

Welcome to AIB

Information Hub



For the life
you're after

Introduction:

If you are a customer who recently received a letter from Ulster Bank dated the 2nd of September 2024 letting you know your mortgage loan has moved to us, we would like to welcome you to AIB. The day-to-day management and servicing of your mortgage loan has moved to us.

Our purpose is to empower people to build a sustainable future. Whether that be adapting to a greener way of living, planning for the future, growing a business or simply navigating day-to-day banking, our ambition is to be at the heart of all our customers' financial lives. We look forward to supporting you through this transition.

We have helpful Q&A's to support you in answering any questions you may have now that your mortgage has moved to us.

Questions and Answers about your Mortgage Moving

When did my mortgage loan move to AIB?

For customers who received a letter dated the 2nd of September 2024 from Ulster Bank:

- Your mortgage loan legally moved to AIB on the 2nd of September 2024.
- Ulster Bank wrote to you about this. We will also write to you in early September 2024 to welcome you.

For customers who received a letter dated the 24th of July 2023 from Ulster Bank:

- Your mortgage loan legally moved to AIB on the 24th of July 2023.

Will AIB write to me about this move?

- For those customers moving to AIB in September 2024, we will contact you to confirm your move and to provide you with a Welcome Pack.
- This pack will help you with everything you need to know about the move.
- Ulster Bank wrote to you on 2nd of September 2024 to let you know that your mortgage has moved to us.

Do I need to do anything now?

- Perhaps, it depends on certain situations:

Situation	Action
You do not pay your mortgage by direct debit:	<ul style="list-style-type: none">• Direct debit is easiest way to pay your mortgage with us however, if you don't pay your mortgage by direct debit, you can set one up by filling out the Direct Debit Mandate Form.• The detailed instructions on how to set up a direct debit are on this form.
You pay your mortgage by standing order or electronic transfer:	<ul style="list-style-type: none">• Direct debit is easiest way to pay your mortgage with us however, if you would like to pay by standing order, electronic transfer, or any alternative repayment method, you'll have to change the payment instructions with your current account provider as soon as possible to make sure the payment reaches us in time for the next repayment date.• Please change the details to: Payee: Allied Irish Banks p.l.c. Bank Account Number: 930091 99901009 Reference: Your mortgage account number (found on the letter we sent you on the 6th September 2024).• You need to include your mortgage account number as a reference so we can match the payment to your mortgage

Situation	Action
You pay your mortgage by standing order or electronic transfer:	<ul style="list-style-type: none"> • Direct debit is easiest way to pay your mortgage with us however, if you would like to pay by standing order, electronic transfer, or any alternative repayment method, you'll have to change the payment instructions with your current account provider as soon as possible to make sure the payment reaches us in time for the next repayment date. • Please change the details to: Payee: Allied Irish Banks p.l.c. Bank Account Number: 930091 99901009 Reference: Your mortgage account number (found on the letter we sent you on the 6th September 2024). • You need to include your mortgage account number as a reference so we can match the payment to your mortgage
You pay you mortgage by card or cheque with Ulster Bank:	<ul style="list-style-type: none"> • If you paid your mortgage by card or cheque with Ulster Bank you will have to change to pay by direct debit, which is the easiest way to pay your mortgage with us. • You can set one up by filling out the Direct Debit Mandate Form. The detailed instructions on how to set up a direct debit are on this form. • We can accept one-off debit card payments over the phone.
You have a life insurance policy that covers your mortgage:	<ul style="list-style-type: none"> • If you have a life insurance policy for your mortgage which was assigned to Ulster Bank, the policy has already been re-assigned to us. If Ulster Bank had details about a specific life insurance policy in their recent letter you don't need to do anything for these policies. • If you have other insurance policies, linked to your mortgage, please contact your insurer to ask that they update their records to reflect this reassignment. This is to make sure that any claim made under the policy is not delayed. • You may be asked by your Life Insurance provider to get an Assignment of Life Form witnessed. In this instance you will need to bring a form of ID and your life policy documents into one of our branches so that we can witness everyone on the mortgage signing the Assignment of Life form.

What has stayed the same now that my mortgage loan account(s) have moved to AIB?

- Your mortgage loan account number, type of interest rate and repayment date have all stayed the same.
- If you decide to change your interest rate, you can choose from the rates we offer. There's more information on the interest rates we offer on the AIB website.

Has my interest rate changed?

- Your mortgage interest rate has carried over to us and has not changed, please refer to the section below for information on your relevant interest rate type.
- If you decide to change your interest rate type, you can choose from the available rates we offer at that time. There's more information on our mortgage rates below.

For Fixed Rate customers

- Your fixed rate will stay the same until the end of its fixed term.
- If your fixed rate is coming to an end in September or October 2024:
 - You should have received communication from Ulster Bank about the interest rates they offer. You can now also avail of our mortgage interest rate options.
- If your fixed rate is coming to an end from November 2024 onwards:
 - We will contact you 60 days before your fixed rate term ends to tell you about the types of mortgage interest rates we offer.
- If you do not inform us of the interest rate you wish to avail of before your fixed rate comes to an end, a variable interest rate will be applied to your mortgage. We will update the interest on your mortgage account from the date we receive a request from you to do so.

For Variable Rate customers

- Your variable rate has carried over to us.
- Variable rates can move up or down. We will tell you if there is a change to your variable rate, which will occur with reference to the AIB Variable Rate Policy Statement which is different in some ways to the Ulster Bank Variable Rate Policy Statement.

For Tracker Rate customers

- Your tracker rate interest rate has carried over to us.
- If you are on a tracker interest rate and the European Central Bank (ECB) changes its rate, we will tell you.

For Staff Rate customers

- Your Ulster Bank staff interest rate has carried over to us.
- If you decide to choose one of our mortgage interest rates, you cannot return to your Ulster Bank staff rate.

Part of my mortgage is on a variable rate. What will happen to my variable rate when my mortgage moves to AIB?

- If you are on an Ulster Bank variable rate, your rate has carried over to us. Variable rates can move up and down. We will tell you if there is a change to your variable rate, which will occur with reference to the AIB Variable Rate Policy Statement which is different in some ways to the Ulster Bank Variable Rate Policy Statement.

How do I change the interest rate on my mortgage?

- If you want to change the interest rate on your mortgage you can fill out the "Mortgage Amendment Form". This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support
- The fixed and variable rates available to you may depend on the Loan to Value (LTV) of your mortgage. We change our rates from time to time and the current available fixed and variable rates can be found [here](#).
- You can call our team on 0818 251 008 (+353 818 251 008 from abroad) to find out what LTV we currently hold for your mortgage.

Where can I get a copy of the Welcome Pack?

