



# Online Services

## Terms and Conditions

## Contents

Definitions	2
1. Looking after your Registration number, PAC, Card Reader and Code Card	3
2. If your Registration number, PAC, Card Reader or Code Card is misused	3
3. Equipment	3
4. Your legal responsibility to us	3
5. Instructions	4
6. Using Online Services	5
7. Information on the Account balances and statements	5
8. Joint Accounts	6
9. Finance	6
10. Fees and charges	6
11. Security	6
12. Withdrawing Online Services	6
13. Ending this agreement	6
14. Notices	7
15. Confidentiality	7
16. Intellectual property	7
17. Circumstances beyond our control	7
18. Data Protection	7
19. Contacting you	7
20. Customer Service	7
21. Making a complaint - customers of Allied Irish Bank (GB)	7
22. Date these Terms and Conditions apply from	7

## Terms & Conditions for Online Customers

These Terms and Conditions apply to the Agreement (referred to as 'this Agreement') between the Account Holder (referred to throughout these Terms and Conditions as 'you' and 'your') and AIB Group (UK) p.l.c., trading as Allied Irish Bank (GB), its successors and assigns (referred to throughout these Terms and Conditions as 'we', 'us' and 'our') for using our Online Services.

### Definitions

Within this Agreement, some words have special meanings. Where something is referred to in singular form it also includes the plural form and vice versa.

**'Account'** means your Allied Irish Bank (GB) Account.

**'Account holder'** means the person or people who hold an account with us – such as personal customers and sole traders with personal liability, or partnerships – that allow one person to sign a mandate on behalf of the business. Unless all of you who hold a joint Account are authorised to sign on behalf of the other joint Account holders, you will only be allowed to use Online Services for transactions which do not involve any value, for example checking your balance. You will not be able to carry out transactions such as transferring money or paying bills. Limited companies are not eligible for Online Services they may however wish to avail of our iBusiness Banking (iBB) services.

**'Agreement'** means the agreement between us and you for any of our Online Services including:

- The registration process;
- These terms and conditions
- The privacy and security policy appearing on our Website;
- The Data Protection notice ; and
- The Allied Irish Bank (GB) Personal Banking Service terms and conditions

If the above documents contradict or appear to contradict each other in any way, you should refer to these terms and conditions as they will take priority in all cases.

**'Available funds'** is the amount you can transfer from your Account. If you have agreed an overdraft with us, the amount of your overdraft will be included in your available funds. Pending transactions that you have made but have not yet been taken from your Account may reduce your available funds. For some accounts, available funds may also include items you have paid into your Account which have not yet Cleared, and items which may later be returned.

**'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.

**'Card Reader'** means a small hand held device we can give you which works in conjunction with your Allied Irish Bank

(GB) Visa debit Card to generate unique security codes for authenticating certain activities on Online Banking.

**'Code Card'** means the card we can give you that contains 100 unique codes, which you must use for certain Online Banking activities. We will ask you for a code from your Code Card when you carry out certain activities using Online Banking.

**'Credit Card'** means any Allied Irish Bank (GB) Visa Card or Mastercard.

**'Customer Service Adviser'** means one of our employees or agents who we have authorised to help you with our Online Services.

**'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.

**'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.

**'Fees and charges'** means the published list of our prices, fees and interest. You can get this list from any of our branches and on our website.

**'Jointly and severally bound'** means 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.

**'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.

**'Multi Account View (MAV)'** allows you to access and carry out transactions on your Allied Irish Bank (GB) Accounts, wherever these Accounts are held, by using a single Registration number.

**'Online Services'** means the service we provide for you to get access to and use your Accounts through the internet or by phone

**'PAC'** means 'personal access code'. This is the five-digit code we give you to use with your registration number.

**'Pay a Payee'** means transferring funds in sterling from your account to a 'registered account'.

**'Pay a Bill'** means the facility you can use through our Online Services to make Payments to the companies you pay bills to.

**'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.

**'Pending transactions'** are Visa debit Card transactions which you have made but have not yet been taken from your Account. These transactions are usually taken from your Account within several days after you make the transaction. However, the timeframe can be different for each transaction, depending on how the retailer or merchant process it. There may be some Visa debit Card transactions which you have made that are not showing in

the pending transactions screen. This may happen when the retailer or merchant processes the transaction in a way that means we are not told that the transaction has been made.

