

Allied Irish Bank (GB)

Personal Banking Service
and Private Banking
Summary of Changes



Personal Banking Service and Private Banking – Allied Irish Bank (GB)

This section summarises the key changes made to your Personal Banking Service, Private Banking, Personal Debit Cards, Online Services and Fixed Term Deposit Accounts for Personal and Private Customers. 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 common to Personal Banking Service and Private Banking terms and conditions

WHAT DOES THE CHANGE RELATE TO?

Contacting Us

This section has been included 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.

Our FCA Registration number has also been provided for your information.

What does this look like in my terms and conditions?

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.

- 1.1. For personal and business account enquiries call 0345 6005 204† or for Private Banking account enquiries call 0207 499 7847 Monday to Friday from 9am to 5pm, excluding bank holidays.
- 1.2. For our Helpline call 0800 233 077.
- 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.
- 1.4 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.
- 1.5 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.
- 1.6 We will give you details of your business centre when you open your Account.

Where can I find this?

Personal Banking and Private Banking - Section A: 1 (new)

1.7 You can also contact us by writing to our head office at Allied Irish Bank (GB), St Helen's, 1 Undershaft, London, EC3A 8AB.

† Call charges may vary – refer to your service provider

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FCA registration number 122088.

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?

If we contact you by text message, in relation to your Card, you may be asked to confirm a Card 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 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. 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.

Personal Banking and Private Banking - Section A: 3.1 (new)

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.

Personal Banking and Private Banking - Section A: 3.2 (new)

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

Personal Banking and Private 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.

Personal Banking and Private 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.	Personal Banking and Private 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.	Personal Banking and Private Banking Section A:3.6 (new)

WHAT DOES THE CHANGE RELATE TO?

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

We have included 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>	Personal Banking and Private Banking – Section A:5 (new)

WHAT DOES THE CHANGE RELATE TO?

Definitions

In Section B, 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>‘Bacs 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.</p>	Personal Banking and Private Banking (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>	Personal Banking and Private Banking (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>	<p>Personal Banking and Private Banking, (amended)</p>
<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>	<p>Personal Banking and Private Banking, (amended)</p>
<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 branches or on our Website</p>	<p>Personal Banking and Private Banking (new)</p>
<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>	<p>Personal Banking and Private Banking (new)</p>
<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>	<p>Personal Banking and Private Banking (new)</p>
<p>‘Digital Card’ means a virtual or digital versions of your Card.</p>	<p>Personal Banking and Private Banking (new)</p>
<p>‘Digital Wallet’ means any Electronic payment system which stores your Digital Card for the purposes of carrying out Transactions.</p>	<p>Personal Banking and Private Banking (new)</p>
<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>	<p>Personal Banking and Private Banking (amended)</p>
<p>‘Electronic Payment’ means a payment which is initiated and processed using electronic means (for example, a Direct debit, Standing Order, Online Services transaction or a debit Card or credit card transaction) and specifically excludes paper based transactions such as cheques and banker’s drafts.</p>	<p>Personal Banking and Private Banking (new)</p>
<p>‘Faster Payments Service’ (FPS) <i>is an Electronic Payment to accounts held with UK banks and building societies.</i></p>	<p>Personal Banking and Private Banking (amended)</p>
<p>‘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.</p>	<p>Personal Banking and Private Banking (new)</p>

'Gross negligence' means a very significant degree of carelessness.	Personal Banking and Private Banking (new)
'Helpline' means our Freephone service on 0800 233 077.	Personal Banking and Private Banking (new)
'International Payment' means <i>a payment, 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.</i>	Personal Banking and Private Banking (amended)
'Liable' means to be held legally responsible.	Personal Banking and Private Banking (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.	Personal Banking and Private Banking (new)
'Payee' means the <i>owner of an account to which a payment is to be credited.</i>	Personal Banking and Private Banking (amended)
'Payer' means the <i>owner of an account from which a payment is to be debited.</i>	Personal Banking and Private Banking (amended)
'Payment Services' means <i>the services we provide in relation to payments into and out of your Account.</i>	Personal Banking and Private Banking (amended)
'Personal Savings Allowance (PSA)' 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.	Personal Banking and Private Banking (new)
'Reference' is a combination of letters, numbers or symbols used to identify a payment.	Personal Banking and Private Banking (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.	Personal Banking and Private Banking (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).	Personal Banking and Private Banking (new)
'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	Personal Banking and Private Banking (new)