- This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support

How do I contact AIB if I have a question about my mortgage loan?

- You can call our team on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays).

Are there any changes to the fees and costs of my mortgage now that it has moved to AIB?

- There are some small changes to the fees and costs associated with your mortgage now that your mortgage has moved to us.
- If you want to move to a Loan to Value (LTV) interest rate that requires an LTV that is lower than the rate we hold for your mortgage, you will need to give us an updated full valuation. You will have to pay for this full valuation, it must be no more than six months old, and it must be completed by a valuer on our Residential Mortgage Valuer's Panel.
- If you decide to top up, restructure your mortgage, request a Transfer of Title or our Tracker Interest Rate Retention product you will move to AIB terms and conditions, and our fees and charges will apply.

Can I get free maintenance and transaction fees as a mortgage customer?

- If you have a personal current account with AIB and you are using it to pay an AIB mortgage by direct debit on your family home, we won't charge any maintenance or transaction fees on your AIB personal current account from the point that you became our mortgage customer. There's more information on this on the AIB website.

Can I get a copy of my Ulster Bank mortgage loan offer now that my mortgage has moved to AIB?

- If you would like a copy of your mortgage loan offer, please call our team on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays) and we can post this out to you.

I'm acting as a guarantor on a mortgage that has moved to AIB. Do I need to do anything?

- If the mortgage for which you are guarantor has moved to us, you will receive a letter from us early in September 2024 to welcome you to AIB.
- There may be a few exceptional cases in which we don't have the correct postal address for all guarantors. If you think that the mortgage loan you are guarantor for has been moved to us, and you do not receive a letter from Ulster Bank or us in early September 2024, please call our team on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays) so we can update your contact details.

Do I need to update my home insurance policy now that my mortgage has moved to AIB?

- If you have a home insurance policy for your mortgage which was assigned to Ulster Bank now might be a good time to contact your insurer to ask that they record your mortgage is now with AIB.
- This will avoid a delay to make any claim you make under the policy.

Do I need to open a current account with AIB?

- You do not need to open a current account with us. However, if you would like to, please see our options on the AIB website.

I would like a redemption figure for my mortgage loan balance. How do I ask AIB for this?

- If you would like to request a redemption figure for your mortgage balance, please call our team on 0818 251 008 (+353 818 251 008 from abroad) 9:00 to 17:00, Monday to Friday (excluding Bank Holidays).

I make Fixed Overpayments on my mortgage loan. Has the way I do this changed now that my mortgage loan has moved to AIB?

- You may previously have paid your normal mortgage loan repayment and your Fixed Overpayment with one direct debit with Ulster Bank.
- Going forward in AIB, if your normal monthly repayment is collected by direct debit, you will also need to set up a Standing Order to continue making fixed overpayments.**

Example	Mortgage Repayment	Fixed Overpayment
Payment Method	Direct Debit	Standing Order
Amount	€1,000	€100
Amount	€1,000	

- To make regular, fixed overpayments to your main mortgage account, set up a standing order using the following details:

Payee:	Allied Irish Banks p.l.c.
Bank account:	930091 99901009
Reference:	[Your mortgage account number] (found in your Hello Letter dated the 6th of September).

- You need to include your main mortgage account number as reference, so we can match the payment to your mortgage.
- If you have sub-loan accounts, we will apply the fixed overpayments proportionally across the sub-loan accounts, unless you tell us otherwise.
- To make regular, fixed overpayments to sub-loan mortgage accounts, set up a standing order using the following details:

Payee:	Allied Irish Banks p.l.c.
Bank account:	930091 99901009
Reference:	[Overpay+your sub-loan mortgage account number], for example, Overpay12345678-01

- You need to include the specific sub-loan account number, so we can apply the repayment to the correct account. If you do not include the specific sub-loan account number, we may not be able to apply the payment to the specific sub-loan account.
- We have the details of your specific sub-loan account number(s), please call our team on 0818 251 008 (+353 818 251 008 from abroad) so we can provide you with this number.
- If you want to make fixed overpayments to multiple sub-loan mortgage accounts, you will need to set up individual standing orders.
- There may be a charge to set up a standing order.

I would like to make an unscheduled Overpayment on my mortgage to reduce the mortgage term or my normal monthly repayment amount. How can I do this?

- If you want to make an unscheduled overpayment for example, to reduce your mortgage term or your normal monthly repayment amount, you can complete our Overpayment Form. This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support
- All the instructions that you need can be found on the Overpayment Form.

I am on a fixed interest rate and overpay my mortgage. Can I still do this now my mortgage has moved to AIB?

- If you are on a fixed rate, you will continue to have an option to make 10% overpayments per annum to your mortgage account without paying an early repayment charge, after which early repayment charges may apply. If you are on a variable or tracker rate you can make overpayments to your mortgage account without paying any early repayment charges.

Can I request a mortgage statement and/or Certificate of Interest?

- If you would like to request a mortgage statement at any time, please call our team on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays).
- Ulster Bank will send you a mortgage statement and certificate of interest for the period that your mortgage was with them.
- Going forward, we will send you a mortgage statement and certificate of interest for the period your loan is with AIB.
- AIB Group issues Annual Statements and Certificates of Interest on a phased basis, beginning in January each year.

Can I get online access via Internet banking or the Mobile App to view my mortgage balance?

For customers with an AIB personal Current Account

- If you have an AIB personal current account and are not registered for Online Banking, follow these steps to register:
 - Step 1: Call our team on 0818 724 020 (+353 1 771 2424 from abroad) to get your registration number and Personal Access Code (PAC).
 - Step 2: Once registered, you can log onto AIB Internet Banking.
 - Step 3: When you first log in, follow the instructions on screen to set up Strong Customer Authentication (SCA).
 - Step 4: Call our team on 0818 724 724 (+353 1 771 2424 from abroad) to have your mortgage account added to your Online Banking.
- If you have an AIB personal current account and are registered for Online Banking, please call our team on 0818 724 724 to have your mortgage account added to your Online Banking

For customer who do not have an AIB Personal Current Account

- If you do not have an AIB personal current account, we can tell you your mortgage loan account(s) balance and any other information over the phone. Please call our team on 0818 251 008 (+353 818 251 008 from abroad).

I have a flexible payment option. Has this changed now my mortgage has moved to AIB?

- If you have a flexible payment arrangement in place, this will carry over to us.

I have an alternative repayment arrangement. Has this changed now my mortgage has moved to AIB?

- If Ulster Bank agreed an alternative repayment plan with you, we will honour the terms of the alternative arrangement. Just make sure you have changed the payee to Allied Irish Banks p.l.c. if paying by Standing Order or Electronic Transfer.

If my Direct Debit bounces, will you try to re-present it?

