



Visa Debit Card

User Guide and
Terms & Conditions

ALLIED IRISH BANK (GB) VISA DEBIT CARD GUIDE

Use your Current Account worldwide

User guide and Terms & Conditions

Applies from 22nd May 2022

This guide explains the features of the Visa Debit Card. You should read this guide with the Terms and Conditions and keep it in a safe place in case you need to refer to it in the future. If this guide and the Terms and Conditions of your Visa Debit Card contradict each other, the Terms and Conditions will take priority. If you would like us to explain any issues relating to your Card, please contact your local branch.

What can a holder of a Visa Debit Card do?

You can use the Visa Debit Card to pay for goods and services direct from your Current Account. You can use the card instead of cheques when shopping anywhere Visa Debit is accepted. You can also use your Visa Debit Card to withdraw cash at any cash machine displaying the Visa or Link sign, at home and abroad.

The main benefits:

- You don't have to write cheques.
- You can use the card in more than 200 countries worldwide, anywhere Visa Debit is accepted.
- The card acts as a Visa Debit Card and a cash card.
- The money goes straight from your Current Account, so you always know how much you have in your account.
- You have the freedom to spend your money as you choose wherever you choose.

))) Contactless and Mobile Payments – Make easy and secure payments in seconds

Your card is enabled for Contactless Payments. For more information go to aibgb.co.uk

Secure Online Shopping

! Shopping online.
• To continue to use your credit card to shop online, please read the information below and see aibgb.co.uk/webshopping for more information.

When you're shopping online, we may need to confirm that it's really you using your card. This is an extra layer of security called Strong Customer Authentication (SCA for short) making online shopping even more secure.

The easiest way to do this is using our Online Banking and a mobile phone. You'll need to set up a new password for online purchases, to be used along with a one-time passcode we'll send you by text message. Alternatively, if you don't have or use a mobile phone, you can register for an alternative security method using your Voice and a landline. To find out more, go to aibgb.co.uk/webshopping

If you don't take any action, you may not be able to use your card to make online purchases.

BE AWARE: We will only ask you to enter any Security Details while shopping online and we won't ask you for this information over the phone. Please do not share your Security Details with anyone else and call us if anyone asks you for it.



Charges

Visa Debit Card Charges

The charges outlined in this section will apply in addition to any other fees as advised in the Personal Banking Services Charges Explained brochure. This is available from our branches or on our website aibgb.co.uk

You can withdraw cash from cash machines worldwide. If you withdraw money from a cash machine not provided by AIB Group, you may be asked to pay a handling fee (which will go to the cash machine operator). When you make a withdrawal, you should be told how much these fees are and be given the choice of cancelling the transaction.

Using your Visa Debit Card to withdraw sterling from a cash machine

You can use your Visa Debit Card to withdraw sterling from cash machines. The only fee applied by us in this instance will be the automated withdrawal fee mentioned in the Personal Banking Services Charges Explained brochure.

Using your Visa Debit Card to withdraw foreign currency from an AIB Group cash machine

You can use your Visa Debit Card to withdraw euro from cash machines of AIB Group. The withdrawal amount will be converted at an exchange rate set by AIB.

Using your Visa Debit Card to withdraw money from other cash machines in Europe and the rest of the world

You can use your Visa Debit Card to withdraw foreign currency at cash machines anywhere Visa Debit is accepted. The amount will be converted at an exchange rate set by Visa. You will have to pay a currency conversion fee of 2.75% of the amount you are withdrawing. If you are withdrawing a currency other than euro, you will also have to pay a separate 1.5% cash handling fee.

Using your Visa Debit Card to buy goods and services and withdraw money over the counter

If you use your Visa Debit Card to buy goods and services or to withdraw money in a foreign currency over the counter at any outlet that offers this service (known as a 'manual cash advance'), you will have to pay a currency conversion fee of 2.75% on the sterling amount, which is included in the foreign exchange rate applied to the transaction. The amount will be converted at an exchange rate set by Visa.

For manual cash advances (including pounds sterling), we will charge you a separate 1.5% cash handling fee.

