



Tax Reporting

Financial institutions in Ireland are required under legislation to seek answers to certain questions for purposes of identifying those accounts the details of which (i.e. name, address, tax identification number (TIN/TRN), date of birth, place of birth (where present in our records), account number of each of your accounts, account balance or value at year end of each of your accounts, and payments made with respect to each of your accounts during the calendar year) are reportable to Irish Revenue who may exchange these details with other tax authorities in relevant jurisdiction(s). This legislation incorporates the United States Foreign Account Tax Compliance Act (FATCA) and the Organisation for Economic Co-operation and Development (OECD) Common Reporting Standard (CRS).

All relevant sections of this form must be completed. If customers do not provide all of the information requested, we may not be able to proceed with opening the new account until the relevant information is provided.

Please note that AIB is unable to offer tax advice. For tax related questions and/or further information please contact your professional tax advisor or Irish Revenue (<http://www.revenue.ie/en/business/aeoi/index.html>). Customers MUST promptly advise AIB if their tax residence changes.

[illegible]

Address Details

For the purposes of complying with the legislation to combat money laundering & terrorist financing, if your current residential address is now different to the address you gave the CAO, (Application/Declaration, point 3 overleaf), you will then need to provide alternative documentation as proof of your current residential address.)

***Home Address**

*Address:

For all Students, with the exception of International Students studying in Ireland,
the Home Address is to be captured on the Mailing Label

Contact Details

[illegible][illegible][illegible]

College Details

[illegible][illegible][illegible]

Certificate ☐ Diploma ☐ Degree ☐ Post Graduate Course ☐ Masters ☐ PHD ☐

[illegible]

Year

____ / ____

Year

Month / Year

Data Protection Notice – Use of Information

How we use your information at AIB

In this Notice, we explain how we collect information about you, how we use it and how you can interact with us about it.

Who We Are

When we talk about "AIB", or "us" or "we" in this Notice, we are referring to Allied Irish Banks, p.l.c. and its subsidiaries, affiliates and their respective parent and subsidiary companies ("AIB Group"). We will share information about you within AIB Group.

How We Collect Information about You and Your Consent

We collect personal information, for example when you open an account; make a deposit; apply for a loan; use your credit or debit card; or look for advice about your investments. We will also collect information from others, such as credit bureaus (like the Irish Credit Bureau), or through our website, apps, social media sites, community based discussion forums and CCTV footage. We will sometimes record phone conversations to improve security, resolve complaints, improve service and train our people. We will always let you know when we are recording our calls with you.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites. They help us make the site work better for you. You can find out more about cookies, including how to disable them on www.aib.ie. We also use cloud technology to store data including your information, to support our infrastructure and to deliver you real time personalised offers.

By using our products and services, or asking about them directly or online, you are consenting to us collecting and using your information in the ways we explain in this notice and any future versions of it.

How We Keep Your Information Safe

We know that you care about how information about you is used, stored and shared. We appreciate your trust in us to do that. To protect your information we use security measures that comply with Irish law and meet international standards. This includes computer safeguards and secure files and buildings.

What We Use Your Information For

Offering and Managing Your AIB Products and Services
We gather information about you and the products and services

you use, or ask us about. We use this information to:

- make recommendations about the products or services you hold with us,
- decide how the products and services you don't yet hold might be suitable for you, and
- decide to offer these to you, the terms and conditions under which we offer them and how we will offer them to you, for example directly or through digital media.

Developing Our Relationship –

Marketing and Customer Experience

We may use your information for direct marketing purposes, where you have given us permission to do so. We may make you aware of products and services which may be of interest to you. We may do this by phone, mail, email, text or through other digital media. You can decide how much direct marketing you want to accept, so we make it as easy as possible for you to change your direct marketing preferences, simply contact us directly online or by calling 1890 724 724.

We will also use the information we have gathered on you to personalise your experience on digital media such as websites, apps, ATMs, social media sites, mobiles and tablet devices. This may include giving you product and service content we believe might be of interest to you.

Data Analytics – Using Information in Our Business

We analyse the information that we collect and hold on you through channels such as social media networks (Facebook, Twitter, YouTube etc.). This helps us understand your behaviour, our relationship with you and also our position in a market place. Our analysis helps us to offer you products and services content we believe will be of interest to you.

Our Legal Obligations

We have legal obligations to prevent fraud, tax avoidance, money laundering and terrorist financing. These obligations mean we have to continually update our customer information. Often we have to share customer information with third party law enforcement agencies. Where false or misleading information is given to us, or we suspect criminal activity we will record this and tell the appropriate law enforcement agencies, which may be within and outside Ireland.

Your Information and Third Parties

We sometimes use other companies and individuals to work on our behalf or to give us information to help us make decisions. For example to:

- analyse data;
- collect debts;
- trace information;
- process information; and
- conduct market research.

We contract with all third parties to whom we give your information for these purposes to keep your information confidential and to respect the law on data protection.

If at any time you would like to be removed from our market research database please let us know by writing to AIB, Office of the Director of Retail & Business Banking, Bankcentre, Ballsbridge, Dublin 4.

We use credit reference agencies to check your credit history, your debts, how you operate your accounts and to verify your identity. The credit reference agencies record these searches, whether we offer you credit or not. We give them information about the products and services you hold with us and we keep them updated about how well you repay credit. We do this so that we can make decisions about offering credit and carry out credit reviews. We may use credit scoring techniques and automated decision making systems to either fully or partially assess your application.