- Yes, all direct debits that are returned unpaid because there is not enough money in your account on the date of the planned repayment will be represented within 14 calendar days. This will happen even if the feature was previously unavailable on your account with Ulster Bank.
- Example: Mary is due to pay her mortgage of €500 by direct debit on the 25th of the month, but this month Mary misses the repayment. Mary will be notified of the missed repayment by letter and phone. Mary doesn't have to do anything: if there are insufficient funds on the 25th we will represent her direct debit within 14 calendar days of the missed repayment.
- If the direct debit fails for any other reason, Mary should call us on 0818 251 008 (+353 818 251 008 from abroad) between 9:00 and 17:00 Monday to Friday, excluding bank holidays and we'd be happy to help.

How is interest calculated on my mortgage loan?

- AIB and Ulster Bank calculate interest each day but apply it differently. You will notice this on your statement. When we send you your first AIB statement, we will include some helpful information on how to read it.

Is there a difference in how interest is calculated?

- Your mortgage repayment amount will carry over to us. The way in which interest is charged to your mortgage loan account will operate differently to Ulster Bank. This is expected to have a small impact on the amount of interest you pay over the life of the loan however if this is the case AIB will refund the difference at redemption of your mortgage.

How is my mortgage loan reported to the Central Credit Register?

- At AIB, we report mortgage loans to the Central Credit Register (CCR) differently to the way Ulster Bank report mortgage loans.
- We report your mortgage loans and any other mortgage loans secured on your property (for example, top ups to your mortgage) to the CCR, on an individual basis.
- Ulster Bank used to report one loan, i.e. the total of your primary mortgage loan and any other mortgage loans on your property, otherwise known as sub-account mortgage loans in Ulster Bank.
- The change will not impact your credit record or your applications for credit in the future.
- For more information on the CCR, please refer to the Central Bank factsheet available on www.centralcreditregister.ie

I had an open complaint with Ulster Bank when I moved to AIB, who do I contact about it?

- Ulster Bank will remain your point of contact for any complaints that were raised while your mortgage account was under their management.
- Please contact Ulster Bank for complaint updates. Please contact Ulster Bank for complaint updates on 0818 210 275 (00353 818 210 275 from abroad).

Questions and Answers about Managing your Mortgage

Can I request a mortgage statement and/or Certificate of Interest?

- If you would like to request a mortgage statement at any time, please call our team on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays).
- Ulster Bank will send you a mortgage statement and certificate of interest for the period that your mortgage was with them.
- Going forward, we will send you a mortgage statement and certificate of interest for the period your loan is with AIB.
- AIB Group issues Annual Statements and Certificates of Interest on a phased basis, beginning in January each year.

Can I still get single statements for all my mortgages on my property?

- If you have more than one mortgage account on your property and received a single statement from Ulster Bank, and you will continue to receive this from us.

How do I read my mortgage statement?

- The following steps should help you when reading your mortgage statement (figures are for illustrative purposes only):
 1. The customer's balance at the start of the month.
 2. Interest charged on the first day for the coming month, based on the customer's balance that day.

- The customer's monthly repayment does not always happen on the first day of the month. We're showing an example of a payment on the 25th day of the month.
- We will always adjust the interest because the customer's payment has changed the balance at some point during the month.
- The customer's balance after monthly repayment and interest rate adjustment.

Understanding your Statement

MR Joe Blaggs
123 Main Street
Drumcondra
Dublin 9

National Sort Code
Telephone: 0818 251 008
Page Number: 1

Account Name
MR Joe Blaggs

Account Number
40111111-5

Date Of Statement
22 May 20XX

Date	Details	Debit €	Credit €	Balance €
1 st May	Balance			100,000.00 dr 1
1 st May	Interest Charged	1,000.00 2		
20 th May	Mortgage Repayment		1,500.00 3	
20 th May	Interest Adjustment		1.34 4	
20 th May	Balance			99,483.00 dr 5

1 + 2 - 3 - 4 = 5

Amounts are illustrative

- 1** The customer's balance at the start of the month.
- 2** Interest charged on the first day for the coming month, based on the customer's balance that day. *
- 3** The customer's monthly repayment does not always happen on the first day of the month. We're showing an example of a payment on the 20th day of the month.
- 4** We will adjust the interest if the customer's payment has changed the balance at some point during the month.
- 5** The customer's balance after monthly repayment and interest adjustment.

* Some customers may see an additional interest debit in July 2023. This relates to interest charged on your account in Ulster Bank until the 21st of July but not applied before your loan transferred to AIB.

I am a guarantor on a mortgage. Will I be sent an Annual Mortgage Statement?

- Guarantors are not sent Annual Mortgage Statements; these are issued to the Borrower or their nominated Third-Party-Advisor.

I am a Third-Party Advisor (TPA), will I get an Annual Mortgage Statement for the account I am a TPA on?

- Yes, if you are an appointed Third-Party Advisor, the customer's Annual Mortgage Statement will be sent to you.

I want to appoint a Third-Party Advisor (TPA) to deal with my mortgage. How do I do this?

- You can instruct us to deal with your Third-Party Advisor by providing our Home Mortgage Operations team with a written instruction.
- Please send this written instruction to AIB Home Mortgage Operations, Account Section, Unit 33, Blackthorn Road, Sandyford Business Park, Sandyford, Dublin 18, D18 E9T3.

When will I be sent my Annual Mortgage Statement and Certificate of Interest for the time that my loan was with Ulster Bank?

- Ulster Bank will send you a final Mortgage Statement in early September 2024.
- Ulster Bank will issue your Certificate of Interest in January 2025 for the period your mortgage was with them.
- You can request a Mortgage Statements and Certificates of Interest from Ulster Bank for the period your mortgage was with them.
- We will send you your Annual Mortgage statement and Certificate of Interest each year going forward.

What is the Mortgage Interest Tax Credit?

- For more information on the Mortgage Interest Tax Credit please see the AIB website.

Can I get online access via Internet banking or the Mobile App to view my mortgage balance?

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 - Step 1: Call our team on 0818 724 020 (+353 1 771 2424 from abroad) to get your registration number and Personal Access Code (PAC).
 - Step 2: Once registered, you can log onto AIB Internet Banking.
 - Step 3: When you first log in, follow the instructions on screen to set up Strong Customer Authentication (SCA).
 - Step 4: Call our team on 0818 724 724 (+353 1 771 2424 from abroad) to have your mortgage account added to your Online Banking.
- If you have an AIB personal current account and are registered for Online Banking, please call our team on 0818 724 724 to have your mortgage account added to your Online Banking

For customer who do not have an AIB Personal Current Account

- If you do not have an AIB personal current account, we can tell you your mortgage loan account(s) balance and any other information over the phone.
- Please call our team on 0818 251 008 (+353 818 251 008 from abroad).