‘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.	Personal Banking (amended)
‘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.	Personal Banking and Private Banking (new)
‘Website’ refers to our internet site, www.aibgb.co.uk	
Some definitions have been removed from your Account terms and conditions and those have been listed below:	
‘ATM’ – Personal Banking and Private Banking	
‘Credit Transfer’ – Personal Banking and Private Banking	
‘Direct Credit’ – Personal Banking and Private Banking	
‘Message Authentication System’ – Personal Banking and Private Banking	
‘Your address for correspondence’ – Personal Banking and Private Banking	

WHAT DOES THE CHANGE RELATE TO?

General Conditions at 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 <i>if we have a valid reason for doing so.</i>	Personal Banking and Private banking – section C:1 (amended)
To the extent permitted by law <i>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).</i>	Personal Banking and Private Banking – section C:13 (amended)

WHAT DOES THE CHANGE RELATE TO?

Section E: 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?
<p>Payments can be made to your Account by cash, cheque, draft, and other paper based payments and by Electronic Payments. We may in the future accept payments to your Account by other methods which we make available. 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. Information is available from your branch or our Website.</p>	<p>Personal Banking and Private Banking – section E:1.1 (new)</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 on each Banking day. Payments into your Account received after the cut-off time may be credited on the following Banking Day.</p>	<p>Personal Banking and Private Banking – section E:1.2 (new)</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, your business centre and Online/Phoneline Services. You will also find the information on your statement.</p>	<p>Personal Banking and Private Banking – section E:1.3 (new)</p>
<p><i>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. If a cheque is marked 'Account payee', we can only credit it to the Account of the person the cheque has been made payable to. You can find full details of the time it takes for cheques in the United Kingdom to clear in one of our business centres or via our Website.</i></p>	<p>Personal Banking and Private Banking – section E:1.4 (amended)</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>Personal Banking and Private Banking – section E:1.5 (new)</p>

WHAT DOES THE CHANGE RELATE TO?

When funds will be available in your Account

We have provided more 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.

Personal Banking and Private Banking – section E:1.10 (amended)

Type of payment	When is my Account credited
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)	Same Banking day
Standing Orders from an Allied Irish Bank (GB) account	Same Banking day
Faster Payments Service (including Standing Orders)	Same Banking day
CHAPS payments	Same Banking day
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

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?
<p>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.</p> <p>To receive an incoming International Payment, you must provide the Payer with the following:</p> <ul style="list-style-type: none"> 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. <p>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.</p> <p>The fee for an incoming International Payment will be debited from the Account credited, unless you have agreed an alternative arrangement with your branch or relationship manager.</p> <p>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 branches.</p> <p>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.</p> <p>If you are receiving an International Payment into a foreign currency Account, the charge for the payment will be debited at the rate of exchange applicable to your Account the day the Account is credited.</p> <p>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.</p> <p>For International Payments the exchange rate used for such conversions will be:</p> <ul style="list-style-type: none"> 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 2 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. <p>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.</p>	<p>Personal Banking and Private Banking – Section E:1.11</p>

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 branch 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

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?

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:

- a) have sufficient funds in your Account to cover the payment or an authorised overdraft limit which will cover the amount of the instruction;***
- b) give us all of the information we need; and***
- c) 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.

Daily limits apply to the amounts that can be transferred through Online/Phoneline Services (see your Online Services terms and conditions or our Website for more information on these limits).

