



Switch to AIB

Personal Current Account Switching Pack

Welcome to AIB

AIB offers you all the benefits you would expect from your bank; a great range of quality products and services, **efficient friendly service, access to a financial adviser** and the flexibility that means you can do your banking your way—in your **branch, online or by phone.**

It's so **easy** to join us. We make the transition **quick and simple** so you can start banking with us right away.



10 great reasons to be with AIB

Whatever your needs, and whatever stage you are at in life, AIB has a range of accounts to suit your requirements.

- 1 **200 branches**, contact details for each of our branches are available on our website, www.aib.ie.
- 2 **Flexibility** to manage your account day and night with AIB Phone & Internet Banking.
- 3 **Excellent service**—friendly and professional staff always ready to offer help on any of our services.
- 4 **Great options** for your everyday banking—we've a bank account to suit you!
- 5 **Access** to over 2,000 ATM machines in Ireland, the AIB Debit Card as well as a range of credit cards to help you manage your day-to-day finances.*
- 6 **Competitive** rates on savings—a range of regular and lump sum savings options to help you make the most of your money.
- 7 **Loans**—quick decisions and flexible repayments on personal loans to cater for your every need.
- 8 **Mortgage Consultants** in every branch.
- 9 **A range** of insurance products so that whatever happens, you and your family may be covered.
- 10 **Financial Advisers** in every branch to guide you through our range of investment, pension and protection options.

* (You must be 16 years of age to apply for an AIB Debit Card or if under 16, have written consent of parent/guardian). Savings interest rates are subject to Deposit Interest Retention Tax (D.I.R.T.) at the prevailing rate (for detailed information visit www.revenue.ie). AIB Insurance Services Ltd is regulated by the Central Bank of Ireland.

Allied Irish Banks p.l.c. is a tied agent of Irish Life Assurance plc for life and pensions business.
Allied Irish Banks p.l.c. is regulated by the Central Bank of Ireland.

Thinking of switching?

All you have to do is follow these 3 easy steps to move to your new AIB current account.

1

Get in touch!

Contact any of our branches (contact details for each of our branches are available on our website), phone us with any current account switching/opening queries on **0818 300 245** or, if you are calling from abroad, on **+353 818 300 245** (lines open: 9am-5pm Monday to Friday) or click on **www.aib.ie**



2

In order to comply with legislation to combat money laundering and terrorist financing, you will need to provide us with suitable documentation to verify both your identity and your current permanent address (such as a passport or driving licence and an up to date utility bill or recent bank statement). We will advise you of what is required.



3

Sign the relevant application forms and we will do the rest.

What we do




We'll open your new current account, set you up on AIB Phone & Internet Banking and send you your current account details.

Next, we'll set up all your active standing orders on your new AIB account to meet your agreed transfer date.



Compare our Current Accounts

AIB offers five main types of personal current account products. Which one is right for you will depend on what stage you are at in life. The table below and on pages 6 and 7 outline the key benefits and features of each product.

Account Name	Personal Bank Account	Graduate Account	AIB Advantage Account
Who is it for?	Customers over 16 years and not in full time education.	Available to open for up to two years after graduating from full-time third level education.	Customers aged 66 or over. Accounts can be sole or joint but all parties to the joint account must be aged 66 or over to avail of the product.
Benefits	<ul style="list-style-type: none"> • Use your account to pay bills through AIB Phone & Internet Banking, AIB Mobile Banking or in any AIB branch • Send funds from your account worldwide through AIB Internet Banking or in any AIB branch • Top up any Meteor, Vodafone, eMobile, Tesco Mobile or Three. 	<ul style="list-style-type: none"> • Up to a maximum €1,000 interest free overdraft. Authorised overdraft facilities over €1,000 will attract the Bank's Standard Variable 'A' Overdraft Reference Rate • No overdraft facility fee <p>The AIB Graduate Account is available for a maximum period of two years. After this, the account is automatically converted to a Personal Bank Account.</p>	<ul style="list-style-type: none"> • Use your account to pay bills through AIB Phone & Internet Banking, AIB Mobile Banking or in any AIB branch • Send funds from your account worldwide through AIB Internet Banking or in any AIB branch • Top up any Meteor, Vodafone, eMobile, Tesco Mobile or Three.
Maintenance and Transaction Free Banking*	 You can qualify by meeting certain criteria on your current account.	 Automatically qualify.	 Automatically qualify.