Can I use the "My Mortgage" App to see my mortgage account details?

- The "My Mortgage" App is for customers who have a new mortgage application with us. It does not allow for the facility to manage your existing mortgage.

Questions and Answers about Payments and Overpayments

Does the way I repay change?

If you pay by direct debit

- If you paid your mortgage by direct debit with Ulster Bank, we have the details, and you don't have to do anything.
- If you are in the process of closing the current account your Mortgage Loan direct debit is paid from (for example, if you also had a current account with Ulster Bank), you will need to update your direct debit, so it is paid from your new account.

If you don't pay by direct debit

- Direct debit is the easiest way to pay your mortgage with us.
- You can download a Direct Debit Mandate form, fill it out and send it back to us.
- This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support

If you pay by standing order or electronic transfer

- Direct debit is the easiest way to pay your mortgage with us however, if you want to pay by standing order, electronic transfer, or any alternative repayment method, you'll have to change the payment instructions with your current account provider as soon as possible so the payment reaches us in time for the repayment date.
- Please change the details of the payee to:

Payee:	Allied Irish Banks p.l.c.
Bank account:	930091 99901009
Reference:	Your mortgage Account Number (found in the letter we sent you dated 6 September 2024).

You need to include your mortgage account number as a reference so we can match the payment to your mortgage.

I prefer to make a single payment for all my mortgages on my property, can I still do this?

- If you have more than one mortgage on your property (for example, you topped up your mortgage) you may have paid for both with one payment. You can continue to do this with us. This may change in the future should you apply to top up or restructure your mortgage and will result in a change to AIB's terms and conditions.

I have a flexible payment option. Has this changed now my mortgage has moved to AIB?

- If you have a flexible payment arrangement in place, this will carry over to us.

I would like a flexible payment option. How do I get one?

- AIB flexible payment options are different to those offered by Ulster Bank. Any new applications will be for flexible payment options we offer.
- For example, we do not offer the options to make annual mortgage payments over 10 months, or capital and interest payment breaks for Buy to Let (BTL) mortgages.
- Information on the flexible payment options offered by AIB are available on the AIB website.

I have an alternative repayment arrangement. Has this changed now my mortgage has moved to AIB?

- If Ulster Bank agreed an alternative repayment plan with you, we will honour the terms of the alternative arrangement. Just make sure you have changed the payee to Allied Irish Banks, p.l.c. if paying by Standing Order or Electronic Transfer.

How do I set up a direct debit?

- You can download a Direct Debit Mandate form, fill it out and follow the instructions on how to send it back to us.
- This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support

Can I have more than one Direct Debit?

- No, we only accept the one direct debit for making payments on your mortgage account incl. any sub-accounts you have.
- If you previously had more than one direct debit, Ulster Bank contacted you and asked which direct debit you'd like to use going forward in AIB.
- If you have confirmed to Ulster Bank which one you'd like to use, you do not need to do anything.
- If you are yet to choose which direct debit you'd like to use to pay your mortgage with us, please call our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays) and we can change this for you.

If my Direct Debit bounces, will you try to re-present it?

- Yes, all direct debits that are returned unpaid because there is not enough money in your account on the date of the planned repayment will be represented within 14 calendar days. This will happen even if the feature was previously unavailable on your account with Ulster Bank.
- Example: Mary is due to pay her mortgage of €500 by direct debit on the 25th of the month, but this month Mary misses the repayment. Mary will be notified of the missed repayment by letter and phone. Mary doesn't have to do anything: if there are insufficient funds on the 25th we will represent her direct debit within 14 calendar days of the missed repayment.
- If the direct debit fails for any other reason, Mary should call us on 0818 251 008 (+353 818 251 008 from abroad) between 9:00 and 17:00 Monday to Friday, excluding bank holidays and we'd be happy to help.

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- AIB and Ulster Bank calculate interest each day but apply it differently. You will notice this on your statement. When we send you your first AIB statement, we will include some helpful information on how to read it.

Is there a difference in how interest is calculated?

- Your mortgage repayment amount will carry over to us. The way in which interest is charged to your mortgage loan account will operate differently to Ulster Bank. This is expected to have a small impact on the amount of interest you pay over the life of the loan however if this is the case AIB will refund the difference at redemption of your mortgage.

Will I have to pay surcharge interest if I miss a repayment?

- You won't pay surcharge interest if you miss a repayment. However, missing a repayment will impact your overall cost of credit and may affect your credit rating. Missed repayments are reported to the Central Credit Register.

How is my mortgage loan reported to the Central Credit Register?

- At AIB, we report mortgage loans to the Central Credit Register (CCR) differently to the way Ulster Bank report mortgage loans.
- We report your mortgage loans and any other mortgage loans secured on your property (for example, top ups to your mortgage) to the CCR, on an individual basis.
- Ulster Bank used to report one loan, i.e. the total of your primary mortgage loan and any other mortgage loans on your property, otherwise known as sub-account mortgage loans in Ulster Bank.
- The change will not impact your credit record or your applications for credit in the future.
- For more information on the CCR, please refer to the Central Bank factsheet available on www.centralcreditregister.ie

I would like to make a Fixed Overpayment on my mortgage

- You may previously have paid your normal mortgage loan repayment and your Fixed Overpayment with one direct debit with Ulster Bank.
- Going forward in AIB, if your normal monthly repayment is collected by direct debit, you will also need to set up a Standing Order to continue making fixed overpayments.

Example	Mortgage Repayment	Fixed Overpayment
Payment Method	Direct Debit	Standing Order
Amount	€1,000	€100
Amount	€1,000	

- To make regular, fixed overpayments to your main mortgage account, set up a standing order using the following details:

Payee:	Allied Irish Banks p.l.c.
Bank account:	930091 99901009
Reference:	[Your mortgage account number] (found in your Hello Letter dated the 6th of September).

- **You need to include your main mortgage account number as reference, so we can match the payment to your mortgage.**
- If you have sub-loan accounts, we will apply the fixed overpayments proportionally across the sub-loan accounts, unless you tell us otherwise.
- To make regular, fixed overpayments to sub-loan mortgage accounts, set up a standing order using the following details:

Payee:	Allied Irish Banks p.l.c.
Bank account:	930091 99901009
Reference:	[Overpay+your sub-loan mortgage account number], for example, Overpay12345678-01

- **You need to include the specific sub-loan account number, so we can apply the payment to the correct account.** If you do not include the specific sub-loan account number, we may not be able to apply the payment to the specific sub-loan account.
- We have the details of your specific sub-loan account number(s), please call our team on 0818 251 008 (+353 818 251 008 from abroad) so we can provide you with this number.
- If you want to make fixed overpayments to multiple sub-loan mortgage accounts, you will need to set up individual standing orders.
- There may be a charge to set up a standing order.

