



**AIB introduces range of banking initiatives for Polish community**  
**18th May 2006**

AIB today announced the introduction of a range of banking initiatives for the growing Polish community in Ireland. These initiatives comprise five components - a new Polish service desk based in AIB Direct Banking call centre in Naas; Polish speaking staff in 12 branches throughout Ireland; a new dedicated Polish section on the bank's website [www.aib.ie/polska](http://www.aib.ie/polska) as well as online international payments and a range of marketing material now available in Polish.

Polish customers will now be able to speak directly by telephone with Polish-speaking staff based in AIB Direct Banking. These AIB staff, recruited from the Naas/Newbridge area, will be able to explain account opening, registration for AIB Phone & Internet Banking and International Payments facilities, making the whole process of banking considerably easier for Polish people living in Ireland. Initially, this service is being piloted with access through an in-branch telephone.

Additional Polish speaking staff are also being recruited for the AIB branch network. They will be located in 12 AIB branches throughout the country, near existing Polish communities.

[www.aib.ie/polska](http://www.aib.ie/polska) will be live from the 22nd May and will have information in Polish.

AIB's customers who use AIB Internet Banking can make international payments in Zloty or Euro and a range of other currencies, of up to €5,000 per day, at a price cheaper than the current standard branch paper system. This is of particular interest to the Polish community here as in 2003 AIB customers made almost 6,000 payments to Poland; by 2005 this had risen ten-fold to almost 60,000 payments.

Grainne Clancy, Head of Customer Propositions in AIB said: "AIB is delighted to offer an enhanced range of services to our growing Polish customer base in Ireland. This is the first initiative in a phased approach to addressing the needs of the broader non-Irish national communities in Ireland. There are now 120,000 Polish people living in Ireland. Given the scale of this community and our strong affinity with Poland, through our subsidiary, BZ WBK, AIB is very well placed to support their needs."

Ms. Malgorzata Kozik, Consul, Embassy of Poland said: "One of the primary needs of Polish people coming to Ireland is information on key services. Inevitably one of these is operating a bank account. These initiatives being introduced by AIB will certainly help make life a little easier."

Photographs to support this press release are being issued today by Fennell Photography.

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**Note to Editors**

Polish speaking staff will be located in the following AIB branches by 6th June 2006

Dublin	East/West	South
Blanchardstown Tallaght Dame Street Grafton Street 37/38 O'Connell Street	Eyre Square, Galway New Ross Naas	106 O'Connell Street, Limerick* 66 South Mall, Cork Tralee Patrick Street, Cork

\*by 26th June 2006

The following marketing material will be available in Polish:

Welcome booklet - outlines AIB's range of products and services.

Summary leaflet - outlines what a customer needs to open a Bank Account, how to make international payments and "a way to bank for free".

International payments leaflet

Supporting laminate - a fully translated personal account application form. It will be given to customers who have difficulty understanding the English on the application forms

[www.aib.ie/polska](http://www.aib.ie/polska)

**Completing an International Payment**

To complete an international payment you need

To be an AIB personal customer

Registered for AIB Phone & Internet Banking

Have an active Code Card (which can be easily ordered online)

Have the correct receiver details e.g. Bank Identifier Code (BIC) and International Bank Account Number (IBAN).

**Price**

International Payments on AIB Internet Banking attract lower prices than the current standard branch paper delivery.

Payment type	AIB Internet Banking	AIB Paper Delivery
Paylink Euro - standard	€0.00	€0.75
Paylink Euro - urgent	€12.70	€25.00
Paylink - standard	€15.00	€20.00
Paylink - urgent	€22.50	€32.00

Normal account transaction fees apply and the receiving bank may apply a fee on receipt of funds. However, personal current customers who, each quarter, use AIB Phone/Internet banking and their AIB debit card for one transaction qualify for free transaction banking. Free transaction banking from AIB commences in the fee quarter starting 27th May 2006.

**Some definitions**

**AIB Internet Banking** - a complete self-service banking facility - was introduced in 1997 and has grown rapidly. Last year it handled 25 million logons and seven million transactions. It offers customers speed, convenience and the ability to carry out a wide variety of self-service transactions.

**Code Card** - form of 2nd factor authentication. It is a unique list of 100 code numbers to protect online transactions. It increases security for customers based on something the customer has (e.g.

Code Card) and something the customer knows (e.g. their registration number and personal access code).

**BIC (Bank Identifier Code)** - also known as the SWIFT address, is the Bank code necessary to send automated international payments.

**IBAN** (International Bank Account Number) is a standard for quoting account numbers across Europe. The use of an IBAN and the beneficiary bank BIC code / SWIFT address enables the international payment to be made automatically and are mandatory for making International Payments.