Account Name Key Features

	Personal Bank Account	Graduate Account	AIB Advantage Account
AIB Debit Card	✓	✓	✓
AIB Phone & Internet Banking	✓	✓	✓
Direct Debits	✓	✓	✓
Standing Orders	✓	✓	✓
Cheque Book	✓	✓	✓
Lodgement Book	✓	✓	✓
eStatements	✓	✓	✓
Overdraft Facility	✓	✓	✓
Authorised Overdraft Interest Rate**	11.85%	Facilities over €1,000 will attract 11.85%	11.85%

Note: Government Stamp Duty will be charged at a rate of €0.12 per ATM transaction. Government Stamp Duty only applies to ATM transactions carried out within Ireland (excluding Northern Ireland). This charge is capped at €2.50 if you only use your debit card for ATM transactions and capped at €5 if you use your debit card for both purchases and ATM transactions. Government Stamp Duty charge on debit cards is applied in January, for the previous year.

* Personal current account customers who maintain a minimum daily credit statement balance of €2,500 in the account for each fee quarter can qualify for maintenance and transaction free banking. Credit interest does not apply to AIB personal current accounts. The fee quarters end on the last business Friday of February, May, August and November each year. Certain other charges may still apply. Please see our booklet 'A Guide to Fees and Charges for Personal Accounts', a copy of which is included at the back of this brochure.

Terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years. Debit interest is charged at the Bank's Standard Variable 'A' Overdraft Reference Rate. Details of our current interest rates and related charges are available at any AIB branch, on our website www.aib.ie or by phone **1890 724 724, or if you are calling from abroad, **+353 1771 2424**.

All interest rates quoted are as at 03/11/2016. These rates are subject to change.

Our Youth Current Accounts

Account Name

Who is it for?

Student Account (2nd Level)

Students between the ages of 12 and 18 who are in part time or full time second level education.

Student Plus Account (3rd Level)

Any person enrolling or currently enrolled in any full time third level educational course. Courses must have a minimum duration of one academic year.

Benefits

- AIB will pay the annual Government Stamp Duty on any AIB Debit Card issued on this account
- Top up any Meteor, Vodafone, eMobile, Tesco Mobile or Three
- No commission charges when you buy or sell foreign currency in branch.

- Up to a maximum €1,500 interest free overdraft. Authorised overdraft facilities over €1,500 will attract the Bank's Standard Variable 'A' Overdraft Reference Rate
- Reduced rate personal loans - discount off the Bank's Standard Variable 'A' Loan Reference Rate
- No commission charges when you buy or sell foreign currency in branch
- The Student MasterCard
- No overdraft facility fee
- Top up any Meteor, Vodafone, eMobile, Tesco Mobile or Three.

In order to receive the above benefits you must identify yourself as an AIB Student Plus Account holder and request the benefit at the time of account opening / of the transaction.

Maintenance and Transaction Free Banking*



Automatically Qualify



Automatically Qualify

Key Features

AIB Debit Card

You must be 16 years of age to apply for an AIB Debit Card or if under 16 years, have written consent of parent/guardian.



Account Name	Student Account (2nd Level)	Student Plus Account (3rd Level)
AIB Phone & Internet Banking	✓	✓
Direct Debits	✓	✓
Standing Orders	✓	✓
Cheque Book	N/A	N/A
Lodgement Book	✓	✓
eStatements	✓	✓
Overdraft Facility	N/A	✓
Authorised Overdraft Rate**	N/A	Facilities over €1,500 will attract 11.85%
Credit Interest Rate***	N/A	N/A

Note: Government Stamp Duty will be charged at a rate of €0.12 per ATM transaction. Government Stamp Duty only applies to ATM transactions carried out within Ireland (excluding Northern Ireland). This charge is capped at €2.50 if you only use your debit card for ATM transactions and capped at €5 if you use your debit card for both purchases and ATM transactions. Government Stamp Duty charge on debit cards is applied in January, for the previous year.