Security code

For security purposes, when you are buying something over the phone or on the internet you may be asked for your 'security code'. This is the last three digits of the number printed on or beside the signature panel on the back of your card. You can quote this number if you are asked to, but you should never tell anyone else your PIN.

Recurring Payment Transactions

You can set up a continuous payment instruction on your Card from your account (such as an internet or magazine subscription). If you wish to cancel them, you can do so by contacting us up to the last business day before the payment is due to leave the account. You should also contact the company or service provider to advise them that you are cancelling the Recurring Payment Transaction.

Changing Your PIN

You can change the personal identification number (PIN) at any UK cash machine displaying the LINK sign. Simply insert your Card, choose the 'PIN select' function on the menu and follow the onscreen instructions. Remember to be careful when choosing your new PIN. You must never tell anyone else your PIN and never write down your PIN or other security information.

Currency Conversion

When you are using your Card abroad, some cash machines, retailers and hotels may offer you the facility to pay in pounds sterling rather than in the local currency. However, if you choose to pay in pounds sterling, the retailer will apply a local exchange rate to the transaction which is currently outside our control. If you pay in the local currency, we will apply the exchange rate to the transaction.

Security Tips for your Allied Irish Bank (GB) Visa Debit Card

1. Sign your Card as soon as you get it, using a non-erasable ballpoint pen. You should take reasonable steps to keep your Card safe and your PIN and other security information secret at all times. You should tell us immediately if you change your name and address.
2. Do not allow anyone else to use your Card, PIN or other security information (see note below). Never give your account details or other security information to anyone unless you know who they are and why they need them.
3. You must not tell anyone your Card number, except when carrying out a transaction or to report it lost, stolen or likely to be misused. If you want to, you can register your Card and its number (but not your PIN) with a recognised Card protection service.
4. We will never ask you for your PIN, if you are not sure about whether a caller is genuine or if you think they are acting suspiciously, take their details and call us on **(028) 9033 0099**.
5. 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.
6. Keep your Card receipts and other information about your account containing personal details (for example, statements) safe and get rid of them carefully.
7. Take care when storing or getting rid of information about your accounts. People who commit fraud use many methods such as 'bin raiding' to get this type of information. You should take simple steps such as shredding printed material.
8. Check your statement. If you do not recognise a transaction, please call us immediately. In some cases, we will need you to give us confirmation or evidence that you have not carried out a transaction you do not recognise.
9. You will find the APACS website **www.cardwatch.org.uk** a helpful guide for practical tips on Card security and fraud prevention.
Note: By 'other security information', we mean personal facts and information (in an order which only you know) we use to check your identity. We will not ask for your PIN.

Important Information

Whether we issue you with a Visa Debit Card depends on your financial circumstances. You must be 18 or over. Visa Debit Card Transactions will be taken from your Allied Irish Bank (GB) Current Account. Please refer to our Terms & Conditions applying to your Current Account. For full details of the charges for making transactions on your Current Account with your Visa Debit Card and other Current Account charges, please read our Charges Explained brochures.

Other Information

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 Business Centre) 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 Summary Resolution Communication or 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
Website: www.financial-ombudsman.org.uk

You can 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.

Contacting us

You can contact us through your branch, by email and by phone, by text message (if applicable) or by any other electronic means (as set out in your Terms & Conditions and in our complaints brochure), and through our different Helplines (for example, Online Banking).

If your Card or any other security feature of the Card is lost or stolen or has fallen into the hands of someone who may use it to commit fraud, please contact us immediately on 0044 (028) 9033 0099.

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

Leaflets

If you need this brochure in Braille, in large print or on audio, ring 0345 6005 925. Customers with hearing difficulties can use our Text relay service by dialling 18001 0345 6005 925.

Chip and Signature Visa Debit Card

For customers who have difficulty using a PIN, we can offer a Chip and Signature Visa Debit Card. When you buy goods in a shop, you will not have to enter your PIN on the terminal. Instead, the assistant will print a receipt for you to sign and this signature will then be compared to the signature on the back of your card. All other transactions, such as online and mail order, will be carried out in the same way as the Visa Debit Card. For more information or to ask for a Chip and Signature Visa Debit Card, please contact your branch.

