

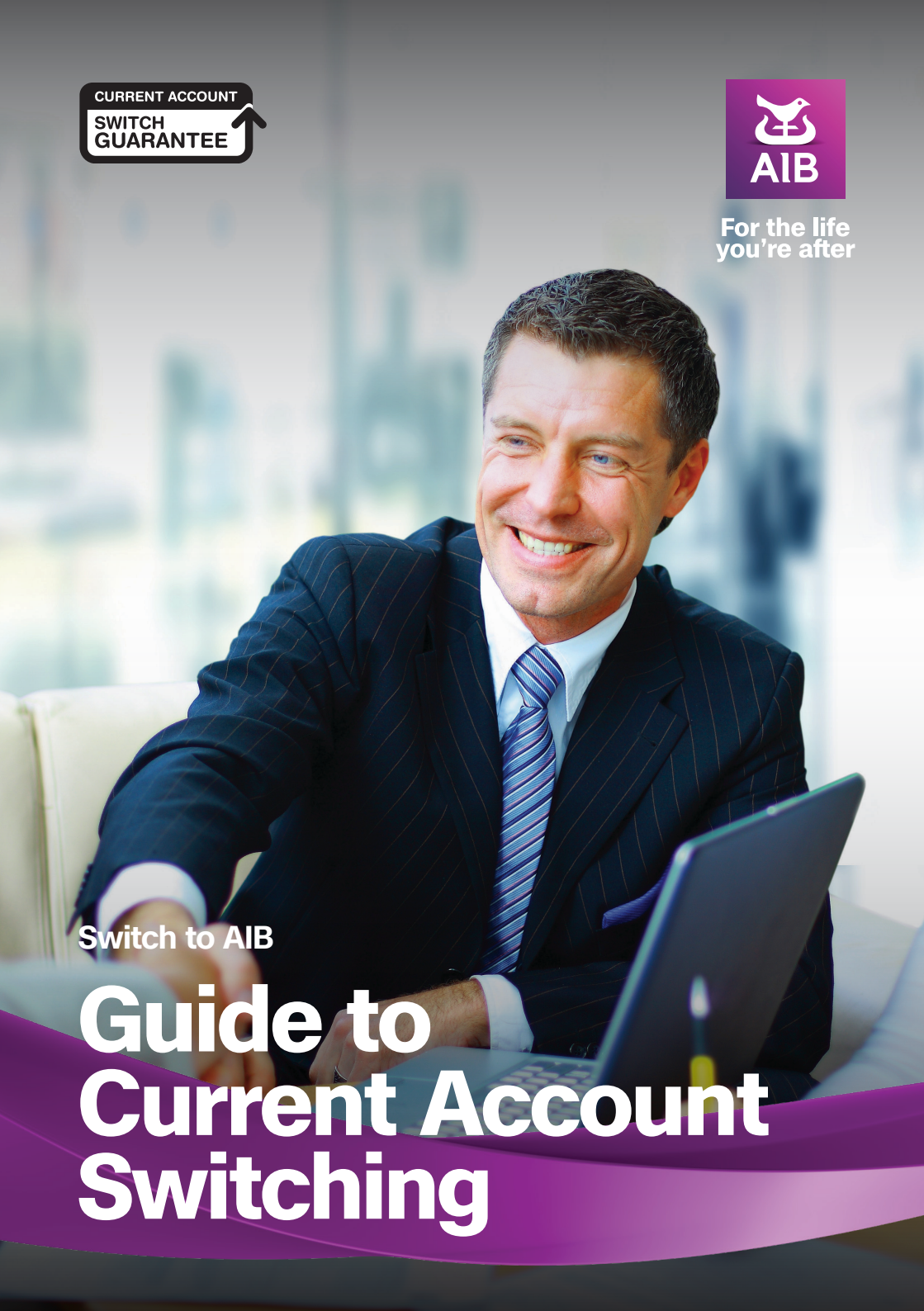
CURRENT ACCOUNT
SWITCH
GUARANTEE 



For the life
you're after

Switch to AIB

Guide to Current Account Switching



Thinking of switching?

All you have to do is follow these 3 easy steps to move to your new Allied Irish Bank (GB) current account.

1: Get in touch!

Phone us on 0345 6005 204[†]
(lines open: 9am-5pm Monday to Friday)

2: We need to see proof of your identity and address.

Usually, we need your passport or driving licence and a gas, electricity or water bill. If you have any queries, please phone (0)345 6005 204[†]

3: Sign the relevant application forms and we will do the rest!

What we do

We will open your new current account and send you the details. We will help you set up an Online Banking Service tailored to your requirements.

Next, we will contact your old bank to move your standing orders, direct debits and bill payments to your new account by the agreed switch date.

Finally, once your switch is complete, we will confirm this with you.



What does this Switch Guarantee mean?

The next page tells you how this guarantee makes switching your account simple, reliable and stress-free.

[†] Call charges may vary – please refer to your service provider.



