

# Online Services

## Terms and Conditions



**Allied Irish Bank (GB)**  
[www.aibgb.co.uk/onlinebanking](http://www.aibgb.co.uk/onlinebanking)

# Online Services

## Terms and Conditions

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 an Account in sterling you hold with us and set up to use our banking services.

**'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 non-value transactions. You will not be able to carry out transactions such as transferring money or paying bills. Limited companies are not eligible for Online Services.

**'Agreement'** means the Agreement between us and you for any of the services through Online Services, including:

- the registration process;
- these Terms and Conditions;
- the privacy and security policy appearing on our website from time to time; and
- the data protection notice.

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. It also includes pending transactions that you have made but have not yet been taken from your Account. 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 from Monday to Friday that is not a Bank Holiday.

**'Banking services'** means the services including 'Direct Debits', 'Pay a Bill', 'Regular Payments' and 'Transfer Money'.

**'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 response codes for authenticating certain transactions on Online Banking.

**'Code card'** means the card we can give you that contains 100 unique codes, which you should use for Online Banking. For authentication purposes, we will ask you for a code from your code card when you carry out certain transactions on 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 Online Services.

**'Cut-off time'** means the latest time for us to receive your instructions for whatever services you need on a Banking Day, as explained in the User Guide.

**'Direct Debit'** means the ability to view and cancel direct debits via Online Banking.

**'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 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.

**'Forward dated bill payments'** means that 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. Please make sure that you have enough money in your account on the date you have selected to make the payment. The payment will leave your account after 4.30pm on the date you select to make the bill payment. If you do not have enough money in your account, the payment will not go out of your account. You will not receive any notice to tell you this transaction has failed.

**'Intra-Account funds transfer'** is when you use Online Services to transfer money into any other Account, registered Account or third-party Account held with us.

**'Inter-Account funds transfer'** is when you transfer money into an Account held with another financial institution which is based in the UK and has an APACS Sorting Code. (APACS is the UK payments association).

**'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.

**'Liable'** means to be held legally responsible.

**'Mandate'** is a form we will ask you to sign when you open an Account, which is used to tell us how you want to manage the Account.

**'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.

**'Non-value transaction'** includes checking your balance, available funds and transaction information, searching for a cheque and ordering statements. This does not include making bill payments or transferring money.

**'Online Services'** means the service we provide for you to get access to and use your Accounts through the internet or by phone. By using Online Banking, you are also automatically able to use our Phonline Banking service.

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

**'Pay a Beneficiary'** 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.

**'Pending transactions'** are Allied Irish Bank (GB) 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 Allied Irish Bank (GB) 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 Phonline 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.

**'Transaction'** means a payment made by using your registration number, PAC, card reader or code card (if necessary), or any other service you use through Online Services. Transactions which do not involve any value includes checking your balance, available funds and transaction information, searching for a cheque and ordering statements. This does not include making bill payments or transferring money.

**'Transfer money'** means an intra-Account funds transfer or inter-Account funds transfer in sterling from your Account through 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

- 1.1 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 secret at all times.
- 1.2 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.
- 1.3 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. 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.

## **2. If your registration number, PAC, card reader or code card is misused**

- 2.1** If you think someone else knows your PAC, or if you believe it could be misused, you must change your PAC immediately using Phonline Banking and choosing option 3. If you have forgotten your PAC, you must call our Customer Service Advisers on 028 9034 6060 or contact any of our branches.
- 2.2** 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.
- 2.3** 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 condition 1 and 11.

## **3. Equipment**

We will not provide or maintain the technical equipment you need to use our Online Services.

## **4. Indemnity**

You agree to strictly 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 indemnify (reimburse) us against any loss, costs or damages that could result from you not keeping to these Terms and Conditions and the User Guide. This clause does not affect the Customer's rights under the Payment Services Regulations 2009 or any other legislation in respect of unauthorised or incorrectly executed transactions. Also, the Customer is under no increased duty of care or liability in respect of the observance of the security features of this product than is required under such legislation.

## **5. Instructions**

- 5.1** We may record the instructions we receive through Online Services.
- 5.2** 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 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 Online Services) is correct. After we receive your confirmed instruction, you will be bound by the process we carry out on your behalf.

## **6. Using Online Services**

- 6.1** 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.

- 6.2** Our opening requirements for Accounts, including limitations 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, and you want to have access through 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.

- 6.3** 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 you have an Allied Irish Bank (GB) Visa Card or Allied Irish Bank (GB) MasterCard Account, we will take these amounts off the limit that applies to your Account but they will not appear on your Account balance or statement until the next Banking Day. If the money is being transferred using the 'Pay a Bill' or 'Transfer Money' option to an Account with another bank, the money will normally be available no later than the next Banking Day.

