

List of changes to AIB Debit Terms and Conditions



Effective from 31 January 2021

We have listed the existing conditions on the left and the new or revised conditions on the right. Where we are removing wording, the text is in pink. Where we are adding wording, the new text is in green.

Old Heading	New Heading
Debit Card Terms and Conditions of Use effective from 16th June 2020	Debit Card Terms and Conditions of Use effective from 31st January 2021
Old Condition	New Condition / Revised Condition
SECTION 1 - YOUR AGREEMENT	SECTION 1 - YOUR AGREEMENT
<p>1.1 When we say 'Agreement', we mean all of the following:</p> <ul style="list-style-type: none"> a) this document, which contains the main terms for your Card; b) the terms and conditions for the Account; c) the information in your application form (if applicable) for your Card; d) the terms and conditions for your Digital Wallet (if applicable); e) any document provided to you regarding your Card, containing information on its terms and conditions, use and/or security; f) the Fees and Charges Booklets; and g) the terms and conditions for any other services we provide that you may use in connection with your Card or the Account (for example, our online banking services). <p>Some of the documents listed in this section may be amended from time to time, as outlined in the 'Changes to your Agreement' section. You should keep updated on all these changes as the revised document will still form part of your Agreement.</p> <p>You can get copies of any of our terms and conditions and our Fees and Charges Booklets from our branches or on our website.</p>	<p>1.1 When we say 'Agreement', we mean all of the following:</p> <ul style="list-style-type: none"> a) this document, which contains the main terms and conditions for your Card; b) the terms and conditions for the Account; c) the information in your application form (if applicable) for your Card; d) the terms and conditions for your Digital Wallet (if applicable); e) any document provided to you regarding your Card, containing information on its terms and conditions, use and/or security; f) the Fees and Charges Booklets; and g) the terms and conditions for any other services we provide that you may use in connection with your Card or the Account (for example, our online banking services). <p>Some of the documents listed in this section may be amended from time to time, as outlined in the 'Changes to your Agreement' section. You should keep updated on all these changes as the revised document will still form part of your Agreement.</p> <p>You can get copies of any of our terms and conditions and our Fees and Charges Booklets from our branches or on our website.</p>
<p>1.3 We may provide you with, and we may keep a record of, documents which form part of this Agreement in either electronic or paper form. When you apply for your Card through our online banking services, electronic signatures may be used by us and you to confirm acceptance of documents which form part of this Agreement.</p>	<p>1.3 We may provide you with, and we may keep a record of, documents which form part of this Agreement in either electronic or paper form. When you apply for your Card through our online banking services, you agree that electronic signatures may be used by us and you to confirm acceptance of documents which form part of this Agreement.</p>
Not applicable	<p>1.4 (new) 'AIB Banking App' means an AIB application which can be downloaded from a software application distributor(s) and which can be used for authentication purposes as required when making Transactions, to access banking services and/or such other uses as we may designate from time to time.</p>
Not applicable	<p>1.4 (new) 'Card Scheme' means a scheme governing the issue and use of Cards, for example, Visa, as that Card Scheme or name may change or as we may replace that Card Scheme from time to time.</p>
<p>1.4 'Device' means a mobile phone, tablet or other device that a Digital Card has been registered to or that you use to access a Digital Wallet</p>	<p>1.4 'Device' means a mobile phone, tablet or other device that a Digital Card has been registered to or that you use to access a Digital Wallet and/or an AIB Banking App;</p>
<p>1.4 'Safeguard System' means a system to aid the secure use of your Card over the internet, such as Verified by Visa as that system or its name may change or be replaced from time to time</p>	<p>1.4 'Safeguard System' means a system to aid the secure use of your Card online, for example, Visa Secure, as that system or its name may change</p>
<p>1.4 where we use a word in the singular this includes the plural if the context allows it, and vice versa (for example, "person" can mean "persons" and vice versa); when we say "you" and "your" we mean the Account holder and/or the person whose name is on the Card;</p>	<p>1.4 where we use a word in the singular this includes the plural if the context allows it, and vice versa (for example, "person" can mean "persons" and vice versa); when we say "you" and "your" we mean the Account holder and/or the person whose name is on the Card, their successors and assigns;</p>

Old Condition	New Condition / Revised Condition
SECTION 2 - YOUR CARD	SECTION 2 - YOUR CARD
2.2 Once you receive your Card, you must sign it immediately, otherwise it is not valid.	2.2 Once you receive your Card, you must sign it immediately, otherwise it is not valid. Before you use your Card, we may require you to activate it. If required, we will send you details on how to do this with the Card.
