
Account Transfer between different entities within the same group of companies	A transfer made between Accounts held in different entities within the same group of companies	Immediate - no Cut-off time
Third Party Transfer to another Allied Irish Bank (GB) or First Trust Bank customer's account	A transfer made internally to a beneficiary based in Allied Irish Bank (GB) or First Trust Bank	Immediate - no Cut-off time
Third Party Transfer to a beneficiary based in another UK financial institution	A payment made to a beneficiary based in another UK financial institution	Same day (subject to beneficiary bank processing times). Between 7.00am and midnight
CHAPS	This is typically a high value urgent transfer of funds to another UK financial institution made using the CHAPS system	Same day. Between 9.30am and 5.25pm
Standing Orders	Allows you to make regular fixed amount payments in Sterling e.g. monthly to your Allied Irish Bank (GB) Accounts and to third party accounts held in the UK	Same day. This is provided that the Standing Order is set up by 8:00pm on the previous Business Day.
Bulk Credits FPS	These are bulk payments used to pay multiple beneficiaries using the Faster Payments Service	Before start of business on the next Business Day provided that the payment is submitted between 7.00am and 2.00pm. Before close of business on the next Business Day provided that the payment is submitted between 2.00pm and 3.00am
Bulk Credits Bacs	These are bulk Bacs payments used to pay multiple beneficiaries using the Bacs system	Two Business Days. This is provided that the payment is submitted between 8.00am and 5.30pm
Bulk Direct Debits	These are bulk Bacs payments used for the collection of funds from your customers	Two Business Days. This is provided that the payment is submitted between 8.00am and 5.30pm

International Payments

When the Customer avails of the International Payment services, the Customer (as sender) and the beneficiary's will be liable to pay the applicable charges. These comprise our charges and the charges of all third parties involved in making the payment, including intermediary bank(s) and the beneficiary's bank. Details of the charges which we apply are contained, for International Payments, in the current iBusiness Banking Fees and Charges (available at any Allied Irish Bank (GB) branch and on our Website). If you are making a payment within the EEA, in any currency, you and the beneficiary must pay your own bank charges. An intermediary bank may not deduct its charges from the payment amount on a payment made in an EEA currency within the EEA. For non-EEA payments, an intermediary bank may deduct its charges from the payment amount before it is made available to us or to the beneficiary's Bank

Clause 8.12 (iv)
(amended)

International Payments – Account Transfer FX, SEPA Credit Transfer and International Payments

Account Transfers FX can be carried out via the Services from one of your Accounts to another one of your Accounts held with us in a foreign currency. The Accounts to be debited and credited should be selected from the drop down boxes displayed via the Services. The User can choose to insert a narrative that will appear on the statements for the Accounts. The User will be required to insert the amount to be transferred in the relevant currency. A User can create an Account Transfer FX, however, the instruction will not be actioned until the Payment Authoriser has approved the transfer. The Payment Authoriser consents to the transfer being made via the Services by use of the Requested Code.

Clause 8.13 (i)
(New)

SEPA Credit Transfers can be carried out via the Services from one of your Accounts to pay funds to accounts in Euros within the Eurozone. The Account to be debited should be selected from the drop down box displayed via the Services. The User can choose to insert a narrative that will appear on the statement for the Account to be debited. To create a SEPA Credit Transfer the User will need to input the following details:

Clause 8.13 (ii)
(New)

- The name of the beneficiary selected from your beneficiary list or beneficiary name, beneficiary address, the IBAN of the account to which the funds are to be transferred. The BIC will be added automatically based on the beneficiary IBAN entered. If a BIC cannot be found for the IBAN entered you will be prompted to enter the corresponding BIC;
- A meaningful reference so that the beneficiary can identify you (only an option if you have not set up a reference for that particular beneficiary previously);
- Optionally, enter the Sender ID, Beneficiary ID and Sender Reference in the relevant fields; and
- The amount of the transfer in Euros. When the amount is entered and the currency is selected a currency quote and a Live Exchange Rate will be displayed if applicable. (See section on Live Foreign Exchange Rates for more information)

A User can create a SEPA Credit Transfer, however, the instruction will not be actioned until the Payment Authoriser has approved the transfer. The Payment Authoriser consents to the transfer being made via the Services by use of the Requested Code. Normally SEPA payments cannot be cancelled once they have been processed by us. Please refer to Clause 8.2 (i) above.

