



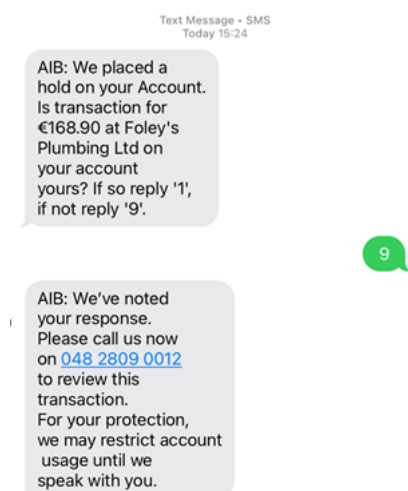
24<sup>th</sup> July 2025

### **AIB warns of 150% rise in fraudulent texts**

AIB will never ask you to move your money to another account for safe keeping

AIB has detected a significant rise in the number of customers receiving fraudulent text messages claiming to be from the bank this week. The messages have contributed to a 150% increase in July on the number of fraudulent messages sent in June. These messages can be delivered in our genuine thread but following recent changes by Comreg, they are now predominantly coming from unregistered mobile numbers. These messages often reference other legitimate company names who are in no way connected to the scam.

AIB is warning customers of increasing numbers of fraudulent text messages asking the recipient to call a phone number. Customers are being tricked into thinking their accounts are compromised and asked to move their money to another financial institution for safekeeping. One example falsely claimed the transaction was from Foley's Plumbing Limited, a legitimate business. Foley's Plumbing has a notice on its website warning customers about the scam.



### **Asked to transfer money to another institution**

The text messages, which instil a sense of urgency to react, instruct people to call a provided phone number. Upon calling, they hear an automated message that mimics AIB's genuine system and are then connected to an individual who is posing as a member of AIB's fraud team. This person falsely claims that the customer's AIB account has been compromised and advises them to transfer their money to another financial institution, which is often the customer's own account, for safekeeping. The fraudster then provides the customer with what appears to be a 'new' account number, and customers are instructed to move their funds again to this account. Unfortunately, this so-called new account is controlled by scammers, resulting in victims losing all transferred funds.

### **Skilled scammers**

The scammers are highly skilled at tricking customers into believing they are going to stop fraudulent transactions from their account. They may even ask some questions, pretending to investigate how your account was compromised. In some cases, they don't ask for security codes or login information, to make the scam seem more legitimate. AIB urges customers to remain vigilant and to verify any suspicious communications directly with the bank, our genuine contact details are listed on our website. Customers should never transfer money to any account after receiving a text or call purporting to be from us.

**Mary McHale, Head of Financial Crime** stated "AIB is outlining a common fraud type that criminals are using to steal your money on foot of a large increase in text message scams we detected this week. We want customers and non-customers to be alert, check the advice on our AIB security centre, and to take a moment to ask yourself, "could this be a scam?". That's why you should wait a sec and double check, and never move your money to another account after receiving a call or text claiming to be us. Where customers are scammed, AIB deals sympathetically with them on a case-by-case basis. We are continuously investing to enhance our fraud monitoring systems in response to new and existing fraud trends. While other institutions don't offer around the clock support to keep money safe, our fraud helpline is open 24/7, seven days a week to support our customers when they need us. We also work closely with industry stakeholders including telecommunications companies, the Banking and Payments Federation of Ireland (BPFI), and the Gardaí to detect and report fraud trends, as it's only by communicating and coordinating across the whole of society that together we can be effective in combating these criminals."

For more information on how to protect yourself from fraud, visit our security centre on [aib.ie](https://aib.ie). Here you will also find our contact information including our 24/7 fraud support line on 1800 24 22 27.

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