2.13 A Card must not be used after this Agreement has ended, the Card has expired, been cancelled or suspended, or if the Card or Device has been reported lost, copied , stolen, or its safety has been compromised	2.13 A Card must not be used after this Agreement has ended, the Card has expired, been cancelled or suspended, or if the Card or Device has been reported lost, stolen, misused or its safety has been compromised.
2.14 You can contact us if you need a replacement Card at any time. We will then organise for a replacement Card to issue to the last address you provided us with. Otherwise, it will automatically issue by the expiry date printed on the Card. However, we may not issue a replacement if you have not used your Card in the last 12 months. We also won't supply a replacement Card if you have asked us not to do so at least 45 days before the expiry date printed on the Card.	2.14 You can contact us if you need a replacement Card at any time. We will then organise for a replacement Card to issue to the last address you provided us with. Otherwise, it will automatically issue by the expiry date printed on the Card. However, we may not issue a replacement if you have not used your Card in the last 12 months. We will not supply a replacement Card if you have asked us not to do so at least 45 days before the expiry date printed on the Card.
2.20 We can cancel the Authorised User's Card at any time on the Account holder's, or the Authorised User's, request. You must contact us to do so. You must then destroy the Card and, if applicable, return it to us immediately.	2.20 We reserve the right to cancel an Authorised User's Card at any time. If we do, we will contact you beforehand as set out in the 'How we can contact each other' section. We can also cancel the Authorised User's Card at any time on the Account holder's, or the Authorised User's, request. You must contact us to do so. You must then destroy the Card and, if applicable, return it to us immediately.
SECTION 3 – AUTHORISING TRANSACTIONS	SECTION 3 – AUTHORISING TRANSACTIONS
3.1 The way you authorise Transactions depends on how you use your Card. You can: <ul style="list-style-type: none"> a) use your Card with its PIN, for example at a cash machine or at a card terminal (for example, in a shop); b) use your Digital Wallet with or without your Security Details and/or a Safeguard System; c) provide the Card details by phone, mail or online, with or without the use of your Security Details and/or a Safeguard System; d) use your Card and/or Device for Contactless Transactions, where possible; e) use your Card together with your Security Details to transfer money to another card, where possible; or f) use your Card and sign for the Transaction. When you use your Card in these ways we will take it that you have authorised the Transaction.	3.1 The way you authorise Transactions depends on how you use your Card. You can: <ul style="list-style-type: none"> a) use your Card with its PIN, such as at a cash machine or at a card terminal (for example, in a shop); b) use your Digital Card or Digital Wallet with or without your Security Details and/or a Safeguard System; c) provide the Card details by phone, mail or online, with or without the use of your Security Details and/or a Safeguard System; d) use your Card and/or Device for Contactless Transactions, where possible; e) use your Card together with your Security Details to transfer money to another card, where possible; or f) use your Card and sign for the Transaction. When you use your Card in these ways we will take it that you have authorised the Transaction.