I would like to make an unscheduled Overpayment on my mortgage to reduce the mortgage term or my normal monthly repayment amount. How can I do this?

- If you want to make an unscheduled overpayment for example, to reduce your mortgage term or your normal monthly repayment amount, you can complete our Overpayment Form. This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support
- All the instructions that you need can be found on the Overpayment Form.

I want to make an overpayment on my mortgage without paying an early repayment charge

- If you are on a fixed interest rate, you can currently overpay up to 10% of your mortgage balance (being the balance as of January 1st of the calendar year) each calendar year for the term of the fixed rate.
- We don't charge an early repayment charge (ERC) for this.
- Any additional overpayment above 10%, or early full redemption of your mortgage, may result in an early repayment charge. If you are on a variable or tracker rate you can make overpayments to your mortgage account without incurring any early repayment charges.

I want to make an Overpayment to fund future monthly repayments

- The practice of allowing customers to use overpayments as a way to build up credit indefinitely on their account to fund future repayments is not available in AIB.
- With AIB if you make an overpayment, we will deduct that amount from your outstanding mortgage balance, reducing your overall cost of credit.
- You will need to let us know if you want to reduce your monthly repayment or reduce your mortgage term, you can complete our Overpayment Form to do this. This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support

How do I make an overpayment?

- If you would like to overpay your mortgage, please fill out the Overpayment Form. This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support. There are instructions on the form.
- Under legislation, we may need to ask you about the primary source of the funds used to make this overpayment.

How will AIB consider my overpayment if I have missed a repayment on my mortgage?

- Overpayments cannot be used in place of a future repayment. The impact of this is that your Mortgage Loan will go into arrears if you miss a future full or partial normal monthly repayment. This is different to the practice in Ulster Bank.
- If you make an overpayment with us, we will deduct that amount from your outstanding mortgage balance, reducing your overall cost of credit.
- If your mortgage loan account(s) is in arrears and you make an overpayment with us, we will deduct that amount from your outstanding arrears balance. Any surplus will be applied against the loan balance.
- If you would like to reduce the term of your mortgage rather than your monthly re-payments, please contact our team to let them know. You can call us on 0818 251 008 (+353 818 251 008 from abroad).

I've made an out of course lodgement / overpayment to one of my mortgage accounts. How can I get confirmation that it has been applied to the correct account?

- Currently we do not issue confirmation letters confirming receipt of overpayments, but you can contact our team on 0818 251 008 (+353 818 251 008 from abroad) to confirm lodgements made to your mortgage and your mortgage loan balance. You can also request an ad hoc mortgage account statement at any time.

I am on a fixed interest rate and overpay my mortgage. Can I still do this now my mortgage has moved to AIB?

- If you are on a fixed rate, you will continue to have an option to make 10% overpayments per annum to your mortgage account without paying an early repayment charge, after which early repayment charges may apply. If you are on a variable or tracker rate you can make overpayments to your mortgage account without paying any early repayment charges.

When will I have to pay an early repayment charge?

- If you have a fixed interest rate on your mortgage loan, you may have to pay an early repayment charge if you;
 1. Repay all or part of your mortgage loan early;
 2. Make a payment outside your regular repayments;
 3. Change the interest rate on your mortgage to another interest rate.
- We will calculate the charge, using both the Ulster Bank and AIB early repayment methodology. We will compare both methods and apply the lowest.
- Please refer to the question about overpayments below when reading about early repayment charges.

Questions and Answers about Financial Support

What additional supports do you have for customers?

- There is a range of additional supports. More information can be found on the AIB website.

I am worried I am not going to be able to make a payment.

- If you don't think you can make a payment, please call us on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays). We have helped lots of customers like you with their payments.

I am having trouble paying my mortgage and / or need support.

- If you are concerned about paying your mortgage repayments or are in arrears with your mortgage repayments, please call us on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays). We have a dedicated team who can help you get your mortgage repayments back on track. This is the first and most important step you need to take to find a solution.

- We all face times of stress and difficulty, where we can struggle to make payments. A serious illness or job loss can happen to anyone. Stressful or difficult events can be sudden, for example, bereavement; or gradual, like dementia. It can affect our dealings with a bank and our ability to manage our finances and make decisions or leave us open to fraud.
- If you, or someone you are caring for needs this extra support, please call us. If you have a question or have difficulty understanding anything on our website, you can call our team for extra support, including the option to receive a printed copy of the website Q&A's by post.

Can I submit a Standard Financial Statement (SFS) for assessment now that my mortgage has moved to AIB?

- You can send in a Standard Financial Statement by filling out the form. This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support.
- If you have trouble filling out your SFS please call our team on 0818 251 008 (+353 818 251 008 from abroad).

I am completing, or have completed a Standard Financial Statement (SFS)

- Once you complete an SFS, we will use the information provided by you to understand and assess your individual financial situation as part of the Mortgage Arrears Resolution Process (MARP). It is important that you send us all the supporting documents that we ask for. If you send us your SFS without these, we won't be able to process your application and it will delay our ability to help you find the most appropriate solution.
- Once you send it to us, along with the documents we ask for, we can determine what the appropriate solution may be for you and your circumstances.

What happens when I complete an SFS?

- Once we receive a completed SFS and the supporting paperwork we review the application and will contact you if there is anything missing. Once you send it to us, along with the documents we ask for, we can determine what the appropriate solution may be for you and your circumstances. When we have finished processing the application, we will then contact you with our final decision.

I had a letter from AIB saying I was in arrears, what does arrears mean?

- Arrears is the money you owe us because you didn't make a repayment on time. You may also have to pay additional charges.

How do you tell me if I miss a repayment?

- If you miss a mortgage repayment your mortgage will go into arrears. We will contact you by letter and phone.

I can't afford a financial advisor, where can I get advice?

- There are a number of free and independent support services that can assist you on the AIB website.

What is the MARP process?

- MARP (Mortgage Arrears Resolution Process) is a system devised by the Central Bank of Ireland outlining how your lender must treat you if you are in mortgage arrears or facing arrears.

It has four components:

1. Communication - Sets out how we have to communicate with you.
2. Financial Information - You complete a Standard Financial Statement (SFS) telling us your financial information.
3. Assessment - We assess your case and decide whether to offer you an alternative payment arrangement on your mortgage.
4. Resolution - We either offer you a payment arrangement or if we don't, we must explain the reasons why. You can appeal this decision to the Mortgage Appeals Board, and if you are still not satisfied to the Financial Services and Pensions Ombudsman

I have already missed a repayment what can I do?