International Payments can be carried out via the Services from one of your Accounts to make payments in other currencies listed via the Services, or in Sterling to another account outside the UK. The Account to be debited should be selected from the drop down box displayed via the Services. The User can choose to insert a narrative that will appear on the statement for the Account to be debited. To create an International Payment the User will need to input the following details:

- If you require the payment to be sent on an urgent basis, select the 'Urgent' check box;
- The name of the beneficiary selected from your beneficiary list or beneficiary name, beneficiary address and IBAN or the swift number (BIC), Account Number, Bank Code, Bank Country, Bank name and Bank Address to which the funds are to be paid;
- Purpose of Payment - This information must be entered, for example wages, payment for goods and services; and
- The amount of the payment and select the currency of the payment from the currency drop down. When the amount is entered and the currency is selected a currency quote and a Live Exchange Rate will be displayed (see section on Live Foreign Exchange Rates for more information).

A User can create an International Payment, however, the instruction will not be actioned until the Payment Authoriser has approved the payment. The Payment Authoriser consents to the payment being made via the Services by use of the Requested Code. Normally International Payments cannot be cancelled once they have been processed by us. Please refer to Clause 8.2 (i) above.

Clause 8.13 (iii) (New)

Type of International Payments and Cut-off times

These payments can only be sent for processing through iBB between 8.00am and 4.00pm and will be subject to the currency Cut-off time, please refer to the International Payments Cut-off times available within the Payment Information screen in iBB.

Payment type	Payment description	Maximum payment execution time
Account Transfer FX	This payment option allows for transfers between your own Accounts involving a foreign currency within the same AIB jurisdiction	Immediate
SEPA Credit Transfer	This is a Euro payment made using the SEPA system	Next Business Day dependent on the beneficiary bank's ability to apply the funds.
Non-urgent International Payment	An International Payment is a payment which includes a foreign currency in the transaction and/or is to the credit of an account located outside the United Kingdom.	Two Business Days dependent on the beneficiary bank's ability to apply the funds, Cut-off times is dependent on the currency selected.
Urgent International Payment	An International Payment is a payment which includes a foreign currency in the transaction and/or is to the credit of an account located outside the United Kingdom.	Same Business Day or next Business Day dependent on the currency selected, the debit account currency and beneficiary bank's ability to apply the funds, Cut-off times is dependent on the currency selected..

WHAT DOES THE CHANGE RELATE TO?

Third Party Provider Access

What does this look like in my terms and conditions?	Where can I find this?
<p>Making payments through a payment initiation service provider</p> <p>If you can make payments from your Account through iBusiness Banking, you will be able to initiate payments through certain third party providers (for example, if you are making a purchase online you may be provided with an option to pay directly from your bank account instead of using a debit card or credit card). In these circumstances, if you choose to pay directly from your Account you will be doing so via a third party provider. It is for a third party provider to obtain your explicit consent to initiate a payment this way.</p> <p>A User's right to give explicit consent to the third party provider to initiate a payment must be assigned by your Local Administrator.</p> <p>You will need to use your iBusiness Banking Access Codes Procedures and Devices to authenticate yourself to us in order for the payment to be initiated. The Terms and Conditions for use of iBusiness Banking will apply including any applicable limits, signing instructions and Cut-off times. Where payments from your Account are initiated by third party providers, we will consider the payment instruction to have been received when the third party provider sends us the final instruction (even if you have authorised the payment earlier). If you wish to amend or cancel a payment initiated through a third party provider, you must follow the third party provider's procedures as well as ours as outlined at clause 8.2 of these Terms and Conditions.</p>	<p>Clause 9.1 (New)</p>