<i>Not applicable</i>	<p><i>Please note: we have renumbered subsequent conditions within this section as a result of adding this new condition.</i></p> <p>3.3 When you use your Card online, we may need to confirm it's you before the Transaction can be authorised. We'll do this by using a Safeguard System and may also use an authentication service. Your Card is automatically enrolled for a Safeguard System, however the Account holder or Authorised User may need to register for an authentication service. This authentication service will require you to enter your Security Details to identify you, for example, using an AIB Banking App, or any other way made available by us. If we ask you to identify yourself and you can't or you don't follow the instructions for the Safeguard System or the authentication service, we will take it that your Transaction is not authorised and it will not go ahead. For this reason, it is important to ensure that the personal information we hold about the Account holder and the Authorised User is correct and up-to-date (for example your mobile phone number and email address). To find out more please go to www.aib.ie/webshopping</p>

Old Condition	New Condition / Revised Condition
<p>3.4 We can't cancel a Transaction that you have authorised. If you have a continuous payment instruction (for example, a subscription, set up from your Card with a third party) and you want to cancel it you can do so by contacting us up to the last Business Day before the payment is due to leave your Account. You should also give written notice to that third party and keep a record of any contact made.</p>	<p>3.5 We can't cancel a Transaction that you have authorised. If you gave a continuous payment instruction for a recurring Transaction (for example, a subscription, set up from your Card with a third party) and you want to cancel it you can do so by contacting us up to the last Business Day before the Transaction is due to leave your Account. You should also give written notice to that third party and keep a record of any contact made. To assist you, your Card is automatically enrolled in a card updater service with the relevant Card Scheme (for example, Visa). This service allows a participating Merchant to access Card details through the Card Scheme so they can continue to process a Transaction, recurring or otherwise. As not all Merchants take part in this service, you should still notify each Merchant when your Card details or the status of your Account changes. If you don't, your Account may or may not still be charged. You are responsible for making sure the Merchant has your new Card details to process a Transaction. If you do not want to be included in the card updater service, please contact us as set out in the 'How we can contact each other' section.</p>
<p>3.5 Except as set out in the rest of this 'Unauthorised Transactions' section, if you notify us without undue delay that a Transaction from your Account was not authorised by you, we will usually refund the amount of that unauthorised Transaction and restore your Account to the state it would have been in had the unauthorised Transaction not taken place. We will not have any further liability to you in this respect.</p>	<p>3.6 Except as set out under the rest of this 'Unauthorised Transactions' heading, if you notify us without undue delay that a Transaction from your Account was not authorised by you, we will usually refund the amount of that unauthorised Transaction and restore your Account to the state it would have been in had the unauthorised Transaction not taken place. We will not have any further liability to you in this respect.</p>
<p><i>Important information box after Condition 3.5</i></p> <p>Important: We will normally say that there has been undue delay to notify us if you fail to do so within 30 days, or 60 days if the receiving financial institution is outside the EEA, after receipt by you of a statement or payment advice detailing the relevant transaction. In any event, a failure to notify us within 13 months of the Transaction will always amount to undue delay. You must notify us by contacting us through your branch or by phone.</p>	<p><i>Important information box after Condition 3.6</i></p> <p>Important: We will normally say that there has been undue delay to notify us if you fail to do so within 30 days, or 60 days if the receiving financial institution is outside the EEA, after receipt by you of a statement or payment advice detailing the relevant transaction. In any event, a failure to notify us within 13 months of the Transaction will always amount to undue delay. You must notify us by contacting us through your branch, by phone or by any other way which we make known to you.</p>
<p>3.6 If the unauthorised Transaction resulted from the loss, theft or misuse of any Card, Device and/or Security Details, you may be liable for any losses. However, if you are a Consumer or Microenterprise, this liability is limited to €50 per unauthorised Transaction. In any event, we will refund the full amount where:</p> <ol style="list-style-type: none"> the loss, theft or misuse was not detectable to you prior to a Transaction, except where you have acted fraudulently; and/ or the unauthorised Transaction was caused by the acts or lack of action on our part (including any employee, agent or branch of ours or a body to which we have outsourced activities). 	<p>3.7 If the unauthorised Transaction resulted from the loss, theft or misuse of any Card, Device and/or Security Details, you may be liable for any losses. However, if you are a Consumer or Microenterprise, this liability is limited to €50. In any event, we will refund the full amount where:</p> <ol style="list-style-type: none"> the loss, theft or misuse was not detectable to you prior to a Transaction, except where you have acted fraudulently; and/ or the unauthorised Transaction was caused by the acts or lack of action on our part (including any employee, agent or branch of ours or a body to which we have outsourced activities).