- Please call us on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays), we have a range of options for helping you make your payments.

It says my mortgage is a secured loan, does this mean I could lose my home if I don't pay?

- A secured loan, like your mortgage, is where money is borrowed against an asset, like your home. So, if you miss payments on your mortgage then your home could be at risk.
- If you are concerned about paying your mortgage repayments or are in arrears with your mortgage repayments, please call us on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays). We have a dedicated team who can help you get your mortgage repayments back on track.
- This is the first and most important step you need to take to find a solution. Our goal is to keep our customers who are working with us to make their mortgage repayments, in their family home.

How does missing payments affect my credit rating?

- If you have missed any payments, this may affect whether you get approval for more credit. When you miss payments on your loan, this is reported to the Central Credit Register (CCR). They hold information about you and your loans on an individual credit report. If you apply for another loan, the lender will use the CCR report to assess your application.
- At AIB, we report mortgage loans to the Central Credit Register (CCR) differently to the way Ulster Bank report mortgage loans. We report your mortgage loans and any other mortgage loans secured on your property (for example, top ups to your mortgage) to the CCR, on an individual basis. Ulster Bank used to report one loan, i.e. the total of your primary mortgage loan and any other mortgage loans on your property, otherwise known as sub-account mortgage loans in Ulster Bank. The change will not impact your credit record or your applications for credit in the future. For more information on the CCR, please refer to the Central Bank factsheet available on www.centralcreditregister.ie.

I have missed a repayment. Can I pay a bit more every month to clear what I owe?

- For customers in arrears, we can assess your circumstances and find an arrangement that suits your needs.
- If you are concerned about paying your mortgage repayments or are in arrears with your mortgage repayments, please call us on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays). We have a dedicated team who can help you get your mortgage repayments back on track.

Can I pay by credit card?

- We cannot take payment from a credit card. You can make once-off debit card payments over the phone.

I can afford my mortgage repayment but want a flexible payment option?

- If you can afford to pay your mortgage but feel you need to take a break from repayments for a while, to cover maternity leave or home property improvements for example, we'll look at that for you. Please call us on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays) to discuss flexible payment options.

Can someone else contact you about my repayments?

- We can only talk to someone you have authorised to talk to us by requesting this in writing and signed by all loan account holders. If we do not have this signed written instruction, then we can't talk to anyone else about your account. This third-party advisor can be a friend or relative but is most often a financial advisor.

I want to appoint a Third-Party Advisor (TPA) to deal with my mortgage. How do I do this?

- You can instruct us to deal with your Third-Party Advisor by providing our Home Mortgage Operations team with a written instruction. Please send this written instruction to AIB Home Mortgage Operations, Account Section, Unit 33, Blackthorn Road, Sandyford Business Park, Sandyford, Dublin 18, D18 E9T3.

How long does it take to do a Standard Financial Statement over the phone?

- Generally, for a single mortgage holder, it can take up to 44 minutes. However, many of our customers find it quicker than this.

I can't afford to pay anything so why do I need to fill out documents?

- We have a range of solutions to suit most financial circumstances. To understand which solution might suit you best, we need you to provide us with some information.
- Please call our team on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays) to discuss the options available to you.

Questions and Answers about Mortgage Amendments, Mortgage Types & Benefits

Can I make amendments to my mortgage?

- You can talk to us if you would like to make a change to your mortgage, for example, adjusting the date you pay your mortgage or adjusting your final repayment date.
- Some amendments may change your monthly repayments and / or your cost of credit and may require a credit application.
- Amendments to a mortgage may increase or decrease the cost of credit of a loan.
- The Mortgage Amendment Form is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support

Can I change the date I pay my mortgage?

- If you would like to change the date you make your mortgage repayments you can fill out a Mortgage Amendment Form. This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support
- The detailed instructions on how to change your mortgage payment date are on this form.

I would like to top up my mortgage. How do I do this?

- If you would like to apply to top up your mortgage, please contact our team on 0818 251 008 (+353 818 251 008 from abroad), 09:00 to 17:00, Monday to Friday (excluding Bank Holidays).

What does the "scheduled final repayment date" mean?

- The scheduled final repayment date of the mortgage is when the mortgage is due to be paid off.
- If your outstanding balance at the end of your term is less or more than your final repayment, we will let you know.
- The scheduled final repayment date is based on the information that Ulster Bank have provided us so that your mortgage re-payment schedule remains the same as it did in Ulster Bank.

What could change the scheduled final repayment date of a mortgage?

- There can be 'out of course' events on a mortgage, such as a change in the scheduled repayment date or a term amendment, that means a mortgage is recalculated.
- If your outstanding balance at the end of your term is less or more than your final repayment, we will let you know.

What is the “cost of credit”?

- The cost of credit is the total amount you repay over the term of the mortgage loan, less the amount you originally borrowed.
- The difference between the two includes interest and any other fees and charges.
- The faster a mortgage is paid off; the less interest is charged which reduces the cost of credit. The higher the interest rate, the higher the cost of credit.

How do I find out what my cost of credit is for my mortgage loan?

- If you require details of your cost of credit, please call us on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays) and we will confirm this detail for you by sending you a letter.

How do I find out how much interest I am paying?

- If you require details of your cost of credit, please call us on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays) and we will confirm this detail for you by sending you a letter.

What is the “term” of a mortgage?

- A mortgage is for a term, often 20 years or more. It will have a start date and a scheduled final repayment date.

I recently requested to move off my tracker interest rate. When will this happen?

- If you have requested to move off your tracker interest rate and you received the letter detailing the changes to your tracker interest, please be reassured your request to move off your tracker interest rate is being processed.
- While you have requested to move off your tracker interest rate and this is in progress, we did need to send you this letter because you are currently a tracker interest rate customer, and it is required to be issued by regulation to all tracker interest rate customers.
- There will be no cost to you for any delay in processing your request.

Questions and Answers about Mortgage Interest Rates

What other mortgage interest rate offerings do you have?

- We offer Private Dwelling House (PDH) Loan to Value (LTV) fixed and variable rates. This means these rates are different depending on the ratio of your loan to value of your home.
- We also offer Buy to Let (BTL) fixed and variable rates. Our BTL interest rates do not depend on the LTV of your mortgage.
- Our Green 5 Year Fixed Rate mortgage offer is available to customers whose home has a Building Energy Rating (BER) between A1 and B3 and have more than 5 years left on their mortgage loan. If you wish to apply for our Green Mortgage rate the qualifying criteria will apply. You can find more information on our Green Mortgage and qualifying criteria on the AIB website.
- Our Higher Value 4 Year Fixed Rate is available to customers whose mortgage balance is over €250,000 and have at least 4 years remaining on their mortgage loan. If you wish to apply for our Higher Value Mortgage rate the qualifying criteria will apply. You can find more information on our Higher Value Mortgage and qualifying criteria on the AIB website.