- 6.4** 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.

- 6.5** For the purposes of Online Services, the limits for 'Pay a Bill' and 'Transfer Money' will end and be reset at 3am. Online and Phonline Banking transactions on Saturdays, Sundays and Bank Holidays are carried forward to the next Banking Day.

- 6.6 When necessary, we may give you a new or replacement registration number, PAC, card reader or code card.
- 6.7 You are liable 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 Agreement.
- 6.8 If you transfer money from your Allied Irish Bank (GB) Visa Card or Allied Irish Bank (GB) MasterCard Accounts by Online Services we will treat this as a cash advance and the relevant charges will apply (see our list of fees and charges).
- 6.9 You must not cause 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.
- 6.10 Both you and we will be bound by any transactions entered on your Accounts using our Online Services unless they are proven to have been unauthorised. If you have any questions or disputes about transactions carried out on your Accounts, you should contact us as soon as possible.
- 6.11 If you have a joint registered Account and we issue both you and the other Account Holder with registration numbers, PACs and code card/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

- 7.1 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 went out of your Account and the payment reference. If you are making payments online, the details of the person or organisation will be the narrative you choose to apply to your statements. For any other electronic payments, we will include

on your statement the details of the person or organisation receiving the payment.

- 7.2 The Account balances you get on 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) processed by us in the meantime. Your Allied Irish Bank (GB) Visa Card, Allied Irish Bank (GB) MasterCard and any Asset Finance Accounts will show the balance at the close of business on the previous 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.
- 7.3 You should check the transactions on your statement regularly, and at least once a month, against your Account records. If there is a payment which seems to have been made incorrectly or without your authority, you should tell us as soon as possible and, in any case, no later than 13 months after the date the payment was taken from your Account. If you wish to query a payment that has been made from your Account with your authority (which you now dispute) you must tell us immediately, or in any case, no later than eight weeks from the payment date.

## 8. Joint Accounts

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

If you have any Joint Accounts, you can access and carry out transactions on these accounts providing all Account Holders have agreed to this.

If you have not agreed to this access on your Joint Accounts please call us on 0345 601 6262† and press 0 to speak to a Customer Service Adviser who will be happy to help you.

†Call charges may vary - refer to your service provider.'

## 9. Finance

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

- Asset Finance (not available through Phonenumber Banking);
- Loans;
- Credit Cards and;
- Current Account Mortgages.

## 10. Fees and charges

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

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.

- 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 secret.
- 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)
- Visit [www.banksafeonline.org.uk](http://www.banksafeonline.org.uk) or [www.makeitsecure.org](http://www.makeitsecure.org) for useful information.
- To make sure we carry out your instructions accurately, and 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 services

**12.1** As long as we have a valid reason for doing so, we may, at any time and without giving you notice:

- cancel or suspend any right you have to use all or part of the Online Services;

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 by telephone or in writing.

**12.2** 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 liability to you, temporarily suspend the relevant Online Service for as reasonable a period as necessary to correct the fault or remove the security risk.

**12.3** If you have not used our Online Services for at least one year, we may cancel your registration number, PAC, card reader and code card.

## 13. Ending this Agreement

**13.1** 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.

**13.2** We can end this Agreement and withdraw our Online Services by giving you at least two months notice in writing, telling you that this is what we will do 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 or you die,
- 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.

**13.3** 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 liable for any debt left to pay on your Account.

**13.4** If you die or become incapacitated (for example, if you are not capable of managing 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 remain in force until you pay back any money you owe us.

## 14. Notices

If you need to give us any notice about Online Services you must send it to us in writing and by post. The address to which you should 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

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

**16.1** The intellectual property rights (for example, patents and copyright) in data or materials that we have developed or may develop for providing 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 systems.

**16.2** 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

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

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.

## 19. Help desk

If you need urgent help to sort out any problems you are having with your Online Services, or if you need general information about Online Services, contact our Phonenumber Banking service on 0345 601 6262† and press 0 to speak a Customer Service Adviser (between 8:30am and 5pm, Monday to Friday) or by sending an email to [gbonline@aib.ie](mailto:gbonline@aib.ie).

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

## 20. 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)

## 21. Date these Terms and Conditions apply from

These Terms and Conditions apply from January 2017.



When you have finished with  
this please recycle it.



## Allied Irish Bank (GB)

Information correct as at January 2017

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[www.aibgb.co.uk](http://www.aibgb.co.uk)