* Certain other charges may still apply. Please see our booklet 'A Guide to Fees and Charges for Personal Accounts' for details, a copy of which is included at the back of this brochure.

** Terms and conditions apply. Credit Facilities are subject to repayment capacity and financial status and are not available to persons under 18 years. Debit interest is charged at the Bank's Standard Variable 'A' Overdraft Reference Rate. Details of our current interest rates and related charges are available at any AIB branch, on our website www.aib.ie or by phone **1890 724 724**, or if you are calling from abroad, **+353 1771 2424**.

***Terms and conditions apply. A.E.R. is the Annual Equivalent Rate. Interest is subject to Deposit Interest Retention Tax (D.I.R.T.) at the prevailing rate.

All interest rates quoted are as at 03/11/2016. These rates are subject to change.

Here's how...

A step-by-step guide to switching your personal current account to AIB.

The “Code of Conduct on the Switching of Payment Accounts with Payment Service Providers” was introduced to make it easier for customers to switch from one bank to another. The Code sets out two options for personal customers:

Option A: Switch your personal current account(s) to a new bank and close your current account(s) with your old bank;

Or

Option B: Switch all your active Direct Debits and Standing Orders to a new current account at another bank—but keep your current account open at your old bank.



We will provide you with a dedicated member of staff to help you through this process. They will give you your new bank current account details and any information you need about us.

Option A

Switch your personal current account(s) to AIB
and close your old account(s)

Step 1

Opening your new Personal Current Account

The first step in making the switch is to open a personal current account with AIB. Your AIB personal current account will be opened as soon as your application is approved.

A couple of things to bear in mind before opening a personal current account:

- Transfer of a debit balance to your new personal current account will need to be agreed in advance with AIB
- Any credit facilities needed on your personal current account must be discussed and agreed in advance.

Remember your Identification Document (ID)

- In order to comply with legislation to combat money laundering and terrorist financing we will need to see suitable documentation to verify both your identity and your current permanent address.



Example of Photo ID:

- A valid Passport, a current Driving Licence or a National Identity Card.

Example of Proof of Residential Address (documents must be no more than 6 months old):

- Correspondence from a utility company (e.g. telephone, mobile, gas/electricity/heating/oil/waste collection)
- Correspondence from a regulated financial institution (insurance/assurance company, bank, building society, credit card company) or correspondence from a government department/body.

Please talk to one of our staff at Your local AIB branch (contact details for each of our branches are available on our website www.aib.ie) if you do not possess the documentation outlined above.

Step 2

Preparing to Switch

Advance planning will help your switch go smoothly.
Here is what you can do to prepare:

- Choose a date for making the switch when there is low activity on your old personal current account: this will minimise the level of disruption to your account. AIB will accommodate your preferred switching date
- Complete the form enclosed in this pack, your signature on both sections of this form will authorise AIB and your old bank to switch your personal current accounts
- Notify your employer or anyone lodging into your personal current account e.g. children's allowance—we have included sample letters in this pack
- If you have any direct debits that originate outside of Ireland, you will need to contact the direct debit originator and give them your new AIB personal current account details ie.: Bank Identifier Code (BIC) and International Bank Account Number (IBAN)
- Various Utility and Service Providers offer customers the option to sign up to a payment method called 'continuous payment'. The payment method uses the customer's debit card details rather than the customer's account details. These payments are not direct debits and are not covered by the Account Switching Code. It is the sole responsibility of the customer to contact their providers where they have opted for this payment method and inform them of their new account details.