Allied Irish Bank (GB) Personal Debit Card

Terms and Conditions of use effective from 22nd September 2022

These Terms and Conditions of use should be read in conjunction with the Terms and Conditions applying to your Current Account. By using your Card you are deemed to have accepted these Terms and Conditions of use. In the event of a conflict, the Terms and Conditions applying to your Current Account will take precedence.

These Conditions apply to the agreement (referred to as 'this Agreement') between you and AIB Group (UK) p.l.c., trading as Allied Irish Bank (GB), its successors or assigns (referred to throughout these Terms and Conditions of use as 'we', 'us' and 'our') for use with your Card.

AIB Group is made up of Allied Irish Banks, p.l.c., its subsidiaries and associated companies, including AIB Group (UK) p.l.c. As the Account holder, you agree to be bound by these Terms and Conditions of use. We will give you a copy of these Terms and Conditions of use when you open an Account. You can also get a copy from your branch.

Within these Terms and Conditions of use, some words have special meanings.

'Account' means the personal Current Account you hold with us, which you can use with your Card.

'Arranged overdraft' means the account provider and the customer agree in advance that the customer may borrow money when there is no money left in the account. The agreement determines a maximum amount that can be borrowed, and whether fees and interest will be charged to the customer.

'Authorisation' means our confirmation to a bank or any Outlet that they can accept your Card for a Transaction.

'Banking App' means any application provided by us which can be downloaded from a software application distributor(s) and which can be used for authentication purposes as required when making Transactions, to access banking services or such other uses as we may designate from time to time.

'Banking day' means any day of the week excluding Saturday, Sunday and bank and public holidays in Great Britain and Northern Ireland.

'Card' means any Allied Irish Bank (GB) Visa Personal Debit Card 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.

'Card number' means the number on the front of the Card or any digital versions of the Card number.

'Cash Machine' means any automated teller machine which is capable of dispensing cash or providing other services associated with your Card.

'Charges Explained brochure' means the published list of our fees and charges. This brochure is available at all our branches and also on our Website. You can also call our Helpline (some mobile phone providers may charge for calls to this number).

'Chip' means an integrated circuit used in a Card.

'Contactless Transaction' means a Transaction that is authorised by you touching your Card or Device against a terminal, generally without the need to insert your Card. Whether this is available or not may depend on the amount of the Transaction. You may or may not have to use your PIN, Security Details or a combination of both to confirm some Transactions. Not all terminals can process such Transactions.

'Continuous Payment Authority' is where you have entered into an agreement with a company or service provider for them to take repeated payments from your debit card.

'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, or a Banking App.

'Digital Card' means virtual or digital versions of your Card.

'Digital Wallet' means any electronic payment system which stores your Digital Card for the purposes of carrying out Transactions.

'Digital Wallet Agreement' means any terms and conditions applicable to a Digital Wallet (as may be amended from time to time) which is either offered by us or by a third party provider in agreement with us.

'EEA' means the current members of the European Economic Area as may be amended from time to time.

'Gross negligence' means a very significant degree of carelessness.

'Helpline' means our Freephone service on 0800 389 6218 or for lost or stolen cards please call our Freephone service on 0800 0391 140.

'Jointly and severally bound' means that if you have a joint Account, these Terms and Conditions of use will apply to all of you together as well as to each of you separately.

'Liable' means to be held legally responsible.

'Outlet' means any business or individual who accepts a Card as a method of payment.

'Payment Service' means a cash deposit or withdrawal, an electronic payment (for example a direct debit, standing order, credit transfer, Card or credit card Transaction) or a Transaction carried out through our Online Services.

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

'PIN' stands for 'personal identification number' and means any number we give you, or any number that you later choose, to use with your Card.

'Safeguard System' means a system to aid the secure use of your Card online, for example, Visa Secure, as such system or name may change or be replaced from time to time.

'Security code' means the last three digits of the number which appears on or next to the signature panel on the back of your Card.