<p>If you wish to consent to a payment instruction other than a Faster Payment for example CHAPs, International Payments or Bulk Payments, being initiated via a third party provider you may choose to give your iBusiness Banking Access Codes Procedures and Devices to them in order for them to do this on your behalf. In these circumstances the third party provider will be accessing your iBusiness Banking directly in the same way as you would and as such we will not be able to identify that it is a third party provider and not you accessing your iBusiness Banking. It is very important that you comply with clause 4.2 above and check to ensure that the third party provider is authorised and/or registered and are satisfied that they are genuine before giving your iBusiness Banking details to them.</p>	<p>Clause 9.2 (New)</p>
<p>Authorising an account information service provider to access your Account via the Services</p> <p>If you can access your Account through iBusiness Banking (even if you have view only access and are unable to make payments from your Account online) you will be able to permit a third party provider known as an account information service provider to obtain information on your Account. An account information service provider may offer its services to you through a website. A User's right to give explicit consent to the third party provider must be assigned by your Local Administrator. You will need to use your iBusiness Banking Access Codes Procedures and Devices to authenticate yourself to us in order for the account information service provider to obtain information on your Accounts. After you have provided your consent to the account information service provider to obtain information on your Account(s) and authenticated yourself to us the account information service provider will have the ability to obtain information on your Account for a period of time as confirmed to you when you authenticate yourself to us, without requiring your further consent and authentication each subsequent time they seek to obtain information on your Account in that period, unless you or we have revoked the account information service provider's access.</p>	<p>Clause 9.3 (New)</p>
<p>If you have a joint Account which is accessible online each Account holder who has online access to that Account will have the ability (subject to having this right assigned in accordance with clause 9.3 above) to consent to an account information service provider accessing the Account online and obtaining information on that Account, without being required to gain the consent of any of the other Account holders.</p>	<p>Clause 9.4 (New)</p>
<p>You may revoke an account information service provider's access to your Account either directly through the account information service provider in accordance with any procedures they may have advised you of and/or through us. You can revoke an account information service provider's access to your Account through iBusiness Banking or by contacting a Customer Service Adviser. Please refer to Section 2 'Contacting Us'.</p>	<p>Clause 9.5 (New)</p>

<p>We will only revoke an account information service provider's access to your Account during the period they are authorised to access your Account if we have reason to believe the account information service provider's access to your Account is unauthorised or fraudulent or if we become aware that the account information service provider is no longer authorised and/or registered by the FCA or other European regulator.</p>	<p>Clause 9.6 (New)</p>
<p>Where applicable, we will try to contact you before we take a decision to revoke access, but it may not always be possible for us to do so. Please refer to Section 2 'Contacting You' for the ways in which we can communicate with you. Where we are able to we will give you our reasons for revoking access.</p>	<p>Clause 9.7 (New)</p>
<p>If after we have revoked an account information service provider's access to your Account and the reasons for suspending their access are no longer in existence, we will restore that account information service provider's access to your Account for the remainder of the period of access. If we restore an account information service provider's access in these circumstances the original period of access will not be extended by the period of time the account information service provider's access was suspended.</p>	<p>Clause 9.8 (New)</p>
<p>If you choose to give your iBusiness Banking details to an account information service provider in order for them to obtain information on your Account directly in the same way as you would, we will not be able to identify that it is an account information service provider and not you accessing your iBusiness Banking. In these circumstances the period referred to in clause 9.3 above does not apply. It is very important that you comply with clause 4.2 above and check to ensure that the third party provider is authorised and/or registered and you are satisfied they are genuine before giving your Access Codes Procedures and Devices to them.</p>	<p>Clause 9.9 (New)</p>
<p>If you have consented to an account information service provider accessing your Account directly as described in clause 9.9 above, you may revoke an account information service provider's access to your Account through the account information service provider in accordance with any procedures they may have advised you of. Where you have consented to an account information service provider accessing your Account directly as described in clause 9.9 above, you may revoke an account information service provider's access to your Account. You can do this by changing your Passphrase through iBusiness Banking.</p>	<p>Clause 9.10 (New)</p>

WHAT DOES THE CHANGE RELATE TO?

Liability

What does this look like in my terms and conditions?

To the extent permitted by law and **except as otherwise set out in these Terms and Conditions we shall only be liable to you for delay, mistake or omission on that part or that of our agent(s) in carrying out your payment instructions for an amount up to and including face value of your instruction together with any related interest and charges. We shall not be liable to you for any other claims, demands, losses, cost, liability or expenses (including legal costs). For the avoidance of doubt we shall not be liable to you for any indirect, consequential, special or economic loss or damage as a result of any delay, mistake or omission on our part or that of our agent(s) in carrying out your payment instruction. This clause does not affect your rights under the Payment Services Regulations, or any other law, relating to unauthorised transactions or incorrectly executed transactions (for example, instructions not followed correctly or transactions not carried out properly).**

Where can I find this?