Part of my mortgage is on a variable rate. What will happen to my variable rate when my mortgage moves to AIB?

- If you are on an Ulster Bank variable rate, your rate has carried over to us. Variable rates can move up and down. We will tell you if there is a change to your variable rate, which will occur with reference to the AIB Variable Rate Policy Statement which is different in some ways to the Ulster Bank Variable Rate Policy Statement.

My mortgage has a fixed rate. Can I keep it if I want to apply for a new mortgage?

- If you have a fixed interest rate on your existing mortgage and you want to apply for a new mortgage you may be able to keep your fixed interest rate for the original part of your loan. The current fixed interest rate and remaining term will be limited to your balance on your current mortgage.
- For example, if your existing mortgage is €100k with a fixed interest rate of 3% and you have 2 years remaining of the fixed rate term and you apply for a new mortgage with us, you may be able to keep the 3% fixed interest rate on €100k of your loan, for the remaining 2 years.

How do I change the interest rate on my mortgage?

- If you want to change the interest rate on your mortgage you can fill out the "Mortgage Amendment Form" This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support
- The fixed and variable rates available to you may depend on the Loan to Value (LTV) of your mortgage. We change our rates from time to time and the current available fixed and variable rates can be found the AIB website.
- You can call our team on 0818 251 008 (+353 818 251 008 from abroad) to find out what LTV we currently hold for your mortgage.

Can I move to a lower Loan to Value (LTV) band on my Principle Private Dwelling (PDH) mortgage?

- When your mortgage moved to AIB, we determined a Loan to Value for your mortgage based on the Central Statistics Office House Price Index or the most recent full valuation, whichever is lower. You can use this LTV to avail of one the mortgage interest rates we offer. If you want to find out the current LTV we hold on your mortgage, please call our team on 0818 251 008.
- There are differences to how Ulster Bank and AIB determine the value of your property, for LTV purposes. For example, unlike Ulster Bank, AIB will not continue to use the Central Statistics Office House Price Index to update the LTV of your mortgage. If you want to move to an LTV interest rate that requires an LTV that is lower than the rate we hold for your mortgage, you will need to give us an updated full valuation. You will have to pay for this full valuation, it must be no more than six months old, and it must be completed by a valuer on our Residential Mortgage Valuer's Panel.

My fixed interest rate is coming to an end soon. What should I do?

- You can now also apply for any of our mortgage interest rates. We change our rates from time to time. More information is available on the AIB website.
- When your fixed rate is coming to an end, we will contact you 60 days before your fixed rate term ends to tell you the types of mortgage interest rates we offer.
- Ulster Bank fixed rate quotes were protected for 10 days. In AIB we change our rate offerings from time to time and therefore any fixed rate we quote you before your fixed rate term ends is subject to change. However, if you inform us of the interest rate you wish to avail of before that rate has changed, you will be able to avail of that rate. The current available fixed rate can be found on the AIB website.
- If you do not inform us of the interest rate you wish to avail of before your fixed rate comes to an end, a variable interest rate will be applied to your mortgage. We will then update the interest rate on your mortgage account from the date we receive a request from you to do so.

How will I know what my fixed rate end date is if I choose a new fixed interest rate?

- If you choose a fixed interest rate after you become an AIB mortgage customer, we will confirm to you in writing what the fixed rate expiry date specific to your mortgage will be. This approach may differ to Ulster Bank, where the fixed rate expiry date was published on their website.

I have a tracker interest rate retention rate on my mortgage. Can I still get this now my mortgage has moved to AIB?

- If you have the Ulster Bank tracker interest rate retention rate, this has carried over to us for the remainder of the term. We will contact you 60 days before your tracker rate term ends to tell you the types of mortgage interest rates we offer.

I have a tracker interest rate. Can I retain my existing tracker interest rate if I want to sell my existing home and buy a new one?

- If your loan is secured on a property in the Republic of Ireland and if you have a tracker interest rate and you want to sell your home and mortgage a new one, with our AIB Tracker Interest Rate Retention offer you can avail of your previous tracker interest rate (we will add a 1% margin to it) on the new mortgage loan. However, the new mortgage loan will be subject to key features, eligibility requirements and AIB terms and conditions.
- If you have Ulster Bank's 10 Year Home Mover tracker interest rate and you want to sell your home and buy a new one, our AIB Tracker Interest Rate Retention ("TIRR") may be of interest to you. With it you can avail of your previous tracker interest rate (we will add a 1% margin to it) on a new mortgage loan. The new mortgage loan will be subject to key features, eligibility requirements and AIB terms and conditions.

I have a tracker interest rate on my mortgage, and I would like to transfer the title on my mortgage. Can I retain my tracker rate on my mortgage?

- If your loan is secured on a property in the Republic of Ireland and if you have a tracker interest rate and you want to change the name on the mortgage loan and / or title deeds, you can apply to move your existing rate to a new mortgage loan. The new mortgage loan will be subject to key features, eligibility requirements and AIB terms and conditions.
- If you have Ulster Bank's 10 Year Home Mover tracker interest rate and you want to change the name on the mortgage loan and / or title deeds, you can apply to move your previous rate to a new mortgage loan. The new mortgage loan will be subject to key features, eligibility requirements and AIB terms and conditions.

What will happen if the European Central Bank (ECB) rate changes in the future?

- A tracker mortgage "tracks" changes to the ECB rate. If the ECB decides to increase or decrease its rate, the rate on your tracker mortgage will go up or down by the same percentage.

Questions and Answers about Identity Documents

Why do you need identity information from me?

- We need you to verify your identity and address by law. Anti-money laundering legislation requires us to identify whose money is in accounts and helps to prevent money being used for crime.

What do I need to give you?

- One proof of ID
- One proof of address
- Complete and return the form at the end of the letter we sent you with:
 - Your country of birth
 - Your occupation
 - The source of the money you use to pay your mortgage.
- If you are not resident in the Republic of Ireland, you will need to send us two proof of address documents.
- The name on your photo ID must match the name on your proof of address.
- We may ask you for more information and documents from you to verify your identity if required.

How do I send you my proof of ID and proof of address?

Customer residence	Where to send documents
Residents of the Republic of Ireland	<ul style="list-style-type: none"> ○ Upload them online at https://aib.ie/personal-forms/document-upload (we accept a scan or clear photo) ○ Visiting your local AIB branch with the original documents.
Residents outside the Republic of Ireland	<ul style="list-style-type: none"> ○ Post certified copies to us at: AIB, PO Box 13606, Dublin 2 (please do not send originals) ○ Visiting your local AIB branch when you are in the country with original documents.