<p>3.11 To request a refund of a Transaction you have authorised, you must contact us within 8 weeks of the date of the Transaction being debited from your Account. If we are satisfied you are entitled to a refund, we will refund you within 10 Business Days of your request or provide reasons for refusing the refund.</p> <p>To calculate the 10 Business Day period, we will take it that your request has been made when you provide us with all information we reasonably consider relevant to assess your claim. If we refuse to refund you and you are not satisfied with our reasons, you may wish to log a complaint as set out in the 'Complaints' heading in the 'How we can contact each other' section.</p>	<p>3.12 To request a refund of a Transaction you have authorised, you must contact us within 8 weeks of the date of the Transaction being debited from your Account. If we are satisfied you are entitled to a refund, we will refund you within 10 Business Days of your request or provide reasons for refusing the refund.</p> <p>To calculate the 10 Business Day period, we will take it that your request has been made when you provide us with all information we reasonably consider relevant to assess your claim. If we refuse to refund you and you are not satisfied with our reasons, you may wish to log a complaint as set out under the 'Complaints' heading in the 'How we can contact each other' section.</p>
<p>SECTION 4 – KEEPING YOUR CARD SAFE AND SECURE</p>	<p>SECTION 4 – KEEPING YOUR CARD SAFE AND SECURE</p>
<p><i>Information box under Keeping your card safe and secure</i></p> <p>By 'Security Details' we mean any security process you follow or use to make an instruction or confirm your identity (for example, a passcode, password or fingerprint).</p>	<p><i>Information box under Keeping your card safe and secure</i></p> <p>By 'Security Details' we mean any security process we may require you to follow or use to make an instruction or confirm your identity or access a Device for certain functionality on that Device (for example, a passcode, password, fingerprint or voice).</p>
<p>How to keep your Card safe and secure</p>	<p>How to keep your Card, PIN and Security Details safe and secure</p>
<p>4.1 The PIN we issue for your Card may be changed by you. You may also have other Security Details that you use in connection with your Card and/or Device (for example, your Safeguard System passcode). You must not share any PIN or Security Details with anyone else. You should memorise them and then dispose of them securely.</p>	<p>4.1 The PIN we issue for your Card may be changed by you. You may also have other Security Details that you use in connection with your Card and/or Device. You must not share any PIN or Security Details with anyone else. You should memorise them and then dispose of them securely.</p>

Old Condition	New Condition / Revised Condition
4.2 You must not give your Card to other people or allow others to use it. You must only ever give out any of your Card details as part of a Transaction, to verify your identity to us or to report it as lost, stolen or that its safety has been compromised.	4.2 You must not give your Card to other people or allow others to use it. You must only ever give out any of your Card details as part of a Transaction, to verify your identity to us or to report it as lost, stolen, misused or that its safety has been compromised.
4.3 You must not give your Device to other people or allow others to use it without first disabling any Digital Cards you may have registered to it.	4.3 You must not give your Device to other people or allow others to use it as they may be able to access or use your Digital Card or AIB Banking App. Before you replace or dispose of a Device, you must ensure you delete any Digital Wallet or AIB Banking App from that Device. You should also immediately delete any information such as an email or text messages sent or received by you in connection with your Card or Account. You must not have any reference(s) to or details of any PIN or any Security Details on your Device.
