

Help to Open an Account

If you, or someone you are caring for, needs help opening an account, call us on 0818 227 056 between 9am and 5pm Monday to Friday excluding bank holidays. We'll talk through your situation and make an appointment in one of our branches if you need it.

Please let us know if you need any particular support at the meeting. Our easy read 'Banking How To' guide (see Useful References below for where to find this) will let you know what to expect and help you to prepare for your appointment.

You will need to bring documents to show who you are and where you live. We accept these documents:

Proof of Identify: A passport or driving licence which is in date.

Proof of Address: Any one of the following dated in the last six months:

- Letter from a government department or regulated financial institution.
- Letter from a utility company (gas, electricity or phone bill).

If you have difficulty getting these documents, please bring what you have, and we will work through it with you.

Opening an account with the help of a family member or carer

You may want someone you trust to support you with opening an account. If so, we would like to meet both of you together.

The Banking and Payments Federation of Ireland (BPF) has a Guide to Safeguarding Your Money (see Useful References below). It might be useful to talk through this Guide in advance with your supporter.

Opening an account when you cannot visit a branch

If you find it difficult to visit a branch, please call us on 0818 227 056, between 9am and 5pm Monday to Friday, excluding bank holidays and we will do our best to find a way to help.

Opening an account using your smartphone:

There is another easy way to open an account if you're happy to use a smartphone. You can open an account if you:

- have a Passport which is in date
- are over 16 years of age
- can manage a video call

You just need to download the AIB Mobile Banking App from the iOS App Store or Google Play Store and select the option to 'Become an AIB customer'.

Opening an account for someone you are caring for

If the person you are caring for needs assistance and can engage with us, let us know and we can support you both.

We need you to have legal authority to open an account on behalf of someone else. If you have legal authority to open an account for another person, please bring the authority (e.g. Enduring Power of Attorney or Decision Making Representative Order) to your local branch.

If you are the parent or guardian of a minor (under 18 years old) who needs an account, let us know and we will discuss banking options with you.

Decision Support Service

The Assisted Decision-Making (Capacity) Act, introduced a legal framework for people (aged 18 and over) who need support with decision making and set up the Decision Support Service.

If you, or someone you are caring for, would benefit from a support arrangement, information is available from the Decision Support Service. See Useful References below for contact details.

Useful references and contact details	
AIB Additional Support Helpline	0818 227056
Banking How To – An easy read guide to day-to-day banking (AIB Guide)	Available on our website at: https://aib.ie/content/dam/aib/personal/docs/help-and-guidance/banking-how-to-guide.pdf
BPFI Guide to Safeguarding Your Money Now and in the Future	Available in any AIB Branch or on our website: https://aib.ie/content/dam/aib/personal/docs/help-and-guidance/bpfi-guide-to-safeguarding-your-money-now-and-in-the-future.pdf
Decision Support Services	Phone: 01 2119750 Email: Queries@decisionsupportservice.ie Website: https://decisionsupportservice.ie

Think about what you want from your account:

- Would you like a trusted friend or family member to help you with your account? Bring them with you to the branch when you are opening your account.
- Do you want a debit card? With a debit card you can get money out of a cash machine and pay for things in a shop or online.
- Do you want to be able to use your account through your computer or phone? With online banking you can check how much money you have and see what you have paid for, all online. You can also send money to other people's accounts.
- Would you like your bank account statement in the post or just to see it on your computer?
- Would you like to set up standing orders or direct debits to pay regular bills?
 - A direct debit is the easiest way to pay a bill. You allow the company who sent the bill to take the money from your account. Just tell the company you want to pay by direct debit. They will tell you how.
 - A standing order is the easiest way to make regular payments, for example, rent. We can help you set up a standing order.
- Do you want only a current account?
 - Only keep the money you need in your current account. Larger amounts of money should be kept in a savings account or deposit account.
- Is there any support you need that it would be useful for us to know about? Let us know and we will arrange it if possible.

Keeping your money safe:

- Keep track of what your statements show you about spending on your account.
- Never give your debit card or online banking details to anyone or tell anyone your PIN (the secret four numbers you use with your debit card).
- If you lose your card ring us on 0818 724 724. We will stop anyone else using your card.
- If someone calls and asks for your personal details just hang up. It is the safest thing to do. Don't worry about seeming rude.
- Warning signs that someone may be trying to scam you:
 - Someone asks you to make a quick decision. Take your time. Talk to your friends and family about it.
 - Someone asks you for money or offers you money.
 - They say you have won a competition or offer you an investment.
 - They ask for your help. They might tell you they are sick or need money to get a flight home.
 - They want to put money in your bank account for a short while.
- If you are worried that someone has control of your account or about anything else, let us know. We can help.