Clause 12.1 (Amended)

We may use intermediary or agent banks and clearing and settlement systems of our choice to execute any payment. **Where we provide you with services which are not subject to the Payments Services Regulations** we shall not be liable to you for any delay or failure caused by any intermediary or agent bank or any clearing or settlement system.

Clause 12.4 (Amended)

WHAT DOES THE CHANGE RELATE TO?

Termination

What does this look like in my terms and conditions?

The Bank may immediately terminate the Agreement without notice in the following circumstances:

- (i) Upon any breach by the Customer of this **or any other agreement with the Bank;**
- (ii) If the Customer is declared bankrupt, **gone into liquidation or enters into a voluntary arrangement with its creditors;**
- (iii) In the event that the Customer is a company deemed unable to pay its debts within the meaning of Section 123 of the Insolvency Act 1986 or any amendment thereto, or if an encumbrancer takes possession of, or receiver (or administrator as appropriate) or trustee is appointed over any of the property or assets of the Customer, or any other similar action and consequence is taken against or suffered by the Customer, or insolvency proceedings (voluntary or otherwise) are instituted in relation to the Customer.
- (iv) On the happening of any event of default in relation to any credit or other facility afforded by the Bank to the Customer
- (v) Upon death or dissolution of the Customer;**
- (vi) If the Customer ceases, or threatens to cease to carry on business;**

Where can I find this?

Clause 14.2 (Amended)

- (vii) If any representations, warranties or statements made by the Customer to the Bank in connection with the Services are breached or are untrue in any material respect;
- (viii) If the Customer commits any serious or repeated breaches of these Terms and Conditions; or
- (ix) To enable the Bank to comply with any law or regulation, code or good practice.

WHAT DOES THE CHANGE RELATE TO?

Variations

What does this look like in my terms and conditions?

The Bank reserves the right to alter the Agreement at any time. Any such alteration shall be effective two months after the date of the notice of such alteration issued to the Customer (unless otherwise specified by the Bank). ***Unless we hear otherwise from the Customer during the notice period, we will assume that the Customer is happy to accept the altered Terms and Conditions. If the Customer is not happy, the Customer has the right to end this Agreement with us. At any time up to two months from the date of the notice, the Customer can, without notice, terminate this Agreement without having to pay any extra charges for doing this.***

Where can I find this?

Clause 15.1 (Amended)

WHAT DOES THE CHANGE RELATE TO?

Notices

What does this look like in my terms and conditions?

Subject to applicable law, the Bank may contact the Customer in person, by phone (including text message or by our interactive voice response telephony system), post, hand delivery, by fax, by email or online (for example, via message facility available through the Services or similar system) or by other electronic means.

Where can I find this?

Clause 16.2 (Amended)

WHAT DOES THE CHANGE RELATE TO?

Making a Complaint

What does this look like in my terms and conditions?

Alternatively, if you disagree with the final response we have given you in relation to a complaint about an account opened with us online or a service taken from us online, you may use the online dispute resolution platform, which is available on www.ec.europa.eu/odr to refer the matter to the Financial Ombudsman Service.

You will be able to contact the Financial Conduct Authority if you think that we have not complied with the Payment Services Regulations 2017. If the non-compliance relates to cash machine charging information or access to a payment account you will be able to contact the Payment Systems Regulator.

Where can I find this?

Clause 21 (New)

Business Debit Card – Allied Irish Bank (GB)

This booklet summarises the key changes made to your business debit cards. These changes take effect from 13 January 2018.

Where text has been amended within a condition, we have highlighted what is new. A full set of updated terms and conditions is available on the 13th November 2017 from our Website, or on request from any business centre of Allied Irish Bank (GB). You can also request a copy by phoning us.

WHAT DOES THE CHANGE RELATE TO?

Definitions
Some definitions have been updated to make them easy to understand when you need to refer to them. Some new definitions have been added and others that are no longer required have been removed.

What does this look like in my terms and conditions?