Cheques and Cash

Do remember to:

- Stop using any bank card(s) or cheque book(s) on your old personal current account as and from the switching date agreed with AIB
- Make sure all cheques you have issued on your old personal current account have gone through: cheques presented after the account is closed will not be paid but instead returned marked "**Account Switched**" or "**Account Closed**" or "**Account Transferred**". If there are cheques outstanding, you may want to contact the payee(s) and make alternative payment arrangements

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- Destroy any old bank cards by cutting them in two and returning them to your old bank
 - Send any unused cheques on your old personal account back to your old bank: you may be entitled to a refund of Medallion Stamp Duty, so make sure you ask.

Step 3

Making the Switch

Now that you have all the ground work completed, you can hand it over to the banks:

- AIB will send your completed Personal Current Account Switching to AIB form to your old bank to arrange for the closure of your personal current account(s) held there
- Direct debit originators operating under the SEPA scheme within Ireland will be notified by your old bank of your new AIB personal current account details so that they can update their records and switch the direct debit to your new AIB personal current account.
- Your old bank will do the following:
 - Send a list of all your active direct debits and standing orders to AIB and a copy to you for checking
 - Inform your direct debit originators within Ireland of your new AIB personal current account details and request them to amend your details
 - Refund stamp duty where due on unused cheques which you have returned
 - Add any charges/interest due to your personal current account
 - Transfer the balance on your personal current account(s) to your new AIB personal current account(s)
 - Close your old personal current account(s)
 - Send you a Closing Statement for your personal account(s)—if applicable

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- AIB will set up your standing orders on your personal current account(s) as soon as we receive the list from your old bank
 - It is the responsibility of the direct debit originators and you to ensure that all active direct debits are set up on the new account. All direct debit originators should amend their records and submit the new details to AIB for processing
 - AIB will order your new bank card(s)
 - We will issue you a new cheque book(s) where applicable (subject to qualifying criteria)
 - The switch will be completed within ten business days.

Remember: during the switch period, make sure you have enough money in your new and old personal current accounts to cover any transactions, including standing orders, direct debits, cheques, interest, fees and charges.

Step 4

Up and Running

Your new AIB personal current account is now fully operational and you can start using it.

- Your old personal current account(s) with your old bank, are now closed
- You will receive a copy of the relevant terms and conditions relating to your new personal current account and full details of any standard fees and charges applying to your new AIB personal current account.

Statement Record: it is worth noting that when you switch your personal current account(s), the Switching Code entitles you to ask your old bank for a statement of your personal current account(s) for the previous 12 months. If this statement is not available to you electronically, the bank will provide you with a printed copy, free of charge. You must advise staff at the time of your request that you have switched your account to another Bank.

Option B*

Switch all your active direct debits and standing orders to your new/existing AIB current account—but keep your old account(s) open with your old bank.

When you choose this option, your current account balance(s) stays in your personal current account(s) at your old bank but your active direct debits and standing orders switch to your personal current account at AIB. Most of the steps described for Option A also apply here, but there are a few differences outlined below:

* If you wish to switch from a payment account with basic features to one of our current accounts you may do so but you will have to select Option A (full closure) on the Account Transfer Form. It is not possible to switch in to an AIB Basic Bank account.

Step 1

Completing the form: Personal Current Account Switching to AIB

The first step in making the switch is to fill in the form enclosed in this pack and selecting Option B. Make sure you:

- Tell us that you want to switch all your active direct debits and standing orders to your AIB personal current account
- Specify your preferred switching date: ideally a time of low activity in your personal current account at your old bank account so the chance of disruption is minimised. AIB will accommodate your preferred switching date.

Remember: when you choose this option, your personal current account in your old bank remains open and any balance(s) stays there—also, the terms and conditions of account(s) in your old bank will still apply.