<p><i>Important information box after Condition 4.6</i></p> <p>Important: If you do not comply with this Agreement and someone else finds or knows your PIN or Security Details they could use your Card without your permission. You may be responsible for any loss suffered. There may be other consequences, which we set out under the 'Unauthorised Transactions' heading in the 'Authorising Transactions' section and in the 'Our and Your responsibilities' section.</p>	<p><i>Important information box after Condition 4.6</i></p> <p>Important: If you do not comply with this Agreement and someone else finds or knows your PIN or Security Details they could use your Card without your permission. You may be responsible for any loss suffered. There may be other consequences, which we set out under the 'Unauthorised Transactions' heading in the 'Authorising Transactions' section and in the 'Our and your responsibilities' section.</p>
4.7 You must contact us immediately if you have any concerns whatsoever about the whereabouts or the safety of any aspect of your Card or Security Details. We will also accept notification from Visa or a card protection service acting on your behalf.	4.7 You must contact us immediately if you have any concerns whatsoever about the whereabouts or the safety of any aspect of your Card, Device or Security Details. We will also accept notification from the Card Scheme or a card protection service acting on your behalf.
4.9 If we are notified of safety concerns for your Card or Security Details, we may cancel the Card. If the Card is in your possession, you must immediately destroy the physical Card. If your Card is registered to a Digital Wallet, your replacement Card should automatically update in the Digital Wallet by the time you receive your replacement physical Card.	4.9 If we are notified of safety concerns for your Card, Device or Security Details, we may cancel the Card. If the Card is in your possession, you must immediately destroy the physical Card. If your Card is registered to a Digital Wallet, your replacement Card should automatically update in the Digital Wallet by the time you receive your replacement physical Card.
4.10 If we do have to cancel your Card, we may have to contact third parties such as a police authority and pass on any relevant information to them. We will only do so if necessary. If so, you will be required to cooperate with any resulting investigation.	4.10 If we do have to cancel your Card, we may have to contact third parties such as the police or other relevant authority and pass on any relevant information to them. We will only do so if necessary. If so, you will be required to cooperate with any resulting investigation.
4.11 Where we suspect your Card is being used improperly or without your permission, we may investigate and/or stop allowing its use. This could result in your Card being refused and/or Transactions declined. We may ask you to respond to a communication we send you, such as a text message, to verify the Transaction before we can process it. Further details are set in the 'How we can contact each other' section. It may not always be possible for us to contact you before we suspend your Card or decline a Transaction but we will do our best to do so. This is done for your protection and we are not responsible for any loss or damage that might be caused as a result.	4.11 Where we suspect your Card is being used improperly or without your permission, we may investigate and/or stop allowing its use. This could result in your Card being refused and/or Transactions declined. We may ask you to respond to a communication we send you, such as a text message, to verify the Transaction before we can process it. Further details are set out in the 'How we can contact each other' section. It may not always be possible for us to contact you before we suspend your Card or decline a Transaction but we will do our best to do so. This is done for your protection and we are not responsible for any loss or damage that might be caused as a result.