**'Registered Account'** means any Account you have set up to transfer money to, through Online Services. There is no limit to the number of registered Accounts you can set up on Online Banking. You can register up to nine Accounts on Phoneline Banking.

**'Registration number'** means the eight-digit number we provide for you to access your accounts through Online Services.

**'Terms and Conditions'** means the Terms and Conditions for our Online Services, as set out in this document and any other Terms and Conditions that we may add or change from time to time after giving you notice in line with these Terms and Conditions.

**'Text message'** means a text message sent to your mobile phone.

**'Transfer Money'** means transferring funds in sterling from your account through our Online Services.

**'User Guide'** means our published instructions for the Online Services we offer, which show how the services work and how they can be used.

## 1. Looking after your Registration number, PAC, Card Reader and Code Card

A. You must take all reasonable steps to keep your Registration number, your PAC and the unique codes from your Card Reader or Code Card safe and secure at all times.

B. You must not let anybody else use your Registration number, your PAC or the unique codes from your Card Reader or Code Card (excludes certain people who have been granted power of attorney). You can give our staff your Registration number (but not your full PAC) when discussing Online Services with them.

C. We will send you your PAC in a sealed document, which you should open immediately and destroy as soon as you have memorised the number. For security reasons, before you first use Online Services we recommend that you change your PAC to one you have chosen yourself.

D. You must never tell anyone your PAC, write or record it in any way which might be recognised as a PAC, or write it on a document you keep with your Registration number, Card Reader or Code Card.

E. 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 will 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.

## 2. If your Registration number, PAC, Card Reader or Code Card is misused

A. If you think someone else knows your PAC, or if you believe it could be misused, you must change your PAC immediately using Phoneline Banking and choosing option 3. If you have forgotten your PAC call Phoneline Banking on 0345 601 6262<sup>†</sup> and press hash (#) to speak to one of our Customer Service Advisers. Our advisers are available between 8am and 12am (Midnight), 7 days a week.

B. If your Registration number, PAC, Card Reader or Code Card is misused in any way, we expect you to co-operate with us and the police in any investigation.

C. If you act fraudulently, you will be legally responsible for all losses. If you act with gross negligence and this causes losses, you may be legally responsible for those losses. This may apply if you fail to keep to conditions 1 and 11

D. To the extent applicable, this Condition applies together with Section 1 of the Allied Irish Bank (GB) Personal Banking Service Terms and Conditions.

<sup>†</sup> Call charges may vary – refer to your service provider

## 3. Equipment

A. We will not provide or maintain the technical equipment you need to use our 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, 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.

#### 4. Your legal responsibility to us

A. You agree to keep to these Terms and Conditions and our User guide, which are designed to reduce the risk of anyone using Online Services if they are not authorised to do so. You also agree to pay us for any loss, reasonable costs or damages that could result from you not keeping to these Terms and Conditions and the User guide. 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). Also, you do not have increased legal responsibility if you fail to keep to the security requirements for Online Services, as set out in the Allied Irish Bank (GB) Personal Banking Service Terms and Conditions and the User guide. Your legal responsibility would still be limited as set out in law.

#### 5. Instructions

A. We may record the instructions we receive through Online Services.

B. You are responsible for making sure that all the instructions you give us through Online Services are accurate and complete, and you give us the correct details for the Account that you want money to be transferred to or from. We will only check that the sort code and Account number you have given us exists. We will not check this is the Account you plan to send the payment to. We will not check Account names and references. In particular, before you confirm any instruction, you must make sure that you check the instruction (which will be repeated back to you through Phoneline Banking) is correct. After we receive your confirmed instruction, you will be responsible for the process we carry out on your behalf.

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 provider, you must follow the third party provider's procedures as well as ours as outlined at Section C paragraph 2 subsection H of these 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 Paragraph 1 subsection 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<sup>†</sup>, 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 registered and authorised 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 A '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 subsection E of this paragraph does not apply. It is very important that you comply with Section F paragraph 1 subsection 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.

K. If 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 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.

## 6. Using Online Services

A. You can use the same Registration number and PAC for all the Online Services. You will only need to use the Card Reader or Code Card for certain Online Banking transactions.

B. Our requirements for opening Accounts, including limit on who can sign for the Account, will apply to any Accounts that you have or open with us in the future in your name, which you want to have access to using Online Services. Online Services allows you to access all your branch-based Accounts and Credit Card Accounts. Online Banking also lets you view asset finance accounts. We will automatically register any Accounts you hold that start with the same five digits as your main bank Account number.

