

Banking

How to



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

Phone Banking



More and more people are using their phone to bank these days but we understand that this is not an option for everyone.

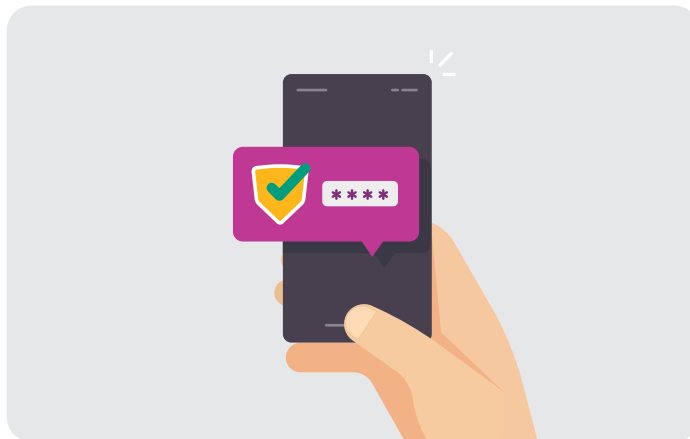
In this guide, we'll tell you all about phone banking and how it can make managing your money easier.

What is Phone Banking?

With phone banking you use your phone to access your bank account. When you phone us, we check it's you and then you can use the phone's keypad to run your account.

An automatic voice will help you through everything.

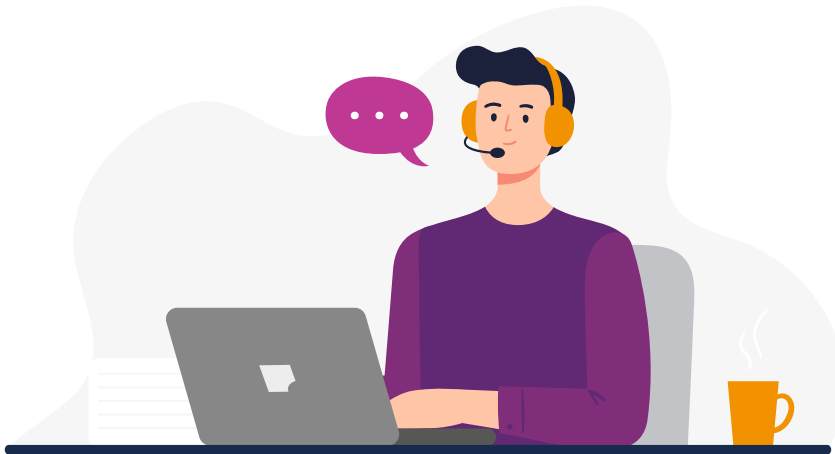
You can do this anywhere you like - at home, on the move, night or day and you don't have to go into a branch.



This is possible through unique codes and passwords – like you might have for an email account, only your bank account is more secure – even we can't see your codes.

You should never give these codes or passwords to anyone. If you give the codes and passwords to someone else can they can see your accounts. That is why we never ask you for them and certainly never ask you to give them to anyone else.

Getting Ready



To get set up with phone banking you can call our registration team on 0818 724 020 (Mon – Sun 9:00 – 17:00). On that call, one of us will:

- a.** Give you an eight digit Registration Number
- b.** Talk you through choosing your own Personal Access Code (PAC). This is your secret number, which you should memorise.

Together, your Registration Number and PAC are unique to you and they will get you into your account.

You can do this yourself, or you can ask for help in any of our branches.

What can I do using Phone Banking?

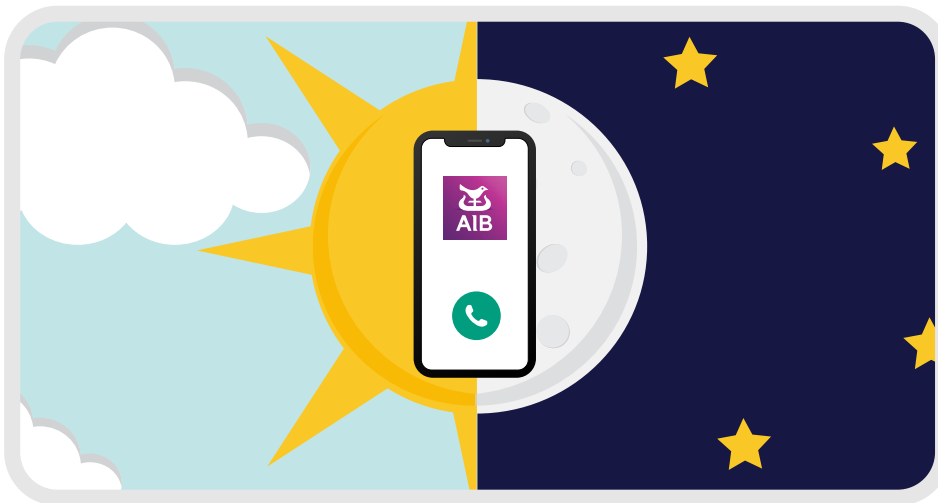
Here's what you can do with our phone banking service:



- Check how much money is in your account.
- Get information about the five most recent transactions on your accounts including the amount and date.
- Pay utility bills such as:
 - Electricity
 - Gas
 - Telecomms
 - Visa/Mastercard
- Transfer money between your accounts
- Order bank account statements for your current account
- 'Top Up' your mobile phone.

How do I use Phone Banking?

Phone Banking works off an automated voice system which means that you can run your account without waiting to speak to a person. You call 0818 724 724 and follow the instructions called out to you.



When you phone in, you will be asked to enter your Registration Number and PAC. Once these are entered the balance and available funds of your current account will be called out followed by the additional options available.

The voice will guide you during each step and will repeat information if no option is selected.

If you need any additional support using phone banking there is an option to be transferred to an agent.

Some more about banking safely:

- Never tell anyone your 5-digit Personal Access Code (PAC). If you do, that person will have access to your accounts and your money, just as if they are you.
- Check your account regularly to make sure everything looks OK.
- If something worries you, ring us immediately.

What the words mean

Registration Number: This is an eight-digit number we give you when you register for online banking.

5-digit Personal Access Code (PAC): This is a five digit number that you choose when you register for online banking. This is unique to you; you should not share it with anyone.

Together, these two pieces of code are unique to you and they will get you into your account. Don't let anyone know what they are. If someone else gets these numbers, they can pretend to be you and they can control your money.