SECTION 5 - FEES AND CHARGES	SECTION 5 - FEES AND CHARGES
5.4 If you use your Card for any non-euro Transactions, the amount spent will be converted to euro on the date the amount is debited from the Account. This may not be the same day as the actual Transaction. This is done in accordance with rules set by third parties (for example, Visa) and is beyond our control. If you contact us on the day of the Transaction we can provide you with an indicative rate of exchange if it is carried out in countries in the EEA. We do charge for non-euro transactions as detailed in the Fees and Charges Booklets.	5.4 We do charge for non-euro transactions as detailed in the Fees and Charges Booklets. If you use your Card for any non-euro Transactions, the amount will be converted to euro using the Card Scheme exchange rate. We have no control over when the Transaction is processed by the Card Scheme and when the exchange rate is applied. For most non-euro Transactions, the Card Scheme generally applies their exchange rate within a few days. More information on how and when these exchange rates apply is available on our website www.aib.ie. For Transactions within the EEA, we provide a comparison by way of percentage mark-up between (i) our rate which is made up of the Card Scheme exchange rate for that day in addition to our currency conversion fee, and (ii) the European Central Bank foreign exchange rate. This is available on our website www.aib.ie. We may also be required by law to send you information electronically once you have completed a non-euro Transaction in the EEA in accordance with the 'How we can contact each other' section. If you are not a Consumer, this may not apply to you. In addition to the fees, charges (and interest, if applicable) set out in the Fees and Charges Booklets you may also be charged a transaction fee by the local bank which processes the Transaction. For further information you can contact us using the details set out in the 'How we can contact each other' section or visit our website www.aib.ie

Old Condition	New Condition / Revised Condition
<p>5.7 We don't charge any additional fees if you use your Card abroad to transact in euro. However, we have no control over third parties that may apply a charge to you for processing the Transaction or who convert the local currency into euro and charge for doing so. We also have no control over the rates that may apply.</p>	<p>5.7 Our standard fees apply if you use your Card abroad to transact in euro. However, we have no control over third parties that may apply a charge to you for processing the Transaction or who convert the local currency into euro and charge for doing so. We also have no control over the rates that may apply.</p>
<p>SECTION 6 – OUR AND YOUR RESPONSIBILITIES</p>	<p>SECTION 6 – OUR AND YOUR RESPONSIBILITIES</p>
<p>6.1 You will have no claim against us and we will have no liability to you:</p> <ul style="list-style-type: none"> a) for any increased costs or expenses, any loss of profit, business, contracts, revenues, anticipated savings, opportunities, goodwill or for any indirect, or consequential loss or damage; b) if you do not comply with this Agreement, any other agreement with us or any Third Party Agreement; c) where your loss relates to items or services (including their delivery or condition) paid for using your Card or is due to the inability to use your Card for a Transaction or related service; d) where your loss is due to any third party refusing to accept, or delaying the acceptance of, your Card or Security Details (including any loss due to the way such refusal or delay is communicated to you); e) where your loss is due to our decision not to offer, or to withdraw, any service or feature associated with your Card or Account or where we cancel, block or suspend your Card for any of the reasons set out under the 'When we can cancel, block or suspend your Card' heading in the 'Cancelling, blocking or suspending your Card' section; f) where the loss is due to our failure to follow instructions from you, which in our reasonable opinion, lead us to suspect any fraudulent or improper activity on your part or on the part of any third party; g) where you have acted fraudulently or with gross negligence; h) if any of the details you gave us were wrong or insufficient; i) where your loss is due to circumstances outside our control, which meant we couldn't follow this Agreement despite our best effort to do so (for example, a major problem with a payment, settlement or clearance system, labour disputes or the acts or omissions of our agents or any other third party). <p>We will not be liable to you for any of the above losses or damages in any circumstances even if such loss or damage was reasonably foreseeable or relates to any action brought by a third party.