'Security Details' means any security details arising out of any security procedure that we may require you to follow or use to make an instruction, confirm your identity or access a Device or certain functionality on that Device (for example, a password, passcode, access code, Security code, or biometric data (to include but not limited to, voice or a fingerprint)).

'Transaction' means getting cash, or paying for anything using your Card, Card number, PIN or any other service you get with your Card including through the use of a Digital Wallet.

'Unarranged overdraft' means the customer borrows money when there is no money left in the account (or when the customer has gone past their arranged overdraft limit) and this has not been agreed with the account provider in advance.

'Validity period' means the time during which you can use your Card. This period starts on the first day you receive your Card and ends on the last day of the 'EXPIRES END' month.

'Website' refers to our internet site, aibgb.co.uk

'Your branch' means the Allied Irish Bank (GB) branch where you hold your Account.

GENERAL INFORMATION

Contacting us:

You can contact us through Your branch, by email, by phone, by text message (if applicable) or by any other electronic means.

If your Card, Device or any other security feature of the Card or Device is lost or stolen or has fallen into the hands of someone who may use it to commit fraud, please contact us immediately on our Helpline for lost or stolen cards or +44 28 9033 0099 if calling from outside the UK. A customer service adviser is available 24 hours a day.

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

Contacting you:

Subject to applicable law, we may contact you in person, by phone (including text message or push notification), post, hand delivery, by fax, by email or online (for example, via any message facility available on our online banking or similar systems) or other electronic means.

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 if you 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. 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.

Complaints

If at any time you are dissatisfied with our service please let a member of staff in Your branch (or business centre) 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
Website: www.financial-ombudsman.org.uk

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.

1 Looking after your Card, PIN and other Security Details

- 1.1 We may place limits and restrictions on Transactions and these may be changed or varied at our discretion. Some limits may not be disclosed for security purposes.
- 1.2 You should sign your Card as soon as you receive it. You should take all reasonable steps to keep your Card and Device 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.

- 1.3 You must not let anybody else use your Card, Device, PIN, Security Details or any other code allocated to you by us or chosen by you.
- 1.4 You must not tell anyone your Card number, except when carrying out a Transaction or to register or activate your Card in a Digital Wallet or to report that the Card is lost, stolen or likely to be misused. If you want to, you can register your Card and its number (but not your PIN, Security Details or any other code allocated to you by us or chosen by you) with a recognised card protection company.
- 1.5 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.
- 1.6 You must not give your Device to other people or allow others to use it as they may be able to access or use your Digital Card or Banking App.
- 1.7 Before you replace or dispose of a Device, you must ensure you delete any Digital Wallet or Banking App from that Device. You should also immediately delete any information such as a text message sent or received by you in connection with your Card or Account. You must not have any reference(s) to or details of your PIN or any Security Details on your Device.

2 Loss or misuse of a Card, Device or Security Details

- 2.1 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, or compromised in any way, you must tell us immediately. Call us (24 hours a day) on the numbers noted in the 'Contacting us' section.
- 2.2 We will accept notice from a card protection company if you have your Card registered with them or from Visa, if your Card, PIN or Security Details has been lost, stolen or is likely to be misused.
- 2.3 If any Card we have issued to you is lost 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.
- 2.4 Unless we can show that you have acted fraudulently or with intent or Gross negligence, we will refund you the amount of any Transaction, interest and charges:
 - a) if you have not received your Card and someone else misuses it; or
 - 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 or other security information; or
 - c) if someone else uses your Card details without your permission and your Card or Device has not been lost or stolen.
- 2.5 Once you have reported your Card as being lost, stolen or likely to be misused, it cannot be used again. If you later find your Card, you must destroy it by cutting through the Chip.
- 2.6 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'.