Step 2

Planning the Switch

With some advance planning and checking, your switch can be smooth and swift:

- Notify your employer or anyone lodging into your old personal current account, by standing order or other electronic means, that your account details have changed. e.g. children's allowance—we have included sample letters in this pack

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- If you are a direct debit originator (someone pays you by direct debit) you should arrange to change your sponsoring bank if necessary
 - For direct debits, originators operating within Ireland under the SEPA Scheme will receive correspondence from your old bank advising them of your new AIB personal current account and should amend their records accordingly. The next direct debit collection the originator submits for you should/must be under your new AIB personal current account. There may be a period where the next direct debit collection has already been sent by your originator to debit your old account, therefore the switch will take place during the next collection. Unfortunately correspondence cannot be sent to any direct debit originators outside of Ireland on your behalf. You will have to notify any originators outside of Ireland of your AIB personal current account details, including your BIC and IBAN
 - Various Utility and Service Providers offer customers the option to sign up to a payment method called ‘continuous payment’. The payment method uses the customer’s debit card details rather than the customer’s account details. These payments are not direct debits and are not covered by the Account Switching Code. It is the sole responsibility of the customer to contact their providers where they have opted for this payment method and inform them of their new account details.

Step 3

Making the Switch

Now that you’ve done the groundwork, you can hand it over to the banks:

- We will send your completed switching form to your old bank to arrange for the transfer of all your active direct debits and standing orders to your AIB personal current account
- Your old bank will then send AIB a list of your active direct debits and standing orders—and a copy to you, which you will need to check carefully.

-
- AIB will set up your active standing orders on your new AIB personal current account(s) as soon as we receive the list from your old bank
 - For direct debits, originators operating within Ireland under the SEPA scheme, will receive correspondence from your old bank advising them of your new AIB personal current account and should amend their records accordingly. The next direct debit collection the originator submits for you should/must be under your new AIB Personal Current Account. There may be a period where the next direct debit collection has already been sent by your originator to debit your old account, therefore the switch will take place during the next collection
 - Unfortunately correspondence cannot be sent to any direct debit originators outside of Ireland on your behalf. You will have to notify any originators outside of Ireland of your AIB personal current account details, including your BIC and IBAN.

Step 4

Up and Running

- It is the responsibility of the direct debit originators and you to ensure that all active direct debits are set up on the new account. All direct debit originators should amend their records and submit the new details to AIB for processing
- All switched active standing orders will be set up on your new AIB personal current account
- Your personal current account with your old bank will remain open and any balance(s) remains in the account(s)
- Any cards on your personal current account(s) in your old bank, will remain active unless you choose to cancel them: remember that you will pay Stamp Duty for every bank card related to active current accounts.

Statement Record: it is worth noting that when you switch your personal current account(s), the Switching Code entitles you to ask your old bank for a statement of your personal current account(s) for the previous 12 months. If this statement is not available to you electronically, the bank will provide you with a printed copy, free of charge. You must advise staff at the time of our request that you have switched your account to another Bank.

Remember when switching...

- ✓ We will provide you with a dedicated member of staff to help you through this process
- ✓ Keep an eye on both current accounts until this process is completed
- ✓ Make sure you select a Switching Date for the switch to take place when there is least activity on your current account. During the transfer make sure you have enough money in your new and old current accounts to cover any transactions
- ✓ Under the Code of Conduct for the Switching of Payment Accounts with Payment Service Providers 2016, the old bank (where you have your existing account) must ensure that all steps are taken to facilitate moving your account within 7 working days of the switching date and the new bank (where you want to switch your account) must ensure that all steps are taken to open your new account within 10 working days of the switching date.
- ✓ If you choose to close your old current account(s) (i.e. Option A) please do not use your old cards or cheque book once the switching process has started. **Any cheques presented on your old bank current account after it has been closed will not be paid; they will be returned marked “Account Switched” or “Account Transferred” or “Account Closed”**
- ✓ AIB Personal Current Accounts outlined in this brochure can accept and make Single Euro Payments Area (SEPA) payments (see page 17 for explanation of SEPA payments).

Some terms explained...

Standing Order

A Standing Order is an automatic payment, set up by you, of a fixed regular amount from your account, for example, a payment to a savings or loan account.

Direct Debit

A Direct Debit, is set up by the Originator, and is an automatic way for you to pay bills where the amount can vary from one bill to another, for example, telephone, gas, electricity, mortgage repayments, insurance premiums etc.

