

# Online Banking

Making your life easier



**Allied Irish Bank (GB)**  
Our business is business banking.

# Online Banking

## Making your life easier

Imagine having a bank whose doors never close. Imagine having access to your money and control over your accounts day and night. Imagine not having to travel or queue, or not having to do your banking during the Bank's opening hours.

Online Banking puts you in control of your finances. Many of the things you do at the branch counter – checking your balances, carrying out a cheque search, ordering a statement, paying your bills and transferring money – you can do sitting at home with Online Banking.

### Anywhere in the world

Online Banking is a service that gives you a new level of access and control, so you can manage your money the way you want to. Even if you are abroad, on holiday or on business, all you need is access to the Internet to manage your Accounts.

### With Online Banking, you can do the following:

#### Check your Account balances

Your Visa Card, MasterCard and Asset Finance Account balances are updated to close of business on the previous day.

#### View recent transactions on your Account

You can view up to 100 transactions for your current account, 50 transactions for your deposit account and 22 transactions for your credit card account

#### View your available funds

Your available funds show the amount you can transfer or withdraw from your Account including where applicable any overdraft limit approved on your Account.

#### View pending transactions on your Visa Debit Card

You can view pending transactions for your Visa debit card (those which you have made but have not yet been taken from your account).

#### Transfer money to any UK bank or building society

With Online Banking, you can transfer money to any bank or building society accounts in the UK. To do this, you will need to register the Accounts online for regular transfers or make a one-off transfer.

#### Pay bills

You can pay bills to a list of up to 2,000 companies. Online Banking provides you with a secure, convenient way of paying bills.

- Register your bill payment details online to make regular bill payments or you can make a one-off bill payment.
- Set a date up to 28 days later for your bill to be paid. This is ideal for making payments that become due while you are away on holiday.

#### Regular payments (Standing Orders)

With Online Banking, you can view all your regular payments. You can also set up new regular payments and update or cancel them at any time.

#### Direct debits

You can view and cancel all your direct debits using Online Banking.

#### eStatements

Online Banking offers you the choice to receive your Bank Account and Credit Card statements online. It is convenient, free of charge and an opportunity to reduce the effect of your banking on the environment.

#### Card management

An extensive list of Credit Card self-service options is available through Online Banking. You can ask for a PIN reminder, set up an Authorised User or apply for an increase to your Credit Card limit.

#### Search for cheques

You can confirm whether a cheque you have written has been presented for payment within the last six months or last 100 transactions.

#### Card reader

You will need a card reader to carry out certain transactions on Online Banking.

The card reader offers extended security and works with your Allied Irish Bank (GB) Visa debit card to create unique security codes so we can authenticate your transactions.

It is an alternative to the code card.

#### Code card

If you do not yet have a card reader, you can still use a code card to carry out certain transactions. The code card provides extra protection when you carry out transactions online.

When you select one of the services that needs a code card, we will remind you that you need a code card and give you the option to order one online.

## Safe and secure

Online Banking uses several layers of technology to keep your Internet transactions confidential and secure.

You do not need to be an expert on Internet security to use our Online Banking service.

The following steps will help you use our service with confidence.

- Make sure that you connect to the correct web address.
- Make sure that your browser shows that the web pages are secure – look for the locked padlock symbol at the bottom of the web page.
- Make sure that you select 'log out' when you finish.
- Keep your Registration Number and Personal Access Code (PAC) safe.
- Use our card reader for improved security when you carry out certain transactions.

## Phoneline Banking

Online Banking customers are automatically registered for Phoneline Banking. This gives you two ways to manage your money from work, home or wherever you have access to a phone or the Internet. To set up bill payments or to add other Accounts to transfer money to through Phoneline Banking, you will need to fill in a Phoneline Banking services form.

## Easy to apply

To apply for Online Banking, either phone our customer service advisers on 028 9034 6060 or fill in the Registration Form attached to this brochure and send it to our FREEPOST address below:

**FREEPOST** RTKE-LYHS-ZXUY

Online Services  
92 Ann Street  
Belfast  
BT1 3HH

Or, you can take it into your local branch. Once we have received your Registration Form, we will send you your Registration Number and PAC.

You should memorise your PAC and then destroy it. Do not tell anyone your PAC, as this is personal to you and gives you access to all your Accounts within Online Banking.

If you think that someone knows your Registration Number or PAC, ring our Online Banking helpline on 028 9034 6060. One of our customer service advisers will be able to issue you with a new Registration Number and PAC.

# ONLINE BANKING REGISTRATION FORM

Please fill in this form and return it to FREEPOST RTKE-LYHS-ZXUY Online Services, 92 Ann Street, Belfast, BT1 3HH

 (Where this symbol appears this explains how we will use your information)

## Personal Details – First Account Holder

Title (Mr/Mrs/Miss/Ms/Other) First name (or names)

Surname

Date of birth

dd/mm/yyyy

Business name (if this applies)

Home phone number (inc STD)

Work phone number

Address\*

Email address

Country of birth

Postcode

*\*If you have lived at this address for less than 3 years, please detail your previous address on reverse*

## Personal Details – Second Account Holder (Joint Account Holder) (see note below)

Title (Mr/Mrs/Miss/Ms/Other) First name (or names)

Surname

Date of birth

dd/mm/yyyy

Business name (if this applies)

Home phone number (inc STD)

Work phone number

Address\*

Email address

Country of birth

Postcode

*\*If you have lived at this address for less than 3 years, please detail your previous address on reverse*

**Note:** The 'Second Account Holder' section above should only be filled in if the Account is a Joint Account and the second Joint Account Holder wants to receive a separate Online Banking Registration Number and Personal Access Code (PAC).

Sort Code

Main Bank Account Number

Visa Credit Card number

Visa Credit Card number

MasterCard Credit Card number

MasterCard Credit Card number

## Joint Accounts

We give you permission until further notice to provide access via Online and Phonenumber Banking to the Account or Accounts in Joint names. All Account Holders must sign below. Failure to do so will result in access to the Joint Account or Accounts not being available via Online and Phonenumber Banking.

I want to register to provide access to my Joint Account or Accounts.

☐

## Declaration

I want to register for Online and Phonenumber Banking. Please issue me with a Registration Number and PAC.

☐

I confirm that the information I have provided is true and correct.

☐

## Data protection notice - How we use your information.

By signing this form you consent to the use of your personal information as indicated in the 'Data Protection Notice - How We Use Your Information', within the Personal Banking Service Terms and Conditions.

First Account Holder's signature

Date

If the main Bank Account number is a Joint Account, the other Account Holder must sign below.

Second Account Holder's signature

Date

## Bank use only

First Account Holder

Registration Number

Issued by

Second Account Holder

Registration Number

Authorised by





## Allied Irish Bank (GB)

Information correct as at February 2015

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