3 Using your Card

- 3.1 You must only use your Card in line with these Terms and Conditions of use, your Account Terms and Conditions where applicable, the Digital Wallet Agreement and any other terms and conditions relevant to the use of your Card.
- 3.2 You can use the Transaction facilities we provide to use your Card and PIN to make payments to and from your Account.
- 3.3 You can use your Card only within the Validity period shown on it.
- 3.4 You can use your Card in the following ways:
 - 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®;
 - b) for Transactions by mail, telephone, mobile phone or other portable device, online or by use of a Safeguard System (including the use of your Digital Card through a Digital Wallet);
 - c) you can use a Card or a Device to make a Contactless Transaction. You may have to use your PIN, Security Details or a combination of both to confirm some Transactions. Information about Contactless Transactions (for example monetary limits) are available on our website at aibgb.co.uk or by contacting us as set out in the 'Contacting Us' section of these Conditions. Some limits may not be disclosed for security purposes;
 - d) 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;
 - e) when requested, if you are unable to provide your PIN, Security Details or complete any authentication process, we may decline to authorise the Transaction.
- 3.5 A Card does not give you an overdraft or any other form of credit, so you must apply for these in the normal way. If you already have an Arranged overdraft, you can use your Card to make withdrawals, but you must not go over your Arranged overdraft limit. If, by using your Card, you go overdrawn and you do not have an Arranged overdraft or you go over the Arranged overdraft limit and we have not given you permission to do so, you must immediately pay back the amount by which you have gone over the limit. We will charge you a fee for any items presented for payment when you have gone overdrawn or the amount you have gone over the Arranged overdraft limit. You will also have to pay any other bank charges that apply. You can find details of our Unarranged overdraft interest rate and charges in our Charges Explained brochure which you can get from any of our branches and also on our Website.
- 3.6 When necessary, we may give you a new or replacement Card and/or PIN. There may be a charge for new or replacement Cards, please refer to our Charges Explained brochure. However, we will not issue any more Cards on your Account if you tell us to do so.
- 3.7 New cards may be issued by us to you from time to time. Before you use your new Card, we may need you to take an extra step to activate it and if required, we will send you details on how to do this with your Card.

4 Card Transactions

- 4.1 You cannot stop or reverse a Transaction you have made using your Card or Card number once the Transaction has been completed (whether or not you have entered a PIN, Security Details, or signed a voucher or by way of Contactless Transaction) as we guarantee the payment.
- 4.2 If you have recurring Transactions (also known as 'Continuous Payment Authorities') set up on your Card

(such as broadband or magazine subscription) and you wish to cancel them, you can do so by contacting us up to the last Banking day before the payment is due to leave your Account. You should also contact the company or service provider to advise them that you are cancelling the recurring Transaction. Your Card is automatically enrolled in a card updater service with Visa. This service allows participating Outlets to access Card details through Visa so they can continue to process a Transaction, recurring or otherwise. As not all Outlets participate in this service, you should still notify each Outlet when your Card details or the status of your Account changes.

If you don't, your Account may or may not still be charged. You are responsible for making sure the Outlet has your new Card details to process a Transaction. If you would like to opt out of the card updater service, please contact us using the details set out in the 'Contacting Us' section of these Conditions.

- 4.3 Transactions may take a number of days to appear on your statement. If there are any mistakes on your statement or you have any questions about the information on it, you should contact us as soon as possible. We recommend that you review your statement regularly.
- 4.4 You are Liable (except as mentioned in section 2, 'Loss or misuse of a Card, Device or Security Details') for paying:
 - a) all Transactions; and
 - b) all interest and charges as mentioned in these Terms and Conditions of use, your relevant Allied Irish Bank (GB) Account Terms and Conditions and the Charges Explained brochure; and
 - c) all losses and reasonable costs which we have to pay as a result of you breaking this Agreement.
- 4.5 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. For Transactions within the EEA, we provide a comparison by way of percentage mark-up between (i) our rate which is made up of the Visa exchange rate for that day in addition to our currency conversion fee, and (ii) the European Central Bank foreign exchange rate. This is available on our website aibgb.co.uk 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.

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.