Switching Date

Switching Date means the date agreed by the consumer and the credit institutions for the switch process to commence.

Direct Debit Originator

An Originator is a company or organisation that is authorised by you to collect direct debits directly from your bank account. Typically originators will be utilities such as electricity, gas and telephone companies and also included will be financial institutions and clubs and associations.

The Single Euro Payments Area

SEPA is the next step towards European integration which aims to make all electronic cross-border payments in euro between the 31 participating countries as easy, inexpensive and secure as 'national' payments within one member state are today. In the new SEPA world a customer can make electronic payments to any beneficiary located anywhere in the euro area using a single bank account and a single set of payment instructions. This means making a payment from Dublin to Dusseldorf will cost the same as from Dublin to Dingle, and will be processed within the same timeframe. SEPA direct debits operate under the SEPA Scheme with a common level of service within the 31 participating countries.

SEPA Direct Debit Originators

Under the SEPA Scheme, you can pay bills with direct debit originators throughout Europe from your euro account in the Republic of Ireland using the SEPA Direct debit Scheme. So for instance, if you have a property in Spain, you can pay the utility bills to the Spanish utility companies directly from your Irish account. However as these direct debit originators outside of Ireland are not within the scope of the Account Switching Code, you will need to notify them yourself of the changes to be made to your account details.

Complaints

If you are not happy with our switching service, you have the right to complain and you may do so by writing to our Customer Support Centre at AIB Bankcentre, Ballsbridge, Dublin 4. If you make a complaint and are not satisfied with our final response you may take your complaint to the Financial Services Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2.

Deposit Guarantee Scheme

We are a member of the Deposit Guarantee Scheme administered by the Central Bank of Ireland. The Deposit Guarantee Scheme protects depositors in the event of a credit institution failing. The maximum amount payable is €100,000 per credit institution in respect of all eligible deposits held by one depositor.

For further information on the Deposit Guarantee Scheme and on what eligible deposits are protected please see www.aib.ie/help-and-guidance/deposit-guarantee-scheme and www.depositguarantee.ie

Letter to inform your employer of your new account details for salary payment



To the Accounts/Payroll Department

Company Name:

Company Address:

Name:

Staff Number
(if applicable):

Your home address:

Date: Day / Month / Year

Dear Sir/Madam,
Please arrange for my salary to be paid to my new bank account, with immediate effect,
as detailed below:

Bank Name:

Branch Address:

Sort Code: 9 3 - -

Account Number:

Name of
Account Holder:

Your signature

Your name printed

Letter to other credit transfer sources of your new account details for payments (photocopy if necessary)



To the Accounts Department

Company Name:

Company Address:

Reference Number
(if applicable):

Date: Day / Month / Year

Request to Credit Payments to New Current Account

Dear Sir/Madam,

Please arrange for my/our payments to be paid to my/our new bank account, with immediate effect, as detailed below:

Bank Name:

Branch Address:

Sort Code: 9 3 - -

Account Number:

Name of
Account Holder(s):

Your signature(s):

Your name(s) printed:

Your address:



Personal Current Account Switching to AIB



Please Print in BLOCK CAPITALS

Old Bank Name & Address	<div></div> <div></div>																														
Customer Name(s)	<div></div> <div></div>																														
Address	<div></div> <div></div>																														
Telephone	<div></div> <div></div>										Mobile	<div></div> <div></div>																			

New Bank and Account Details

AIB	<div></div> <div></div>																														
Address	<div></div> <div></div>																														
Contact Name	<div></div> <div></div>																														
Telephone	<div></div> <div></div>										Account No.	<div></div> <div></div>																			
Sort Code	<div></div> <div></div>										Account No.	<div></div> <div></div>																			
Account No.	<div></div> <div></div>																														
BIC (Bank Identifier Code – 8 to 11 characters)	<div></div> <div></div>																														
IBAN (International Bank A/C Number – 22 to 34 characters)	<div></div> <div></div>																														
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IBAN (International Bank A/C Number – 22 to 34 characters)	<div></div> <div></div>																														