‘Gross Negligence’ means a very significant degree of carelessness. (new)

‘Helpline’ means our Freephone service on 0800 389 6218. (some mobile phone providers may charge for calls to this number) or for lost or stolen cards please call our Freephone service on 0800 0391 140. (amended)

‘Payment Service Provider’ means an organisation that offers any payment services to customers including, but not limited to, us, us AIB Group (UK) p.l.c., trading as Allied Irish Bank (GB). (amended)

‘Security Code’ means the last block of 3 digits which appears on the signature panel on the reverse of your Card. (new)

WHAT DOES THE CHANGE RELATE TO?

Contacting us
We have provided a new Freephone number for you to use to tell us if your Card is lost or stolen.

What does this look like in my terms and conditions?

For lost, stolen or misused Cards telephone us, 24 hours a day, at:
Freephone **0800 0391 140** or 00 44 28 9033 0099.

WHAT DOES THE CHANGE RELATE TO?

Contacting you

In our terms and conditions we already say how we will contact you but we have updated these to provide you with clearer information about the secure procedures we use to contact you, including where we suspect fraud or a security threat.

What does this look like in my terms and conditions?

If we contact you by phone we may need to identify you. We'll do this by asking for certain information known only to you. However, we will:

- NEVER ask you to make payments from your account to any account; and
- NEVER ask you to provide your Security Details.

If you suspect that a call may be fraudulent, or are unsure about the source of a call please hang up and call us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement, as fraudsters can keep the original line open and use it to gather your details.

We may on occasion send you product related or marketing surveys via email, if you have told us you are happy to receive such information from us via email. It is important to note that these mails will not ask you for Security Details or personal information.

Always contact us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement. Do not call the number provided on the text, letter or email without first confirming that it belongs to us.

Please visit the Security Centre on our Website to find details of specific current security threats to our customers and alerts that you should be aware of.

WHAT DOES THE CHANGE RELATE TO?

Making a Complaint

We have included additional details on the Alternative Dispute Resolutions (ADR) process and the Online Dispute Resolutions (ODR) process

What does this look like in my terms and conditions?

Where can I find

Alternatively, If you disagree with the final response we have given you in relation to a complaint about an account opened with us online or a service taken from us online, you may use the online dispute resolution platform, which is available on www.ec.europa.eu/odr to refer the matter to the Financial Ombudsman Service.

You will be able to contact the Financial Conduct Authority if you think that we have not complied with the Payment Services Regulations 2017. If the non-compliance relates to Cash Machine charging information or access to a payment account you will be able to contact the Payment Systems Regulator.

WHAT DOES THE CHANGE RELATE TO?

Condition 1 - Looking after your Card and PIN

In our terms and conditions we already say how to keep your Card and PIN safe but we have updated this to include new text to give you some additional guidance.

What does this look like in my terms and conditions?	Where can I find
We will provide you with your PIN. When you receive your PIN you should memorise it and keep it secret. You can also change your PIN at any UK Cash Machine displaying the LINK sign. Do not choose a PIN that is easy for someone else to guess (such as your date of birth or 1234). You must never tell anyone your PIN. You should never write down or record your PIN on your Card (or anything you normally keep with or near it) in any way which might be recognised as a PIN, or give someone else access to a Device you keep your details on.	Condition 1.5 (amended)

WHAT DOES THE CHANGE RELATE TO?

Condition 2 - If your Card, Device or Security Details are Lost or Misused

We have updated this to include new text to make it clearer where you are not Liable for losses on your Card.

What does this look like in my terms and conditions?	Where can I find
We will accept notice from a card protection company if you have your Card registered with them or from Visa, if your Card, PIN, Security Details or Safeguard System passcode has been lost, stolen or is likely to be misused.	Condition 2.2 (amended)
If someone else uses your Card or Device before you tell us it has been lost or stolen or that someone else knows your PIN, Security Details or Secure System passcode, the most you will have to pay is £50, unless you have acted fraudulently or without reasonable care.	Condition 2.3 (removed)
If any Card we have issued to you is lost, stolen or misused, we expect you to co-operate with us and the police in any investigation. If we can show that you have acted fraudulently in relation to a Transaction that you tell us is unauthorised, we will not refund you the amount of that Transaction, nor any related interest and charges.	Condition 2.3 previously 2.4 (amended)
Unless we can show that you have acted fraudulently or with intent or Gross Negligence, we will refund you the amount of any Transaction, interest and charges: a) if you have not received your Card and someone else misuses it; b) for all Transactions not authorised by you after you have told us that your Card or Device has been lost or stolen or that someone else knows your PIN, Security Details, Safeguard System passcode or other security information; or c) if someone else uses your Card details without your permission and your Card or Device has not been lost or stolen.	Condition 2.4 previously 2.5 (amended)
If you act fraudulently, you will be Liable for all losses. If you act with intent or Gross Negligence and you cause losses as a result, you may be Liable for them. This may apply if you fail to keep to any of the conditions set out in section 1, 'Looking after your Card and PIN'.	Condition 2.6 previously 2.7 (amended)

WHAT DOES THE CHANGE RELATE TO?