- 4.6 The available balance on your Account may reflect:
 - a) any Authorisation we have given for a Transaction which has already been carried out but has not yet appeared on your statement; or
 - b) any Authorisation we have given for a Transaction which has not yet been carried out but for which we have been asked to authorise an estimated amount.
- 4.7 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 with intent or Gross negligence, 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.
- 4.8 If the Account is in joint names and we issue Cards for that Account, you and all the other Account Holders will be Jointly and severally bound by these Conditions. Whether you receive a Card yourself or not, you must keep to all these Conditions and make sure that you pay in full any money you owe to us. If one of you gives us an instruction about the Card, we may act on it even if the other Account Holders do not agree.

- 4.9 We may, without notice, refuse Authorisation for a Transaction if we have good reason to believe that:
- the security of the Account, Card, Security Details or Device is compromised;
 - the Account, Card, Security Details or Device could be used to commit fraud, or by someone who does not have authority to use it;
 - the Transaction seems unusual compared with the way you normally use your Card, Account or Device;
 - 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
 - the Transaction would damage our reputation, then we may take whatever action we consider appropriate, including investigating, intercepting, refusing or delaying payments to or from your Account or decline to authorise the Transaction on the Account for any valid reason (for example, where we may suspect fraud, money laundering, terrorism, if we believe we have been provided with incorrect information or we have concerns about the security of your Account). We may also refuse or decline to authorise any Transactions that may be inappropriate for your age group, for example gambling or betting. We may contact you to satisfy ourselves in relation to the nature of the Transaction or payment on the Account.
- 4.10 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 in relation to your card by text message you may be asked to confirm a Transaction by replying to the text message.
- This text message from us will not ask you for any personal information, account numbers, PIN or other Security Details. If you are not happy to answer the text message, 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.
- 4.11 When you want to make a Transaction online, we may need to confirm it's you before the Transaction can be authorised. We'll do this by using a Safeguard System and may also use an authentication service. Your Card is automatically enrolled for a Safeguard System, however the Cardholder may need to register for an authentication service. This authentication service will require you to enter your Security Details to identify you, for example, using a Banking App, or any other way made available by us. If we ask you to identify yourself and you can't or you don't follow the instructions for the Safeguard System or the authentication service, we will take it that your Transaction is not authorised and it will not go ahead. For this reason, it is important to ensure that the personal information we hold about the Cardholder is up-to-date (for example your mobile phone number and email address). To find out more about this please go to aibgb.co.uk/webshopping
- 4.12 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.
- We recommend that you review your Account details online on a regular basis. Please contact us if you have any queries.
- 5 Refunds (for more details please also see your Current Account Terms and Conditions)**
- 5.1 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. 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.
- 5.2 We cannot be held Liable (whether or not you make or try to make a Transaction) for:
- any other person failing, or taking longer than expected, to accept your Card, Device or Card number;
 - 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
 - The publication of a refusal of Authorisation of any Transaction.
- 5.3 Where a payment from your Account has been initiated by or through a Payee, you may be entitled to a refund if:
- the authorisation you gave did not specify the exact amount of the payment; or
 - 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.
- 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.
- 5.4 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 timeframe along with our reasons.
- 5.5 You are not entitled to a refund where:
- you have given consent directly to the Payment Service Provider for the Transaction; and
 - 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.
- 5.6 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.
- 6 Cancelling the Card**
- 6.1 We reserve the right at any time and without giving notice, to refuse Authorisation for a Transaction. We may also make this refusal public. We can also decide not to renew or replace the Card. We can also cancel the Card on your Account. If we decide to do this we will, wherever possible, give you at least two months' notice in writing unless there are exceptional circumstances as follows:
- Suspected unauthorised or fraudulent use of your Account, Card or Device;
 - To protect the security of your Account, Card or Device;
 - In the case of a Payment Service with a credit line, such as an overdraft, a significantly increased risk that you may be unable to fulfil your liability to pay;
 - 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;