Current Account Switch Guarantee



We have designed the Current Account Switch Service to let you switch your current account from one bank or building society to another in a simple, reliable and stress-free way. It will only take seven working days. As your new current-account provider we offer the following guarantee.

- The service is free to use and you can choose and agree your switch date with us.
- We will take care of moving all your payments going out (for example, your Direct Debits and standing orders) and those coming in (for example, your salary).
- If you have money in your old account, we will transfer it to your new account on your switch date.
- We will arrange for payments accidentally made to your old account to be automatically redirected to your new account. We will also contact the sender and give them your new account details.
- If there are any issues in making the switch, we will contact you before your switch date.
- If anything goes wrong with the switch, as soon as we are told, we will refund any interest (paid or lost) and charges made on either your old or new current accounts as a result of this failure.



Here's how...

A step-by-step guide to switching your current account to Allied Irish Bank (GB).

Option A - Current Account Switch Service: Switch your current account(s) to us and close your current account(s) with your old bank. The Current Account Switch Guarantee (see page 3) provides peace of mind for anyone switching current account.

Eligibility

Small/medium enterprises with an annual turnover and/or balance sheet total that does not exceed £6.5 million and less than fifty employees.

Small charities with an annual income of less than £6.5 million; and small trusts with a net value of less than £6.5 million.

Note: Larger companies and those who are not eligible for Option A can opt for a partial switch (Option B).

Or

Option B - Partial Switch: Move all or some direct debits, standing orders and bill payments (Online and Phonenumber Banking only) to us, but keep your current account at your old bank open.

- ✓ Our staff will help you through this process. They will give you your new Allied Irish Bank (GB) current account details and any information you need about us.
- ✓ Switching to Allied Irish Bank (GB) is free – There are no set-up charges for direct debits, standing orders and bill payments.



Option A - Current Account Switch Service

Switch your current account(s) to Allied Irish Bank (GB) and close your old account(s)

Step 1

Opening your new current account

The first step in making the switch is to open a current account with Allied Irish Bank (GB). Your Allied Irish Bank (GB) current account will be opened as soon as your application is approved.

A couple of things to think of before opening a current account:

- Transfer of a debit balance to your new current account will need to be agreed in advance with Allied Irish Bank (GB).
- You must make separate arrangements to repay your old bank overdraft, however we can assist you to make the payment.
- Any credit facilities needed on your current account must be discussed and agreed in advance.
- If we agree, bank accounts that include an overdraft can switch using the Current Account Switch Service. And if you'd like to have an overdraft with your new bank account, speak to us before starting your switch. We will be able to advise if you're eligible for an overdraft, dependent on our lending criteria and your credit status.

If you have given permissions to Third Party Providers to make payments on your behalf, or to access your financial data, access to these services won't be transferred automatically to your new account as part of the Current Account Switch Service.

1. Before you close your old account, check whether you have any Third Party Provider permissions set up and if so, who with.
2. Once your new account is open you can give your permission to the Third Party Provider to access your new account by providing them with your new account details. You will need to contact the Third Party Provider directly yourself to set this up.

Step 1 Continued

3. If you are unsure as to whether we will support the Third Party Provider permissions on your account, you will need to discuss this ahead of your switch with us and we will be able to advise you of this.

Please check our terms and conditions for more information about Third Party Providers.

Remember your identification documents (ID)

- To open your account, you will need to provide suitable identification (for example, a driver's licence) and proof of your address (such as a recent utility bill).

Step 2

Preparing to switch

What you will need to do

- Complete a Current Account Switch Agreement form.
- Complete a Current Account Closure Instruction Form to authorise the closure of your old account.
- Agree a switch date that is at least 7 working days after your new account has been opened.
- We will contact you if there are any payment arrangements that cannot be transferred.
- Continue to use your old account until your switch date.
- If you currently make regular payments to a supplier from your old debit card, ask the supplier to set this payment up from your new debit card to make sure any service is not interrupted.

Step 3

Up and running

On your switch date your new Allied Irish Bank (GB) personal current account will be fully operational and you can start using it.

- Your current account(s) with your old bank will be closed.
- Your payments (such as direct debits, standing orders and bill payments) will have been transferred to your new account.
- Any credit balance from your old account will have been transferred to your new account.
- If any payments are accidentally made to your old account after your switch date, they will automatically be redirected or forwarded to your new account (for at least 3 years, and longer if applicable)

Option B - Partial Switch

Move all or some of your direct debits, standing orders and bill payments to your Allied Irish Bank (GB) current account, but keep your existing account(s) with another bank open. The Current Account Switch Guarantee does not apply to a partial switch.

We will do the following:

- Tell you how the partial switch works and make sure you can use your new account within 10 working days.
- Ask your existing bank for information about your direct debits, standing orders and bill payments.
- Give you a list of your direct debits, standing orders and bill payments so that you can choose the ones you want to transfer.
- Give your new account details to organisations you have direct debits with (for example, gas, water and electricity companies and mobile-phone companies).
- Set up standing orders on your new account so that you can continue to make your regular payments.
- Set up bill payments by Online and Phonenumber Banking.