C. 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.

D. 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 Banking

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 Banking 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.

E. The overall total amount you can transfer or pay, using Online Services, in any one day is limited to the amount available in the account at the time of the transaction, or up to a maximum of £200,000 for each person who holds a Registration number and PAC (whether through our 'Pay a Bill' or 'Transfer Money' Online Services). Transfers to Registered Accounts and one-off transfers are limited to a total of £10,000 for Code Card users and £20,000 for Card Reader users in any Banking Day. Regular bill payments and one-off bill payments are limited to a total of £10,000 for Code Card users and £20,000 for Card Reader users in any Banking Day.

F. For the purposes of Online Services, the limits for 'Transfer Money' and 'Pay a Bill' will end and be reset at 3am. Online and Phonenumber Banking transactions on Saturdays, Sundays and bank holidays are carried forward to the next Banking Day.

G. When necessary, we may give you a new or replacement Registration number, PAC, Card Reader or Code Card.

H. You are legally responsible for paying:

- a. All transactions;
- b. All interest and charges as mentioned in our published list of prices, fees and interest for personal customers; and
- c. All losses we suffer and reasonable costs we have to pay because you have broken any part of this agreement.

I. You must not create an unauthorised overdraft or go over your approved overdraft limit on an Account, or do anything else that goes against any other Terms and Conditions that apply to an Account or the banking services we offer through Online Services.

J. You and we will be bound by any transactions entered on your Accounts using our Online Services. If you have any questions or disputes about transactions carried out on your Accounts, you should contact us as soon as possible.

K. If you have a joint Registered Account and we issue both you and the other account holder with Registration numbers, PACs and Code Cards/Card Reader, you are both jointly and severally bound to these Terms and Conditions. Whether or not you receive a registration number, Code Card/Card Reader and PAC, you must all keep to these terms and conditions and make sure that you pay in full any money owed to us. If there is more than one Account holder, we will be entitled to act on the instructions of any one of them.

## 7. Information on the Account balances and statements

A. You can view all statements up to a maximum of seven years. The details displayed for each item include the amount paid, the date the payments leave your Account and the payment reference. If you are making payments online, the details of the person or organisation will be the 'narrative' (the wording which will appear on

the statement) you choose to apply to your statement. For any other electronic payments, we will include on your statement the details of the person or organisation receiving the payment.

B. The Account balances displayed using any of our Online Services will be the balances as at the close of business on the previous Banking Day, after any adjustment to include any transactions (whether paper or electronic) we have processed in the meantime. Your Allied Irish Bank (GB) Visa Card, Allied Irish Bank (GB) Mastercard and any asset finance Accounts will show only the balance at the close of business on the previous Banking Day. As the balance may also contain uncleared amounts (amounts that have been paid into your Account but are not yet available to withdraw, for example a cheque), we may have to adjust the balance if any of these items are returned unpaid.

C. 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.

## 8. Joint Accounts

A. When you register for any of our Online Services, you will be able to access and carry out transactions on your sole 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.

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 Phonenumber Banking on 0345 601 6262<sup>†</sup>, log in and choose option zero (0). Our advisers are available between 8am and 12am (Midnight), 7 days a week.

<sup>†</sup> Call charges may vary – refer to your service provider

## 9. Finance

A. As well as branch based Accounts, you will be able to look at your balances for:

- Credit Cards
- Loans
- Asset Finance (not available through Phonenumber Banking).

## 10. Fees and charges

A. We will charge you for any transfers and bill payments at the rate shown in our list of prices, fees and interest. We give you a list of the charges when you open your Account, but we also publish them on our Website and you can ask for a copy at any of our branches.

## 11. Security

A. By entering into this agreement, you accept that any emails may not be secure and could be read, copied or altered by someone who is not authorised to do so, or delivered incorrectly (for example, to the wrong email address). We cannot guarantee that any information sent

by email is private or confidential. There are a few things to keep in mind to help you bank online safely such as:

Keep your PC secure. Use up-to-date antivirus and spyware software and a personal firewall.