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;
 9. If you repeatedly break these Terms and Conditions of use or breach them in a serious way;
 10. If you break any other agreement with us;
 11. You have failed security checks in a manner that we deem unacceptable; or
 12. To allow us to keep to any law, regulation, code or good practice.
- 6.2 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.
- 7 Ending this Agreement**
- 7.1 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 of use.
- 7.2 Unless we have agreed otherwise, you can end this Agreement any time by contacting us. We may end this Agreement by giving you at least two months' notice in writing. If you or we end the Agreement, you must, for security reasons, immediately destroy all Cards you (or any other Account Holders) hold by cutting the physical Card through the Chip and delete or un-register all related Digital Cards.
- 7.3 Whether you or we end this Agreement, its terms will continue to apply until you have paid all the money you owe.
- 8 Extra Conditions**
- 8.1 We will not be Liable if, despite all our efforts, we are prevented (directly or indirectly) from meeting any of our responsibilities under these Terms and Conditions of use because of:
- a) a fault which has happened in any system used to carry out a Transaction;
 - b) an industrial dispute (for example, a strike);
 - c) anything outside our or our agents' or subcontractors' control; or
 - d) the Card being retained, damaged or not honoured by a third party.
- 8.2 We reserve the right for any reason (on giving reasonable notice where possible) to stop offering or supporting any Digital Card or to stop offering or participating in any Digital Wallet services or facilities.
- 8.3 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.
- 8.4 We will be Liable for the amount of any Transaction, plus any interest and charges, if there have been any faults with Cash Machines or other systems you have used and these were not obvious or displayed as a warning message or on a notice at the time you used the machine or other system.
- 8.5 Third parties providing applications or services in connection with the use of your Card(s), Digital Cards or Digital Wallet (for example, a mobile phone provider or app provider) may have their own Agreements, including in relation to fees which you are subject to in relation to the use of your Card(s), Digital Card or Digital Wallet ("Third Party Agreements"). It is your responsibility to read and understand such Third Party Agreements before you sign up to the relevant application or service and you agree to comply with all such terms and conditions. We will have no responsibility or liability in respect of any Third Party Agreements nor any other applications or services which are provided by third parties in connection with the use of your Card(s), Digital Cards or Digital Wallet, including any fees or charges which may be levied to you by third parties in connection with your use of their applications or services.
- 8.6 If we send a written demand or notice in connection with your Account or Card by post to the last address you gave us, we will consider this to have been properly served and received on the day that you should have received the envelope containing the demand or notice.
- 8.7 If we choose not to enforce any term, or we cannot enforce any term which applies to the Account, this will not affect our right to:
- a) enforce that term later; or
 - b) enforce any of the other terms which apply to the Account or the Card.
- 8.8 These Terms and Conditions of use are written in English and all our communications will be in English.
- 8.9 The laws of England and Wales apply to this Agreement, and the courts of England and Wales will have exclusive jurisdiction over any dispute that may come about as a result of this Agreement.
- 8.10 We have the right at all times to change and add to these Terms and Conditions of use 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.
- If we want to make a change to your Terms and Conditions of use, we will let you know at least two months beforehand in writing (unless, by law or in line with regulation, we are able to give you shorter notice). Unless we hear otherwise from you during the notice period, we will assume that you are happy to accept the amended Terms and Conditions of use. If you are not happy, you have the right to end this Agreement with us. At any time up to two months from the date of the notice, you can, without notice, switch your Account or close it without having to pay any extra charges or interest for doing this. When you receive this notice, you can end the Agreement in line with section 7, as long as you have paid all the amounts you owe. However, if you continue to hold your Account after this time, we will consider you to have accepted the relevant changes.
- 8.11 We may provide you with, and we may keep a record of, documents which form part of this Agreement in either electronic or paper form. When you apply for your Card through our online banking services (if applicable), you agree that electronic signatures may be used by us and you to confirm acceptance of documents which form part of this Agreement.

Data Protection Notice

Effective 1 April 2021

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at www.firsttrustbank.co.uk/data-protection or www.aibgb.co.uk/Data-protection. You can also ask for more details at your local branch.

1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes First Trust Bank, Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit www.aibgroup.com.

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at UKDPO@aib.ie or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., First Trust Centre, 92 Ann Street, Belfast, BT1 3HH.

3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches whether or not the product or service goes ahead.

