

Thinking about becoming an AIB Customer?

Become one today.

At AIB we have a range of current accounts designed to meet your daily banking needs. You can bank quickly and securely from anywhere with our mobile app.



You can now open a personal current account with us on your smartphone if you:

- Live in the Republic of Ireland
- Are aged 16 and over
- Do not hold any accounts with AIB
- Are an EEA customer that holds valid photographic ID including a valid EEA Passport, EU National Identity Card (Italian & Romanian NIC excluded) or EEA drivers licence (excluding learners permits)
- Are a non EEA customer that holds a valid passport and a Garda Stamp or a valid passport and Irish Residents permit

Not eligible to open a current account using the AIB Mobile app?

You can also open an account at your local AIB local branch. Go to <https://aib.ie/personal-forms/branch-appointment-form> or drop into any branch to book an appointment.



How to open an account on the AIB Mobile Banking app:

Step 1. Download AIB App

Download the AIB Mobile Banking App from the App Store or Play Store. Select the option to “Become an AIB customer”.

Step 2. Verify email address

Enter your e-mail address. We’ll send a unique code to your inbox that is required to continue

Step 3. Provide some personal details

We’ll ask you to enter your personal details and present you with the account suitable for you, then...

Step 4. Complete a video call

We will connect you to a video call with an agent, so you’ll need your photo ID and stable internet connection. Our agent will guide you, for example getting you to hold up your passport so we can check your identity.

Step 5. Provide some more details

After the video call, we need a few more details from you in order to open your account so don’t go anywhere. Follow the steps on screen all the way to picking a branch and register for our internet banking service.

Step 6. Almost there...

Your account will then be opened, but before you can begin to use your account you will need to prove your address.

Step 7. Wait for letter

To prove your address, we will send you a letter to the provided postal address that you’ve given us. This letter will contain a unique identifier code which you will then need to enter into the app. Your account won’t be active until you do this!

Step 8. Enter code from letter

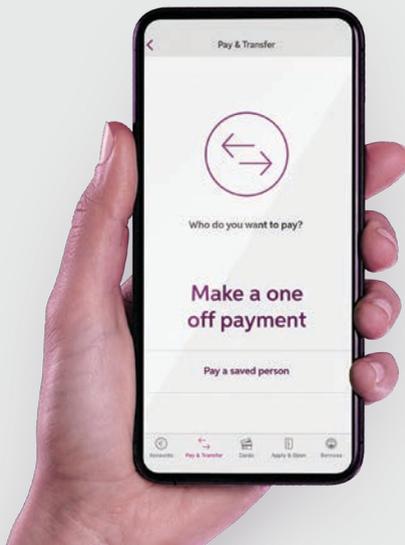
Once you have entered the code, you’re good to go and you can lodge money to your new current account and transact online (this may take 24hours after code entry). We will send a debit card in the post and a PIN separately.

An AIB Current Account gives you access to the AIB Mobile app.

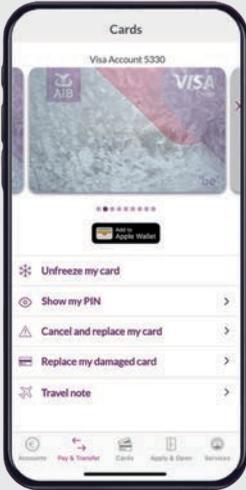
Features & benefits of the AIB app include:

Payments

- Pay a Contact - You can pay another AIB customer with just their phone number, through your app, in a few taps. You'll need to set it up in your app and the maximum transfer on the app is €1,000.
- Simply pay another Irish bank account - Use the AIB app to make one-off payments of up to €1,000. Transaction limits apply.
- Digital Wallets - Set up Apple Pay, Google Pay & Fitbit Pay in minutes.
- View, change & cancel standing orders in the AIB app.
- Conveniently check or cancel Direct Debits in the AIB app.
- You can view, print, save & share up to seven years of statements in the AIB app.

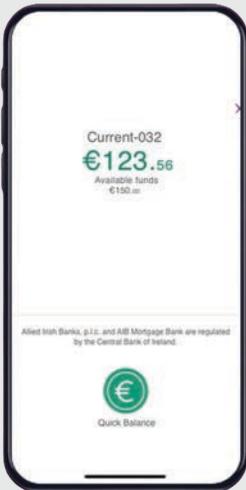


Safeguarding your banking



- Tap your transactions to see more information like the time, date and type of transaction made.
- Freeze your lost card with the app to keep your money safe – and it's just as easy to unfreeze the card if you find it.
- Need a replacement card? Use the app to cancel your old one and have a new one posted to you.
- Secure Login - Use a compatible smartphone to login securely with Fingerprint Authentication for Android and FaceID or TouchID for Apple.

You can also use the AIB Mobile app to:



- Quick balance - Check up to two balances without logging in.
- Change your address - If you have a sole account, you can change your address on the AIB app.
- Replace a damaged card - Use the AIB app to order a replacement card which will then be posted to you.
- Top up any pre-pay mobile phone in the AIB app.
- If you forget a PIN you can see it in the AIB app.
- You can open an Online Saver account in minutes in the AIB app.

Getting Started with your AIB Current Account

Once you've opened your account on the AIB app, get it up and running with this step-by-step guide:

- Step 1.** Use your Registration Number and Personal Access Code (PAC) to login to the AIB Mobile app.
- Step 2.** Follow the steps on screen to set up Strong Customer Authentication on the AIB app. This is an extra layer of security to confirm that it's you that's using your account.
- Step 3.** Transfer some money into your new account.
- Step 4.** Share your new AIB account details like your BIC and IBAN with your employer, or anyone else that pays you.
- Step 5.** Download all of your previous statements from your old bank and make a list of all your existing direct debits and standing orders like mortgage payments, local property tax, insurance premiums, utility bills and any other regular payments.
- Step 6.** On the same day change any regular direct debits or debit card payments like gym membership or subscriptions. Make sure to contact any companies that you had Direct Debits with and give them your new AIB Account BIC and IBAN.
- Step 7.** For some services on Internet Banking you'll need a Card Reader. You can order a card reader in the 'services and setting' tab on AIB Internet Banking. If you're an Ulster Bank Customer you can use your existing card reader.
- Step 8.** Set up new payees and standing orders on your new AIB account on a day when payments aren't being made into and out of your old account. You can do this easily on AIB Internet Banking by using your Card Reader.
- Step 9.** Contact your old bank and tell them to close your account and transfer your balance to your new account.

Call into a Branch & Switch

Customers can also avail of our switching process in branch: The Central Bank of Ireland's Code of Conduct on the Switching of Payment Accounts with Payment Service Providers provides you with the following two options:

Option A:

Switch your Personal Current Account(s) to AIB and close your Personal Current Account(s) with your 'Old Bank'.

Option B:

Switch all your active direct debits and standing orders to your new/ existing Personal Current Account while your 'old' Personal Current Account(s) remain open with your 'Old Bank'.

Staff at your local AIB branch will be very happy to help you open an AIB Current Account. Here's what you need to do:

1. Go to aib.ie and fill out a branch appointment form



Scan me with the camera on your phone

2. Download, print and complete the Personal Current Account Switching Pack, and bring it with you to your branch appointment

Make sure that you have valid identification (Passport, Drivers Licence) and proof of address (utility bill or bank statement) dated within the last 6 months for your appointment. Bring all of these to your appointment.



Scan me with the camera on your phone

If you, or someone you are caring for, needs extra help to set up an account contact us on our Customer Vulnerability Helpline 0818 227 056 09:00 - 17:00 Monday to Friday. We will talk through your situation and arrange to support you.



Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.