Where can I find this?

Personal Banking and Private Banking – Section E:2.1 (amended)

Personal Banking and Private Banking – Section E:2.2 (new)

Before we make a payment from your Account, we will need your authority to do so. How you do this will depend on the type of payment you want to make. If you sign a Direct debit form, or if you use the Online Services to create payments, we take this as you giving permission. Other forms of permission include a written letter of instruction or a completed and signed application form.	Private Banking – Section E:2.3 (new)
Before we make a payment from your Account, we will need your authority to do so. How you do this will depend on the type of payment you want to make. If you sign a Direct debit form, or if you use the Online / Phoneline Services to create payments, we take this as you giving permission. Other forms of permission include a written letter of instruction or a completed and signed application form.	Personal Banking Section E:2.3 (new)
As long as our procedures are complied with (including completing, either manually or online, the relevant payment instruction) and security requirements are followed, payments can be made from your Account by any of the methods listed in sub-section 3 'Authorised Payments' below. We may in the future also allow payments by other methods which we make available.	Personal Banking and Private Banking – Section E:2.4 (new)
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.	Personal Banking and Private Banking – Section E:2.9 (amended)
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.	Personal Banking and Private Banking – Section E:2.10 (amended)

WHAT DOES THE CHANGE RELATE TO?

Authorised Payments

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?	Where can I find this?
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®.	Personal Banking and Private Banking – Section E:3.1.1.A (new)
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.	Personal Banking and Private Banking – Section E:3.1.1.B (new)

<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>Personal Banking and Private 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>Personal Banking and Private 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, Mobile Banking or Phonenumber Banking.</p>	<p>Personal Banking and Private Banking – Section E:3.1.2.B (new)</p>
<p><i>You can set up, amend or cancel a Standing Order in one of our business centres or in writing. If you are an Online/Phonenumber Banking Customer, you can also do this through Online/Phonenumber 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>Personal Banking and Private Banking – Section E:3.1.3.A (amended)</p>
<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>Personal Banking and Private Banking – Section E:3.1.3B (amended)</p>

<p><i>To set up, amend or cancel a Standing Order in one of our branches or in writing you must let us know five Banking days before the payment is due.</i></p> <p><i>If you are an Online/Phoneline Banking Customer, you can set up, amend or cancel a Standing Order through Online/Phoneline Banking or, through our contact centre, up to 8pm the day before the payment is due.</i></p>	<p>Personal Banking and Private Banking – Section E:3.1.3C (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>Private Banking only</i></p> <p><i>You must let us know as soon as possible and at least by the end of the Banking day before the scheduled debit date if you would like us to block or refuse a payment. You can cancel a Direct debit in one of our branches, in writing or through our Private Banking office (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><i>Personal Banking only</i></p> <p><i>You 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>Personal Banking and Private Banking – Section E:3.1.4 (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>a) The name and address of the Payee;</i> <i>b) The sort code and account number of the account to which the funds are to be transferred;</i> <i>c) The date and amount of the payment;</i> <i>d) A meaningful Reference so that the Payee can identify you; and</i> <i>e) 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 branch you give your permission by signing an instruction form.</i> 	<p>Personal Banking and Private Banking – Section E:3.1.5 (amended)</p>
<p><i>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.</i></p>	<p>Personal Banking and Private Banking – Section E:3.2 (new)</p>

<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>	<p>Personal Banking and Private Banking – Section E:3.6 (amended)</p>
<p>You are not entitled to a refund if:</p> <p>a) you gave the Payment service provider direct permission to carry out the transaction; and</p> <p>b) the Payment service provider 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.</p> <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 ‘Making a complaint’ section of these terms and conditions for details.</p>	<p>Personal Banking and Private Banking – Section E:3.7 (amended)</p>
<p>The Direct Debit Guarantee Scheme will protect payments you make by Direct debit (this does not include SEPA Direct debits). 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.</p>	<p>Personal Banking and Private 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?