4. How we keep your information safe

We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information

5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;

- protecting the vital interests of you or others;
- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online. Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;
- research your experiences dealing with us;
- collect debts;

- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

10. International transfers of data

We may transfer your personal information outside of the United Kingdom (UK) and the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the UK and EEA to these transfers and the use of the information, to ensure your rights are protected.

11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at www.firsttrustbank.co.uk/data-protection or www.aibgb.co.uk/Data-protection

We can help you with:

Accessing your personal information: You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

Updating and correcting your personal details.

Removing consent: You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

Restricting and objecting: You may have the right to restrict or object to us using your personal information or using automated decision making.

Deleting your information (your right to be forgotten). You may ask us to delete your personal information.

Moving your information (your right to Portability). Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

12. Making a complaint

If you have a complaint about the use of your personal information, 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.

You can also contact the Information Commissioner's Office at www.ico.org.uk

13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at www.firsttrustbank.co.uk/data-protection or www.aibgb.co.uk/Data-protection. You will also find a copy on display at your local branch, or you can ask us for a copy.

Allied Irish Bank (GB) Visa Debit Card application



Bank Sort Code

Account number

(Please fill in all the white boxes in BLOCK CAPITALS and tick ✓ where appropriate)

Applicant 1

(Fill in if you are the only account holder or the first-named holder on a joint account)

Title	Home telephone number (including area code)
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/>	<input type="text"/>
Other (please specify) <input type="text"/>	Work telephone number (including area code)
Forename(s) (in full)	<input type="text"/>
<input type="text"/>	Mobile number
Surname	<input type="text"/>
<input type="text"/>	Email address
Job title	<input type="text"/>
<input type="text"/>	Are you: (please tick) Single <input type="checkbox"/> Married <input type="checkbox"/>
Yearly salary before tax £ <input type="text"/>	Separated <input type="checkbox"/> Divorced <input type="checkbox"/>
Home address	Widowed <input type="checkbox"/> Other <input type="checkbox"/>
<input type="text"/>	Do you: (please tick)
<input type="text"/>	own your own home? (but do not have a mortgage) <input type="checkbox"/>
<input type="text"/>	own your own home? (and have a mortgage) <input type="checkbox"/>
Postcode	rent your home from the Housing Executive? <input type="checkbox"/>
Date of birth <input type="text"/>	rent your home from a private landlord? <input type="checkbox"/>
Employer's name and address	Living with parents? <input type="checkbox"/> Other? <input type="checkbox"/>
<input type="text"/>	(please give details)
<input type="text"/>	<input type="text"/>
Postcode	

Applicant 2

(Fill in if you are the second-named holder on a joint account.)

Title	Home telephone number (including area code)
Mr <input type="checkbox"/> Mrs <input type="checkbox"/> Ms <input type="checkbox"/> Miss <input type="checkbox"/>	<input type="text"/>
Other (please specify) <input type="text"/>	Work telephone number (including area code)
Forename(s) (in full)	<input type="text"/>
<input type="text"/>	Mobile number
Surname	<input type="text"/>
<input type="text"/>	Email address
Job title	<input type="text"/>
<input type="text"/>	Are you: (please tick) Single <input type="checkbox"/> Married <input type="checkbox"/>
Yearly salary before tax £ <input type="text"/>	Separated <input type="checkbox"/> Divorced <input type="checkbox"/>
Home address	Widowed <input type="checkbox"/> Other <input type="checkbox"/>
<input type="text"/>	Do you: (please tick)
<input type="text"/>	own your own home? (but do not have a mortgage) <input type="checkbox"/>
Postcode	own your own home? (and have a mortgage) <input type="checkbox"/>
Date of birth <input type="text"/>	rent your home from the Housing Executive? <input type="checkbox"/>
Employer's name and address	rent your home from a private landlord? <input type="checkbox"/>
<input type="text"/>	Living with parents? <input type="checkbox"/> Other? <input type="checkbox"/>
<input type="text"/>	(please give details)
Postcode	<input type="text"/>



If you need this brochure in Braille, in large print or on audio,
ring 0345 6005 925.
Customers with hearing difficulties can use our Text relay service
by dialling 18001 0345 6005 925.

Information correct as at September 2022

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