Accessing and Managing Your Information

We try to make sure that the information we have about you is accurate and up-to-date. Sometimes we may ask you to verify that the information we have remains accurate. If your information changes or you believe we have information which is inaccurate or not up-to-date please let us know and we will change it.

Under the Data Protection Acts you have the right to see the personal information we hold about you. We will charge you €6.35 for this. To get a copy of this information, write to your local AIB branch or to the SARS Unit, 4th Floor, 1 Adelaide Road, Dublin 2.

Product Information (Required Information - Please complete)

AIB may like to contact you occasionally, as part of our customer service programme, to advise you of AIB Group products and services that may be of benefit to you and relevant to your banking requirements. Please indicate the methods by which you are happy for us to contact you. (AIB Group means Allied Irish Banks p.l.c., its subsidiaries and associated companies).

Mail: Yes ☐ No ☐ **Phone:** Yes ☐ No ☐ **Email:** Yes ☐ No ☐

If you decide to proceed with this product/service or have any other communication with AIB Group through or in relation to its products and services you consent to the use by AIB Group of your personal data as indicated above.

Deposit Guarantee Scheme Information

By signing this declaration, I acknowledge that I have been provided with, read and accept the Deposit Guarantee Scheme - Depositor Information Sheet

Signature of Customer

Date Day / Month / Year

Application/Declaration

To Allied Irish Banks p.l.c. ('the Bank')

1. Please open an AIB Student Plus Account in my name under the Terms and Conditions for Current, Demand Deposit and Masterplan Accounts and the AIB Student Plus Account Terms and Conditions, copies of which I have received.
2. I apply for an AIB Debit Card with POS and ATM services and Personal Identification Number (PIN) under the Bank's Terms and Conditions which will be sent to me for use with the Card. (Please mark box, if required) ☐

I authorise the Bank to debit this account in accordance with my instructions transmitted by means of my AIB Debit Card and PIN, without any obligation on the Bank to further verify these instructions.
3. I hereby give consent to AIB to contact The Central Applications Office (CAO) for the purpose of verifying by whatever means available the accuracy of the information given by me against that supplied to the CAO. For the benefit of the CAO, I hereby consent to this disclosure and confirm that the CAO may act upon this authorisation as if it were specifically addressed to the CAO.
4. I certify the accuracy of the information given and I agree the Bank may make such enquiries about me as it considers necessary in relation to this application.

Signature of Customer

Date Day Month Year
 / /

All Fields are Mandatory and Application will be returned if not fully completed (Please use Block Capitals and mark box where appropriate)

Customer Identification Provided

Yes ☐ No ☐

Type of Document

Issued By/At:

Reference No:

Yes ☐ No ☐

Type of Document

Issued By/At:

Ref./CAO No:

College I.D Card (College within CAO Scheme only),
AND CAO Offer/Acceptance Letter or CAO College
Registration Form

(Acceptable within 6 months of date of issue)

Acceptable photographic identification and proof of current residential address must be obtained.

*Also acceptable for Students in a CAO College

Account Details

NSC

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Account Number

Short Name

[illegible]A/C Classification **B**

Central Bank Code 165

Signing Authority ☐

Staff Referral Code

Sub Office Mobile Code

AIB Debit Card: Yes ☐ No ☐

Embossed Name
on Card

IMPORTANT: For Irish Students in rented/shared accommodation while in college, please send Card to Home Address. For International Students in rented/shared accommodation, please send Card to Branch.

Mailing Address for Card: A – Customer Address ☐ B – Branch ☐

Branch Checklist

- Customer CJA documentation has been sighted and verified to be true and original by Official signed below Yes ☐
- Terms and Conditions for Current, Demand Deposit and Masterplan Accounts, Terms of Business, A Guide to Fees and Charges for Personal Accounts and the AIB Student Plus brochure booklet has been given to the Customer: Yes ☐
- PPS No. (Tax Reference No.) documentation received Yes ☐ No ☐
- I confirm that the customer(s) has been provided with the DGS - Depositor Information Sheet Yes ☐
- I confirm that the customer(s) has signed and dated to acknowledge receipt of the DGS - Depositor Information Sheet Yes ☐

Name of Bank Official

Signature of Bank Official

Staff Number of Bank Official

Date

Day

/

Month

/

Year

Deposit Guarantee Scheme

Depositor Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in Allied Irish Banks, p.l.c. are protected by:	the Deposit Guarantee Scheme ("DGS") ⁽¹⁾
Limit of protection:	€100,000 per depositor per credit institution ⁽²⁾
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000 ⁽²⁾
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately ⁽³⁾
Reimbursement period in case of credit institution's failure:	20 working days ⁽⁴⁾
Currency of reimbursement:	Euro
To contact Allied Irish Banks, p.l.c. for enquiries relating to your account:	Allied Irish Banks, p.l.c., Bankcentre, Ballsbridge, Dublin 4 Tel: 0818 227 060 www.aib.ie
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1 Tel: 1890-777777 Email: info@depositguarantee.ie
More information:	www.depositguarantee.ie

Additional information

(1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

(2) General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

(4) Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1.

Tel: 1890-777777.

Email: info@depositguarantee.ie.

Website: www.depositguarantee.ie.

It will repay your eligible deposits (up to €100,000) within 20 working days until

31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

(5) Temporary high balances

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie

(6) Exclusions

A deposit is excluded from protection if:

- The depositor and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund (Deposits by Small Self Administered Pension Schemes are not excluded)
 - public authority

Further information about exclusions can be obtained at www.depositguarantee.ie

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.