What documents can I use to prove my ID?

Suitable Proof of ID	Guidelines
Passport in date	<ul style="list-style-type: none"> ○ Upload the full page containing your signature and photo or bring the original to a branch. ○ If you are not a citizen of the European Economic Area (EEA) please upload a copy of the visa that permits you to live in Ireland or bring the original to a branch. ○ We do not accept temporary passports
Passport Card (Irish citizens) in date	<ul style="list-style-type: none"> ○ Please upload both sides of the card or bring the original to a branch.
EU/EEA/UK Drivers Licence in date	<ul style="list-style-type: none"> ○ We also accept Learner Permits for the Republic of Ireland and the UK. Please upload both sides of the card or bring the original to a branch.
EU National Identity Card (only EU/EEA citizens) in date	<ul style="list-style-type: none"> ○ Please upload both sides of the card, so that we can see the line of coded letters and numbers or bring the original to a branch.

Do you accept a Public Services Card as proof of identity?

- No, but we will accept any of the alternatives we've listed.

What documents can I use to prove my address?

Suitable Proof of Address	Guidelines
Utility bill	<ul style="list-style-type: none"> ○ A phone, mobile, gas, electricity, heating bill. Where a utility bill is a first bill, a second form of address verification is required. We also accept e-bills. ○ Where a bill is in three or more names, we will need a second proof of address for everyone on the mortgage account. ○ Documents must have been issued to you at your home address within the past six months and show your first and last name.
Correspondence from a regulated financial institution operating in the Republic of Ireland	<ul style="list-style-type: none"> ○ Such as an insurance / assurance company, building society, credit union, credit card company or bank such as us. We also accept e-statements. ○ Documents must have been sent to you at your home address within the past six months and show your first and last name
Correspondence from a government department or body	<ul style="list-style-type: none"> ○ Correspondence must show evidence of an existing relationship between you and the relevant Government Department. ○ The correspondence cannot be the first letter received as part of establishing a relationship, i.e., a PIN letter. ○ We accept polling/electoral cards – until the date of election. ○ We accept tax certificates from Revenue. ○ Documents must have been sent to you at your home address within the past six months and show your first and last name.

What if I am not resident in the Republic of Ireland?

- If you are not resident in the Republic Ireland, you will need to have the copies of your ID and address documents 'certified' before posting to us. You will also need to provide two documents to prove your address. We may ask you for more information and documents from you to verify your identity if required.

What is a 'certified copy' of an ID or proof of address document?

- A certified copy is a document that has been copied, stamped, and signed as being a true copy of the original. Please bring your original documents to one of the below for certification:
 - Chartered or Certified Public Accountant
 - Solicitor /Lawyer
 - Government official at national or local level
 - Embassy / Consular staff member
 - Public Notary
 - Regulated financial institution official, for example, one of us in a branch.
 - Member of An Garda Síochána

What happens if I do not provide my proof of identity and proof of address documents?

- We need these documents by law to provide certain mortgage-related services, for example, to enable you to sell your property. If we don't have these documents, this could cause delays in providing those services.

How does AIB protect my data?

- Please see AIB's Data Protection Notice on the AIB website should you have any queries on how we protect your data.

Questions and Answers on Other Mortgage Related Items

How do I change my contact details?

- If you have a personal current account with us, you can change your details through Internet Banking or our Mobile App. If you don't have Internet Banking or our Mobile App, the quickest way is to call our team on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays).

I want to make a complaint. How do I do this?

- If you are a customer that has a complaint about your mortgage since it moved to us, please call our team on 0818 251 008 (+353 818 251 008 from abroad), 9:00 to 17:00, Monday to Friday (excluding Bank Holidays).
- If you are a customer that:
 1. Had an ongoing complaint with Ulster Bank, you should contact Ulster Bank directly;
 2. Has a complaint about your mortgage while it was under the management of Ulster Bank, you should contact Ulster Bank directly.

I had an open complaint with Ulster Bank when I moved to AIB, who do I contact about it?

- Ulster Bank will remain your point of contact for any complaints that were raised while your mortgage account was under their management. Please contact Ulster Bank for complaint updates. Please contact Ulster Bank for complaint updates on 0818 210 275 (00353 818 210 275 from abroad).

How do AIB protect their customers from fraud?

- We take security seriously. We aim to protect you against the threats of fraud.
- For more information on common frauds and how we protect you, please visit our Online Banking Fraud and Security Centre on the AIB website.

I want to ask to see the information AIB have about me.

- You can ask for a copy of the personal information we hold and further details about how we collect, share and use your personal information by filling out the "Subject Access Request Form". This is on our Information Hub in the "Mortgage Forms & Guides" section at aib.ie/mortgage-support

Ulster Bank have a charge over my property. Has this charge moved from Ulster Bank to AIB?

- If Ulster Bank held a charge over your mortgage property and this mortgage has now moved to us, then we hold the charge.
- If you are customer that has a property outside the Republic of Ireland held as security on an Ulster Bank mortgage, Ulster Bank wrote to you on the 26th of July 2024 to let you know that the charge for your Mortgage Loan will be released to you after your mortgage loan moves to AIB.
- This means Ulster Bank will release the property deeds back to you.

Will I have the same consumer protections with AIB?

- Your consumer protections under the Consumer Protection Code are the same now that your mortgage has moved to us.

I understand that AIB is using a third-party servicing company to manage my mortgage.

- We often use other companies to manage and provide our services. Mars Capital are supporting AIB by servicing the Ulster Bank mortgage accounts that have moved to AIB.

Customers affected by MICA or Pyrite

We have a team dedicated to supporting you.

Please email us your name, contact number, address of the property, and your mortgage account number to mica@aib.ie and a member of our MICA team will call you.

For more information on the Government MICA Grant Scheme please see <https://www.citizensinformation.ie/en/housing/housing-grants-and-schemes/schemes-for-houses-affected-by-pyrite-or-mica/>

Home Mortgage Regulatory Information

Allied Irish Banks, p.l.c. is an authorised agent and servicer of AIB Mortgage Bank u.c. in relation to origination and servicing of mortgage loans and mortgages. AIB Mortgage Bank u.c. is regulated by the Central Bank of Ireland.

Lending criteria, terms and conditions apply. Over 18s only. Security may be required.

WARNING: If you do not keep up your repayments you may lose your home.

WARNING: You may have to pay charges if you pay off a fixed-rate loan early.

WARNING: The cost of your monthly repayments may increase.

WARNING: If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit, a hire- purchase agreement, a consumer-hire agreement or a BNPL agreement in the future