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AIB launches first digital investment advice tool for mobile app users

- New research from AIB finds that three quarters of adults in Ireland use their mobile app to manage their day to day finances and just under two thirds have never invested
- AIB's new digital advice tool will support customers seeking to invest and build their financial strength
- Customers can still obtain advice from qualified financial advisors in 170 branches

AIB has launched its first fully digital investment advice tool for customers via the AIB life hub on the AIB mobile app. The new service allows customers to access investment guidance and products in a way that is convenient for them. The new fully digital service will offer access to regulated investment advice and appropriate products while ensuring customers are offered guidance on making investments that are suitable for their risk appetite or needs.

New research from AIB has found that:

- Three quarters of adults in Ireland are mostly managing finances through their mobile banking app, particularly those aged 25 to 44.
- One in five adults are saving more than €125 per month, and one in ten are saving more than €500 per month.
- Just under two thirds of adults have never invested, citing concern about a lack of knowledge as one of the main barriers.
- Two thirds also say that just saving and not investing could be a missed opportunity to grow their money. Among those who have never invested, four in ten say a step-by-step guide in their banking app would help them to feel more confident and four in ten say the ability to invest a small amount of money every month instead of a lump sum would attract them to start investing.
- For those considering a medium to long term financial goal, the main motivations for saving include building a financial safety net; renovating their home; supporting their children and saving for a holiday of a lifetime.

With AIB's new digital investment advice tool, customers can assess their risk appetite, sustainability preferences, and long-term savings goals, with the option to open a regular investment from the AIB app, with the option to start, stop, and pause the process at any time, allowing customers to complete their application at their own pace. The advice will be relevant for 30 days.

The digital investment advice offered through the AIB life hub is designed for AIB customers who want to invest between €125 and €2,500 per month and prefer digital experience. For customers who are seeking a holistic financial review, have further requirements or for those who simply wish to speak to an advisor, they can continue to engage with our qualified Financial Advisors, available in

any of our 170 branches in communities around Ireland or via phone and video call. If a customer is not suitable for the digital investment advice service through the mobile banking app, they will be directed to speak with a Financial Advisor to explore investment or savings options which may better meet their needs.

AIB's Head of Wealth and Insurance, Ciara Ryan said "It's a key priority for AIB to support all of our customers to feel more confident about managing their financial health, in whatever way suits them best, whether that's through our new end-to-end digital service in the AIB life hub on the AIB app or face-to-face with our financial advisors in our branches. It's interesting to see from the research that for those people who have never invested, one of the main barriers is a lack of knowledge. This is why it's important for AIB to embed comprehensive advice and guidance into this new digital investment option. We are committed to supporting customers to feel more confident about their understanding of the options available to them, so that they can make the right choices to secure their financial future.

If you are saving for something that is five years away, or more, such as your children's education or home improvements, then investment is a good option to consider as it can deliver higher returns than saving. AIB provides the expert advice, digital tools, and personalised support to help customers feel more organised and in control of their financial future and with 2.2 million digital customers, this new service will provide meaningful support."

The AIB life hub launched in 2023 and had over 65,000 logins in 2024. The most popular products among customers seeking information included 360 Invest, Mortgage Protection and the Personal Retirement Savings Account. The hub offers comprehensive advice, guidance and information to help customers plan for their financial future. There are calculators to show how investments and pensions can grow, step by step guides, and short articles that answer real-life financial questions on topics such as pensions, life insurance and budgeting.

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Notes to Editors

- The digital investment advice offered through the mobile banking app is designed for customers aged between 18 and 69 who want to invest between €125 and €2,500 per month and prefer a self-service experience.
- Customers need to be AIB Mobile Banking app customers, resident in the Republic of Ireland.
- Customers should not already hold a 360 Invest either in their sole name or jointly as their existing 360 Invest should be able to cater for their investment needs and reduce any fees associated.
- Customers can start, stop, and pause the process at any time, allowing them to complete it at their own pace. The advice will be relevant for 30 days.
- Investment products are for longer term savings goals of five years or more and customers should be willing to take on a degree of risk.
- The mobile banking app journey isn't suitable for joint investments, lump sums, or customers aged 70 or over.

- Omnibus research was conducted among n=1000 adults aged 18+ in the Republic of Ireland between 17th-24th June