</p>	<p>6.1 You will have no claim against us and we will have no liability to you:</p> <ul style="list-style-type: none"> a) for any increased costs or expenses, any loss of profit, business, contracts, revenues, anticipated savings, opportunities, goodwill or for any indirect, or consequential loss or damage; b) if you do not comply with this Agreement, any other agreement with us or any Third Party Agreement; c) where your loss relates to items or services (including their delivery or condition) paid for using your Card or is due to the inability to use your Card for a Transaction or related service; d) where your loss is due to any third party refusing to accept, or delaying the acceptance of, your Card or Security Details (including any loss due to the way such refusal or delay is communicated to you); e) where your loss is due to our decision not to offer, or to withdraw, any service or feature associated with your Card or Account or where we cancel, block or suspend your Card for any of the reasons set out under the 'When we can cancel, block or suspend your Card' heading in the 'Cancelling, blocking or suspending your Card' section; f) where the loss is due to our failure to follow instructions from you, which in our reasonable opinion, lead us to suspect any fraudulent or improper activity on your part or on the part of any third party; g) where you have acted fraudulently or with gross negligence; h) if any of the details you gave us were wrong or insufficient; i) where your loss is due to circumstances outside our control, which meant we couldn't follow this Agreement despite our best effort to do so (for example, a problem with a payment, settlement, clearance system or Safeguard System or AIB Banking App, any labour disputes, act of God; government or state, war, insurrection, embargo or inability to communicate for whatever reason, contagious disease or the acts or omissions of our agents or any other third party); and/or j) we shall not be liable for any loss or damage suffered by you as a result of the failure of third party providers of additional facilities and benefits to perform their duties and obligations. <p>We will not be liable to you for any of the above losses or damages in any circumstances even if such loss or damage was reasonably foreseeable or relates to any action brought by a third party.</p> <p>You shall hold us harmless from any loss or damage suffered by any person as a result of your breach of this Agreement.</p>
<p>6.3 If you are not a Consumer, the only liability we will have to you will be as a direct result of our gross negligence or wilful misconduct and in that case we still exclude liability for the types of losses we have described above in this 'Our responsibility to you' section.</p>	<p>6.3 If you are not a Consumer, the only liability we will have to you will be as a direct result of our gross negligence or wilful misconduct and in that case we still exclude liability for the types of losses we have described above under this 'Our responsibility to you' heading.</p>
<p>6.4 It is important that you are aware that you also have responsibilities. By using your Card, you agree that:</p> <ul style="list-style-type: none"> a) you will comply with your obligations under this Agreement; b) the Account holder is liable to pay all amounts owing on the Account, even if you do not comply with this Agreement or your Card is suspended or terminated (for more information see the 'Cancelling, blocking or suspending your Card' section). 	<p>6.4 It is important that you are aware that you also have responsibilities. By using your Card, you agree that:</p> <ul style="list-style-type: none"> a) you will comply with your obligations under this Agreement; and b) the Account holder is liable to pay all amounts owing on the Account, even if you do not comply with this Agreement or your Card is suspended or terminated (for more information see the 'Cancelling, blocking or suspending your Card' section).

Old Condition	New Condition / Revised Condition
SECTION 7 – CANCELLING, BLOCKING OR SUSPENDING YOUR CARD	SECTION 7 – CANCELLING, BLOCKING OR SUSPENDING YOUR CARD
<p>7.3 We can cancel your Card by giving you at least two months' notice. However we can cancel, block or suspend your Card immediately (or on less notice) and/or refuse to issue or replace a Card, if: you materially breach this Agreement or any other agreement with us; you use (or allow someone else to use) your Card improperly, illegally or for criminal activity or if we suspect this to be the case; you commit or attempt to commit fraud against us or some other person or entity; we must do so to comply with any law, regulation or direction from a relevant authority or court; you provide us with false or misleading information at any time; in our reasonable opinion, you are not in a position to properly manage your financial affairs or are unlikely to be able to pay your debts, you face the threat of insolvency (for example in the case of a company, notice is received of a creditor's meeting or a resolution is passed for the winding up of the company) or an event of insolvency occurs (for example, in the case of a company, liquidation or receivership or in the case of a person, bankruptcy or personal insolvency); any judgment is obtained or threatened against you; you cease trading; this Agreement becomes unenforceable or any circumstances arise that are outside our control and which, in our reasonable opinion, negatively affects our ability to continue with this Agreement; the Account holder dies; or you are not a Consumer or Microenterprise and we are allowed by law to exclude you from the notice requirements set out in EU Directive 2015/2366 relating to payment services, as transposed in Ireland, and as amended and replaced from time to time.