- Keep your passwords, PAC and the unique codes from your Card Reader or Code Card secure.
- We (or the police) will never contact you to ask you for your Online Services log in details.
- Treat emails you receive from senders claiming to be from any bank or building society with caution and be wary of emails or calls asking you for any personal Security Details.
- Always access internet banking sites by typing the bank or building society's Website address into your web browser. Never go to an internet banking site from a link in an email and then enter personal details.
- Follow our advice – the security information on our Website is a good place to get help and advice on how to stay safe online. Visit [www.aibgb.co.uk/securitycentre](http://www.aibgb.co.uk/securitycentre)
- To make sure we carry out your instructions accurately, to help improve our service and for security reasons, we may monitor and record your phone calls with us. For added security, we may use CCTV recording equipment in and around our premises. All recordings belong to us and you would only be able to see or listen to them under the supervision of one of our officers.

## 12. Withdrawing the Online Services

A. In the circumstances set out in condition 13.A.2. below of these Terms and Conditions, we may, at any time and without giving you notice:

- Cancel or suspend any right you have to use all or part of our Online Services, during which time you will receive paper statements by post; or
- Decide not to renew or replace your Registration number, PAC, Card Reader or Code Card. If we take this action, we will immediately let you know in writing or by phone.

B. If any system we provide for our Online Services breaks down or is not working correctly, or there are security reasons for doing so, we may, without having any legal responsibility to you, temporarily suspend the relevant online service for as reasonable a period as necessary to correct the fault or remove the security risk.

## 13. Ending this Agreement

A. There is no minimum period for how long your agreement needs to be in force. It will continue to be in force until either you or we end it in line with these Terms and Conditions.

B. We can end this Agreement and withdraw our Online Services;

1. By giving you at least two months' notice in writing, telling you that this is what we will do; or
2. Immediately in any of the following circumstances;
  - If you are made bankrupt or you enter into a voluntary arrangement with your creditors.

- If you can no longer manage your financial affairs.
- If you break any representations, warranties or statements you have made to us in connection with the Account, or the information you have given us is not true in any material respect.
- If you break these Terms and Conditions in a serious way or repeatedly break these Terms and Conditions.
- If you break any other agreement with us.
- To allow us to keep to any law.

B. You can end this Agreement at any time by giving us reasonable notice in writing, telling us that this is what you will do. You will still be legally responsible for any debt left to pay on your Account.

C. If you die or become incapacitated (for example, if you are not able to manage your financial affairs after an accident or illness), all transfers and bill payments we made from your Account on your behalf, including Registered Accounts, will still be valid and binding on you and your estate if we made them before we received notice in writing of your death or incapacity. Whether you end this Agreement or we do, its terms will stay in force until you pay back any money you owe us.

## 14. Notices

A. If you need to give us any notice about our Online Services you must send it to us in writing and by post. The address to send this notice is:

**FREEPOST** RTKE-LYHS-ZXUY  
Online Services  
92 Ann Street  
Belfast  
BT1 3HH

This is a Freepost address so you will not need a stamp.

## 15. Confidentiality

A. You must keep all the information you have received from us about our Online Services strictly confidential and not share it with anyone else.

## 16. Intellectual property

A. The intellectual property rights (for example, patents and copyright) in data or materials that we have developed or may develop for providing our Online Services belong to us once they have been created. You must only use this data and materials to get access to our Online Services.

B. You must not copy any or all of our web pages in any form without our permission, apart from making one copy for your own personal, non-commercial use.

## 17. Circumstances beyond our control

A. We will not be failing to perform our duties under these Terms and Conditions if we totally or partly fail to do so, despite all our efforts, as a result of circumstances beyond our control.

## 18. Data Protection

A. We will carry out our responsibilities under the Data Protection Act 1998 (as amended from time to time) in relation to the relevant information we hold about you, and we will make this information about you available if you want to inspect it, in line with the Data Protection Act. The privacy and security policy on our Website explains

how we use your personal information and it forms part of this agreement, along with, where applicable, the Data Protection Notice – How We Use Your Information within your application form.

## 19. 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.

## 20. Customer Service

A. 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:

- a) Sending an email to [GBonline@aib.ie](mailto: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;

- b) Calling Phonenumber Banking on 0345 601 6262†.

Log in and choose option zero (0) to speak 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.

## 21. Making a complaint - customers of Allied Irish Bank (GB)

If at any time you are dissatisfied with our service please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly. We ask that you provide the following information:

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

We value your feedback and will try to resolve your complaint as soon as possible. In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at: Financial Ombudsman Service Exchange Tower London E14 9SR Telephones: 0800 023 4567 +44 20 7964 1000 (for calls from outside the UK) Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk) Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 22. Date these Terms and Conditions apply from

These Terms and Conditions apply from 13 January 2018





Protected



Information correct as at 13 January 2018

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