Personal Banking and Private 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
	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.
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
International Payments	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
	Online Services	Up to 8pm the day before the payment is due	4am on the due date	Immediately
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.
	Online Services	Up to 8pm the day before the payment is due	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.

* 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 Private Banking office, your branch or relationship manager.	Personal Banking and Private 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. <i>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. 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>	Personal Banking and Private 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?
<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. If you are a registered user of Online Banking, you have the option to view eStatements through this service. Using Online Banking you can chose to stop receiving your statements in paper format. 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.</i>	Personal Banking and Private Banking – Section E.4.6 (amended)
<i>You can at any time change how you receive your statement – just contact your Private Banking office, your branch or relationship manager.</i> <i>However you choose to receive your statement, we will send you a statement at least every 6 months following your last transaction without being asked.</i>	Personal Banking and Private 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?
<p><i>If a payment has been made from your Account incorrectly or without your authority, you must tell us as soon as possible. If we fail to make a payment 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. Unless stated otherwise, the provisions of this subsection do not apply to payments made by cheque.</i></p>	<p>Personal Banking and Private Banking – Section E:5.1 (amended)</p>
<p>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></p>	<p>Personal Banking and Private Banking – Section E:5.2 (amended)</p>
<p><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></p>	<p>Personal Banking and Private Banking – Section E:5.3 (amended)</p>
<p><i>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.</i></p>	<p>Personal Banking and Private Banking – Section E:5.5 (new)</p>
<p>You are not entitled to a refund from us if <i>you have selected a Payee from your trusted beneficiaries list in Online Services</i> 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>Personal Banking and Private Banking – Section E:5.6 (amended)</p>

<p><i>We may prevent or stop any transaction on your Account, if we have good reason to believe that:</i></p> <p><i>a) the security of your Account or Card is compromised; or</i></p> <p><i>b) the Account, Card or Device could be used to commit fraud, or by someone who does not have authority to use it; or</i></p> <p><i>c) the transaction seems unusual compared with the way you normally use your Account or Card;</i></p> <p><i>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</i></p> <p><i>e) the transaction would damage our reputation.</i></p>	<p>Personal Banking Section E:5.8 (amended)</p> <p>Private Banking – Section E:5.8 (new)</p>
<p><i>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.</i></p>	<p>Personal Banking and Private Banking – Section E:5.9 (amended)</p>

WHAT DOES THE CHANGE RELATE TO?

<h3 style="margin: 0;">Fees and Charges</h3>	
<p>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.</p>	
What does this look like in my terms and conditions?	Where can I find this?
<p>You will have to pay a monthly fee for using your arranged overdraft if your overdrawn balance goes above the Fee-free Limit.</p>	<p>Personal Banking and Private Banking – Section G:5 (new)</p>
<p>Fees and charges accrued during the charging period will be advised to you at least fourteen days before they are charged to your Account.</p>	<p>Personal Banking – Section G:10 (new)</p> <p>Private Banking – Section G:10 (new)</p>

WHAT DOES THE CHANGE RELATE TO?

Closure of the Account

Some wording has been added, and wording amended to deal with us asking you to close your Account.

What does this look like in my terms and conditions?	Where can I find this?
<p>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.</p>	<p>Personal Banking and Private Banking – Section H:1.k (new)</p>
<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) on your bankruptcy or you enter into a voluntary arrangement with your creditors; b) if you can no longer manage your financial affairs or you die; c) if any representations, warranties or statements made by you or an authorised user to us in connection with the Account are breached or are untrue in any material respect; d) if you commit any serious or repeated breach of these Terms and Conditions; e) if you are in breach of any other agreement with us; <i>f) 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>g) You act, or are suspected of acting, fraudulently against Us or any other party</i> h) to enable us to comply with any law, regulation, code or good practice, or <i>i) 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>	<p>Personal Banking and Private Banking – Section H: 2 (amended)</p>