Old Bank and Account Details

Bank	<div></div> <div></div>																														
Address	<div></div> <div></div>																														
Contact Name	<div></div> <div></div>																														
Telephone	<div></div> <div></div>										Account No.	<div></div> <div></div>																			
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Preferred Switching Date	Day	Month	Year	(customers preferred date for switching process to begin - ensure there is low activity on the account on the chosen day)
	<div></div> <div></div>	<div></div> <div></div>	<div></div> <div></div>	

Option A: I would like my “Old” Account to be closed (tick box if yes) ☐ **Or Option B*:** I would like my “Old” Account to remain open (tick box if yes) ☐

* If the account you are switching from is a payment account with basic features, you must select Option A (full closure), as you are not allowed to hold a payment account with basic features and another payment account at any one time.

Account Switching to AIB

To: The Manager, “Old” Bank

1. I/We hereby request and authorise you to prepare and supply to AIB and to me/us a schedule of active direct debit instruction details direct debits and active standing order details (“the Schedule”) held by you in relation to each of my/our current account(s) at your branch as listed above. Please send this schedule to: Account Switching Unit, Banking Support Services, AIB, 1-2 Adelaide Road, Dublin 2 and send copy to me/us at the above address.
- 2.1. If I/we have indicated above by ticking the box for Option A that I/we would like my/our “Old” Current Account to be closed, then;

a. Please transfer the remaining balance of my/our current account(s) to AIB (and to the current account thereat) as listed above as soon as all other normal procedures for account switching are completed. Once this switch is completed, I/we instruct you to close my/our current account(s) in your bank.
b. I/we undertake to destroy and return cards and return cheque books on the current account(s) directly to the “Old” Bank.
c. If the balance is overdrawn, I/we hereby authorise you to seek clearance for the said balance against AIB before transferring the balance in the usual manner to AIB for my/our current account.
d. I/we understand that you will redirect any debit card transactions presented on my/our “Old” current account(s) to my/our AIB current account(s).
e. I/we acknowledge that cheques, active direct debits and other items which are presented for payment on the “Old” Current Account(s) after the date of transfer will be returned unpaid marked “Account Switched”, “Account Closed” or “Account Transferred”
- 2.2. If I/we have indicated above by ticking the box for Option B that I/we would like my/our “Old” Current Account to remain open then my/our current account balance remains in the current account(s) held by “Old” Bank and my/our active direct debits and standing orders switch to my/our new current account with AIB.

Please notify the originators of all active direct debits on the Schedule of the details of the above transfer and provide to them my new current account details as soon as practicable following receipt of this request. I understand that I must personally contact SEPA direct debit originator(s) outside of the Republic of Ireland and arrange to transfer the direct debit(s) to my new current account.

Customer signature(s)

Date

Day

Month

Year

To: The Manager, AIB

1. On receipt of the Schedule as described above, I/we authorise you to pay active direct debits and standing orders as so listed in the Schedule on and out of my/our current account(s) with your branch as listed above (and in accordance with the bank mandate applicable to that current account). I/we will inform you in writing if I/we wish to amend or cancel any part of this instruction.
2. If I/we have indicated that I/we wish my “Old” Current Account to be closed then;

a. If my/our balance at the “Old” Bank is overdrawn, I/we authorise you to pay for my/our account the amount of such overdrawn balance as is transferred to you by the “Old” Bank.
b. I/we request and authorise you to apply and pay any debit card transactions redirected to you from my/our “Old” Bank, to my/our new current account(s) in accordance with the Terms and Conditions applying to my/our current account(s).

Customer signature(s)

Date

Day

Month

Year

Note: Any card(s) held on the “old” bank current account must be cut in two and returned directly with any cheque book(s) to the “old” bank if Option A is chosen.

Branch. Phone. Online.
Call **0818 300 245**
or, if you are calling from abroad,
call **+353 818 300 245**,
Drop in to any branch
or Click on **www.aib.ie**
(contact details for each of our branches
are available on our website, **www.aib.ie**)