Condition 3 - Using your Card

We have updated this to include new text to inform you that you can agree spending limits for online transactions and making it clearer on how to use your card.

What does this look like in my terms and conditions?	Where can I find
<p>You can use your Card in the following ways:</p> <p>a) in conjunction with your PIN for point of sale Transactions, or Transactions using a Cash Machine to lodge at the Post Office® or in conjunction with your PIN for withdrawals and balance enquiries over the counter at a branch or Post Office®;</p>	Condition 3.3 (amended)
<p><i>Use of your Card is subject to Transaction and daily limits as set by us. You can contact us to agree spending limits for using your Card online, subject to our Transaction and daily limits. Our contact details are set out in the 'Contacting Us' section.</i></p>	Condition 3.5 (amended)

WHAT DOES THE CHANGE RELATE TO?

Condition 4 - Card Transactions

We have updated this to include new text to explain pre-authorised transactions and more detail on how we will contact you by text message to confirm a transaction. We have also amended this Condition to make it clearer our reasons for declining to authorise a transaction, where we change our charges and charges applied by third parties.

What does this look like in my terms and conditions?	Where can I find
<p>We may, without notice, refuse Authorisation for a Transaction if we have good reason to believe that:</p> <p>a) the security of the Account, Card or Device is compromised;</p> <p>b) the Account, Card or Device could be used to commit fraud, or by someone who does not have authority to use it;</p> <p>c) the Transaction seems unusual compared with the way you normally use your Card, Account or Device;</p> <p>d) in the case of a Payment Service that offers you credit (for example, an overdraft), there is a significantly increased risk that you may not be able to pay back the money you have borrowed; or</p> <p>e) the Transaction would damage our reputation,</p> <p>then we may prevent or stop any Transaction on your Account.</p> <p>Where applicable, <i>unless to do so would be against the law</i>, 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 the 'Contacting You' section 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 <i>with a 'Y' or 'N' reply</i>.</p>	Condition 4.4 (amended)

<p><i>The text will come from +447537414900. This is a number for texting only and it won't answer if you ring it. We will not ask you for any personal information, account numbers or PIN numbers. If you are not happy to answer the text, contact us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement. If you do not have a mobile phone or your phone does not receive text messages, we will try to call you. If we are unable to make contact with you by phone we will send you a letter asking that you contact us.</i></p>	<p>Condition 4.4 (amended)</p>
<p>When you use your Card to withdraw cash or to carry out any Transaction in a currency other than sterling, you will have to pay extra charges for non-sterling Transactions. You can get details about how we apply these charges from the relevant sections in our Charges Explained Brochure. In addition to the fees and charges referred to in Charges Explained Brochure you may also be charged a Transaction fee by the local bank which processes the Transaction.</p> <p><i>We have no control over third parties that might apply a charge for processing the Transaction or who convert the local currency into sterling and charge for doing this. We also have no control over the rates they may apply.</i></p>	<p>Condition 4.6 (amended)</p>
<p>Once a Card Transaction has been carried out on the Account both the Account Holder and us will be bound by that Transaction, unless the details of it are proved to be incorrect. If we think you have acted fraudulently or <i>with intent or Gross Negligence</i>, it will be our responsibility to prove it. We must also prove that you have received your Card if there is any dispute about this. If you have any questions about Card Transactions on the Account, you should contact us as soon as possible and in any case no later than 13 months after the date of the Transaction.</p>	<p>Condition 4.8 (amended)</p>
<p>When shopping online with participating retailers who take part in the Verified by Visa scheme, we may ask you for some extra Security Details to give you an additional level of protection against unauthorised use of your Card. All you need to do is ensure that you have a valid mobile phone number registered with us because we may send you a one time passcode to complete the online Transaction. You may not be able to proceed with your online purchase if you do not register your mobile number with us. <i>You should take all reasonable steps to keep your Security Details secure at all times and you should not share it with anyone.</i></p>	<p>Condition 4.10 (amended)</p>
<p>When you make a Transaction using your Card, the balance on your Account will usually be decreased immediately by the amount of the Transaction. Sometimes, an Outlet (for example a self-service petrol station or a hotel) may obtain a specific pre-authorisation for an amount agreed with you. This may reduce your available balance, although that pre-authorised amount may only be charged by the hotel or petrol station to your Account where you have obtained goods or services to the value of the pre-authorised amount. Once the Outlet instructs us to, we will remove the pre-authorised amount as soon as possible. We recommend that you review your Account details online on a regular basis. Please contact us if you have any queries.</p>	<p>Condition 4.11 (new)</p>