Your old bank will do the following:

- Give us information about your direct debits, standing orders and bill payments.

What you will need to do:

- If you receive regular payments into your account, you will need to give the payer the details of your new account so that they continue making these payments.
- If direct debits continue to be paid from the old account, contact us and the company the direct debit is to.
- If you currently make regular payments from the debit card from your old account, set this up on your new debit card.
- If you want to close your old account or transfer your new balance to your new account, we can help you to do this.

Remember when switching...

- ✓ Our staff will help you through this process.
- ✓ If you are only doing a partial switch, make sure you select a date for the switch to take place when there is least activity on your current account. During the transfer make sure you have enough money in your new and old current accounts to cover any transactions.



Frequently asked questions about the Current Account Switch Service

1a. Personal

Can I switch my current account?

Yes, you can use the service to switch accounts from and to any of the participating banks and building societies.

1b. Business

Can I switch my business account?

Yes, so long as you have an annual turnover that does not exceed £6.5 million and you employ fewer than 50 people. If you are a small trust with a net asset value of less than £6.5 million you can also use the service. If you are still unsure whether you qualify, speak to us.

2. Can I choose my switch date?

Yes, you can choose and agree a switch date with us. Just make sure you allow seven working days for the switch to take place and that your chosen date isn't a Saturday, Sunday or Bank Holiday.

3. What happens to payments that people send to my old account?

All incoming and outgoing payments will be automatically redirected to your new account. Each time a payment is redirected, an automatic message is sent back to the originator advising them of your new account details so they can update their records. Some organisations may contact you directly to confirm your details have changed. If you do not want your new details to be given to someone who sends a one-off payment, contact us.

4. What happens if there is a mistake or unnecessary delay in the switching process?

In the unlikely event that there are any issues in starting the switch, we will inform you before your switch date. If anything goes wrong, we will ensure that any charges or interest incurred on your old and/or new account, as a result of the error will be refunded. It is for us to decide whether you receive compensation above and beyond the refund.

5. Will switching my current account affect my credit rating?

Simply switching from one bank to another using the Current Account Switch Service will not affect your credit rating.

However, when you open a new bank account, we may run a credit score check which could affect your credit rating.

In the unlikely event that during the switch you encounter any problems with payments (such as a standing order), we will correct them and ensure your credit rating is not affected.

6. Can I switch my current account if I am overdrawn?

Yes. You will need to agree any overdraft facilities you require with us. Alternatively, we may be able to provide facilities to help you pay off any existing overdraft you may have, subject to our normal lending criteria. If you do not come to an agreement with us you must make separate arrangements to repay your existing overdraft before you switch.

7. What if I change my mind?

You can cancel your switch up to seven working days before your switch date. If you do want to cancel, speak to us, and we will guide you through this process.

8. When will the money in my old account be transferred to my new account?

You will be able to access the funds in your old account up to and until your switch date when they will be transferred to your new account.

9. Is the Current Account Switch Guarantee the same for all banks?

Yes, all banks and building societies that display the Current Account Switch Guarantee Trustmark will follow the same switching process and must offer the same guarantees. There are over 40 participating banks and building societies in the UK and you can see them on <https://www.currentaccountswitch.co.uk/banksandbuildingsocieties/>

10. What happens to any debit card transactions or Direct Debits that I have asked my old bank to stop?

The Current Account Switch Service will not interfere with this process and any debit card or Direct Debit transactions that you have asked your bank to stop should remain stopped after your switch.



Value and Service

Value and service are at the heart of our business. We aim to provide real value to every one of our customers and to deliver the highest standard of service in banking and financial services.

AIB Group (UK) p.l.c. trading as Allied Irish Bank (GB) is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, our registered number is 122088.

You can get impartial consumer information from the Money Advice Service's website www.moneyadviceservice.org.uk.

We subscribe to the Financial Ombudsman Service, which operates at Exchange Tower, London E14 9SR, telephone 0800 023 4567, website: www.financial-ombudsman.org.uk, email: complaint.info@financial-ombudsman.org.uk. Our brochure 'Customer Care – Listening to your concerns' is available via our website www.aibgb.co.uk.

This brochure explains how we deal with complaints and how you can register a complaint.

Credit is available only if you are aged 18 or over, and depends upon our assessment of your financial position. Written quotations are available upon request.

Any references to tax and tax savings are based on our understanding of current legislation and HM Revenue & Customs practice. The law relating to taxation is liable to change in the future.

Important information about compensation arrangements

If AIB Group (UK) p.l.c. is unable to meet its financial obligations, your eligible deposits are protected up to £120,000 by the Financial Services Compensation Scheme (FSCS), the UK's deposit protection scheme. This limit applies to the total of any eligible deposits you have with AIB (NI) in Northern Ireland and with Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain. Each of these is a trading name of AIB Group (UK) p.l.c. For joint accounts, each account holder is protected up to this limit. Any deposits you hold above £120,000 across these trading names are unlikely to be covered. For more details visit the FSCS website fscs.org.uk

Information correct as at April 2026

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