Personal debit card Terms & Conditions – Allied Irish Bank (GB)

This section summarises the key changes made to your personal 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 13 November 2017 from our Website, or on request from any branch 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)**

‘Unauthorised payment’ means a payment has been made without your permission and which may be considered as fraudulent. **(removed)**

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,

Freephone helpline 0800 0391 140 or

++ 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 complaints wording into these Terms and Conditions and 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?
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 this?
You should sign your Card as soon as you receive it. You should take all reasonable steps to keep your Card safe and your PIN and other Security Details or any other code allocated to you by us and/or subsequently chosen by you secret at all times. You should tell us immediately if you change your address, phone number or any other contact details for the Account or Card. The Card will be our property at all times. We may refuse to reissue, renew or replace any Card.	Condition 1.2 (amended)
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- Loss or misuse of a Card, Device or Security Details

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 this?
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. We reserve the right to disclose to third parties any information in connection with such loss, theft or fraud. 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)

<p>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:</p> <p>a) if you have not received your Card and someone else misuses it;</p> <p>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</p> <p>c) if someone else uses your Card details without your permission and your Card or Device has not been lost or stolen.</p>	<p>Condition 2.4 previously 2.5 (amended)</p>
<p>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'.</p>	<p>Condition 2.6 previously 2.7 (amended)</p>
<p>Condition 3- Using your Card</p> <p>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</p>	
<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> <p>b) for Transactions by mail, telephone, mobile phone or other portable device, internet or by use of a Safeguard System (including the use of your Digital Card through a Digital Wallet);</p> <p>c) through a Card or a Device enabled to make a Contactless Transaction to make purchases for small amounts without using the Chip and PIN or other Security Details. When making a payment using your Card or Device by way of a Contactless Transaction you must place your Card or Device against the reader in the Outlet. The Card or Device, as applicable, will be detected and the payment is completed without you entering your PIN or other Security Details. Occasionally, for your security or for Transactions over certain amounts, you may also be asked to insert your Card into the Card terminal and enter your PIN or on your Device you may be asked to enter your Security Details to authenticate your Transaction and enable your Transaction to proceed. Details of these limits are available by contacting us. Some limits may not be disclosed for security purposes.</p> <p>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.</p>	<p>Condition 3.4 (amended)</p>

WHAT DOES THE CHANGE RELATE TO?

Condition 4- Card Transactions

We have updated this to include new text to explain pre-authorized 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 charging applied by third parties.

What does this look like in my terms and conditions?	Where can I find this?
<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 the Visa Debit Card User Guide or our Charges Explained brochure which you can get in any of our branches and on our Website. You can also call our Helpline.</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>	Condition 4.5 (amended)
<p>Once a Transaction has been entered on your Account both you and we 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 Transactions on your 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>	Condition 4.7 (amended)

<p>We may, without notice, refuse Authorisation for a Transaction if we have good reason to believe that:</p> <ul style="list-style-type: none"> a) the security of the Account, Card or Device is compromised; b) the Account, Card or Device could be used to commit fraud, or by someone who does not have authority to use it; c) the Transaction seems unusual compared with the way you normally use your Card, Account or Device; 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 e) the Transaction would damage our reputation, <p>then we may prevent or stop any Transaction on your Account.</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 '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 with a 'Y' or 'N' reply.</p> <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 4.9 (amended)</p>
<p>When you make a Transaction using your Card, the available balance on your Account will usually be reduced 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.</p> <p>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>If you are not happy with something you have paid for using your Card and the Outlet agrees to give you a refund, they must issue a refund which will then be processed by us and the amount credited to your Account. <i>For non-sterling Transactions the amount actually credited to your Account may, following deduction of relevant fees and charges, differ from the original amount of the Transaction carried out on your Account. We will not accept any other method of refund. Unless the law says otherwise, you cannot use a claim you have made against an Outlet as a defence or claim against us.</i></p>	Condition 5.1 (amended)
<p>We cannot be held Liable (whether or not you make or try to make a Transaction) for:</p> <ul style="list-style-type: none"> a) any other person failing, or taking longer than expected, to accept your Card, Device or Card Number; 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; or <i>c) The publication of a refusal of Authorisation of any Transaction.</i> 	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> <ul style="list-style-type: none"> a) the authorisation you gave did not specify the exact amount of the payment; or 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>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 (amended)
<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 (amended)
<p>You are not entitled to a refund where:</p> <ul style="list-style-type: none"> a) you have given consent directly to the Payment Service Provider for the Transaction; and 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. 	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?
7) 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; 8) you act, or are suspected of acting, fraudulently against us or any other party;	Condition 6.1 (amended)
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.	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 along with a new section on we will not be liable for any loss for reasons outside of our control.