WHAT DOES THE CHANGE RELATE TO?

Condition 5 - Refunds

We have updated this Condition to provide you with additional information on your obligations and ours where you dispute a Transaction on your Account.

What does this look like in my terms and conditions?	Where can I find this?
<p>We cannot be held Liable (whether or not you <i>or an Authorised User</i> make or try to make a Transaction)for:</p> <p>a) any other person failing, or taking longer than expected, to accept your Card, Device or Card Number;</p> <p>b) the way in which any other person communicates that they failed or took longer than expected to accept your Card, Device or Card Number, or refused to authorise a Transaction; <i>or</i></p> <p>c) The publication of a refusal of Authorisation of any Transaction.</p>	Condition 5.2 (amended)
<p>Where a payment from your Account has been initiated by or through a Payee, you may be entitled to a refund if:</p> <p>a) the authorisation you gave did not specify the exact amount of the payment; or</p> <p>b) the payment made from your Account was more than reasonably expected, taking into account your previous spending pattern, the terms and conditions of your Account or Card and the circumstances surrounding the payment.</p> <p>To request a refund, you must tell us as soon as possible if either or both of the above happen and, in any case, no later than 8 weeks after the amount is taken from your Account.</p>	Condition 5.3 (new)
<p>We will refund you within 10 Banking days of your request or of receiving any information we ask you to provide to us. If we refuse your request for a refund we will inform you of this within the same 10 Banking day timeframe along with our reasons.</p>	Condition 5.4 (new)
<p>You are not entitled to a refund where:</p> <p>a) you have given consent directly to the Payment Service Provider for the Transaction; and</p> <p>b) information on the Transaction was provided or made available in an agreed manner to you by the Payment Service Provider or Payee at least four weeks before the due date.</p>	Condition 5.5 (new)
<p>If we refuse your refund request, and you do not agree with this decision you may refer to the Financial Ombudsman Service. Please see the 'Complaints' section for details.</p>	Condition 5.6 (new)

WHAT DOES THE CHANGE RELATE TO?

Condition 6 - Cancelling the Card

We have added the following to the circumstances in which we can cancel your Card immediately and what to do if we request the Card to be returned to us.

What does this look like in my terms and conditions?	Where can I find this?
<p>i) we have reasonable grounds to believe that you are no longer using the Account and it has not been active for 6 months or more;</p> <p>j) you act, or are suspected of acting, fraudulently against us or any other party;</p>	Condition 6.1 (amended)
<p>If we ask you to return the Card, you must do so immediately, cutting the physical Card through the Chip and delete or un-register all related Digital Cards for security reasons. If you try to use the Card after we have suspended or cancelled it, any person acting on our behalf has the right to hold the Card and not return it to you.</p>	Condition 6.2 (new)

WHAT DOES THE CHANGE RELATE TO?

Condition 8 - General

We have added in wording to advise that we will communicate in English and that we can change the terms and conditions for any other valid reason.

What does this look like in my terms and conditions?	Where can I find this?
<p>These terms and conditions are written in English and all our communications will be in English.</p>	Condition 8.7 (new)
<p>We have the right at all times to change and add to these terms and conditions as a result of:</p> <p>a) change in the law, regulation, code or good practice;</p> <p>b) customer feedback;</p> <p>c) product development; or</p> <p>d) for any other valid reason we give you at the time we tell you about the change.</p>	Condition 8.9 Previously 8.8 (amended)



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