What does this look like in my terms and conditions?	Where can I find this?
We shall not be Liable for any loss you suffer due to our failure to perform our obligations under this Agreement where that failure arises because of anything outside our reasonable control. Any liability we do have in these circumstances will be limited to your direct loss caused by any such failure and shall, in any case, be no more than the amount of the relevant Transaction (where you have lost that amount), plus interest and any relevant fees.	Condition 8.3 (new)
These Terms and Conditions are written in English and all our communications will be in English.	Condition 8.8 (new)
We have the right at all times to change and add to these Terms and Conditions as a result of: a) a change in the law, regulation, code or good practice; b) customer feedback; c) product development; or d) for any other valid reason we give you at the time we tell you about the change.	Condition 8.10 Previously 8.8 (amended)

Changes common to Personal 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 our 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.	Definitions (Amended)
'Banking Day' means any day of the week <i>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.</i>	Definitions (Amended)
'Cut-off time' means <i>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.</i>	Definitions (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, <i>which are provided to you when you register to stop paper statements and which are available on our Website.</i>	Definitions (Amended)

<p>‘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.</p>	<p>Definitions (New)</p>
<p>‘Pay a Payee’ means transferring funds in sterling from your Account to a ‘Registered Account’.</p>	<p>Definitions (Amended)</p>
<p>‘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.</p>	<p>Definitions (New)</p>
<p>‘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).</p>	<p>Definitions (New)</p>
<p>‘Text Message’ means a text message sent to your mobile phone.</p>	<p>Definitions (New)</p>
<p>Some definitions have been removed and those have been listed below:</p> <p><i>‘Forward dated bill payments’</i> <i>‘Liable’</i> <i>‘Intra-account funds transfer’</i> <i>‘Non-value transaction’</i> <i>‘Inter-account funds transfer’</i> <i>‘Transaction’</i></p>	
<p>1. Looking after your Registration number, PAC, Card Reader and Code Card</p> <p>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.</p>	<p>Section 1: E</p>
<p>2. If your Registration number, PAC, Card Reader or Code Card is misused</p> <p>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.</p>	<p>Section 2: A.</p>
<p>†To the extent applicable, this paragraph applies to together with Section 1 of the Allied Irish Bank (GB) Personal Banking Service Terms and Conditions.</p>	<p>Section 2: D</p>

3. Equipment

Section 3: A-I

- A. We will not provide or maintain the technical equipment you need to use Online Services.
- 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).
- 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.
- 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.
- E. For Online Banking to work it requires cookies to be enabled.
- 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, our 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.
- 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.
- 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.
- 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.

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. 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.

<p>6. Using Online Services</p> <p>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.</p>	Section 6: C
<p>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.</p>	Section 6: D
<p>8. Joint Accounts</p> <p>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.</p> <p>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.</p> <p>†Call charges may vary – refer to your service provider</p>	Section 8: B and C
<p>18. Contacting You</p> <p>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.</p>	Section 18: A

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:

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;

4. Calling Phonenumber 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





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