</p>	<p>7.3 We can cancel your Card by giving you at least two months' notice. However we can cancel, block or suspend your Card immediately (or on less notice) and/or refuse to issue or replace a Card, if: you materially breach this Agreement or any other agreement with us; you use (or allow someone else to use) your Card improperly, illegally or for criminal activity or if we suspect this to be the case; you commit or attempt to commit fraud against us or some other person or entity; we must do so to comply with any law, regulation or direction from a relevant authority or court; you provide us with false or misleading information at any time; in our reasonable opinion, you are not in a position to properly manage your financial affairs or are unlikely to be able to to pay your debts as they fall due, you face the threat of insolvency (for example in the case of a company, notice is received of a creditor's meeting or a resolution is passed for the winding up of the company) or an event of insolvency occurs (for example, in the case of a company, liquidation or receivership or in the case of a person, bankruptcy or personal insolvency); any judgment is obtained or threatened against you; you cease trading; this Agreement becomes unenforceable or any circumstances arise that are outside our control and which, in our reasonable opinion, negatively affects our ability to continue with this Agreement; the Account holder dies; or you are not a Consumer or Microenterprise and we are allowed by law to exclude you from the notice requirements set out in EU Directive 2015/2366 relating to payment services, as transposed in Ireland, and as amended and replaced from time to time.</p>
SECTION 8 - KEEPING EACH OTHER INFORMED	SECTION 8 - KEEPING EACH OTHER INFORMED
<p><i>Information box under Section 8</i></p> <p>You need to keep us updated with your contact information so that we can communicate with you safely and quickly. If you don't tell us promptly about a change in your details, you may not receive information that could be important or it may be accessed by someone else.</p>	<p><i>Information box under Section 8</i></p> <p>You need to keep us updated with your contact information so that we can communicate with you safely and quickly and so that we can confirm your identity for certain online Transactions. If you don't tell us promptly about a change in your details, you may not receive information that could be important or it may be accessed by someone else. It may also affect the Transactions you can make, which is set out under the 'Authorising Transactions' section.</p>
SECTION 9 - CHANGES TO YOUR AGREEMENT	SECTION 9 - CHANGES TO YOUR AGREEMENT
<p>9.1 Unless law or regulation allows us to give you shorter notice (please see the 'Are there any exceptions' section below for examples), we will usually tell you about a change to this Agreement at least two months in advance of the change.</p>	<p>9.1 Unless law or regulation allows us to give you shorter notice (please see the examples under the 'Are there any exceptions?' heading below), we will usually tell you about a change to this Agreement at least two months in advance of the change.</p>
<p>9.2 If you don't want to accept the change, you can cancel your Card before the change comes into effect. If you do so, you will not be charged any extra fees, charges or interest. Please see the 'Cancelling, blocking or suspending your Card' section for more information on how to cancel your Card. If you do not cancel your Card before the date on which the change comes into effect, we will assume you have accepted the change.</p>	<p>9.2 If you don't want to accept the change, you can cancel your Card before the change comes into effect. If you do so, you will not be charged any extra fees, charges or interest. Please see the 'Cancelling, blocking or suspending your Card' section for more information on how to cancel your Card. If you do not cancel your Card before the date on which the change comes into effect, we will take it to mean that you have accepted the change.</p>
<p>9.3 Unless we are required by law or regulation to notify you of any change to this Agreement in a particular way, we will notify you by any means available to us at the time (for example, by post, email, text message, through our online banking services, on our website, or by notice published in a national daily newspaper or displayed in one of our branches).</p>	<p>9.3 Unless we are required by law or regulation to notify you of any change to this Agreement in a particular way, we will notify you by any means available to us at the time (for example, by post, email, text message, push notification, through our online banking services, on our website, or by notice published in a national daily newspaper or displayed in one of our branches).</p>
SECTION 10 - HOW WE CAN CONTACT EACH OTHER	SECTION 10 - HOW WE CAN CONTACT EACH OTHER
<p>10.2 We are a public limited company registered at the Companies Registration Office, Dublin 1 under registration number 24173. Our VAT number IE8E86432H.</p>	<p>10.2 We are a public limited company registered at the Companies Registration Office, Dublin 1 under registration number 24173.</p>
<p>10.5 If you've lost your Card or wish to report it as stolen or if you have concerns about the safety of any aspect of your Card, please contact us on 1800 24 22 27 or from outside of Ireland on +353 1 2695022. If you are abroad, you can contact Visa Global Assistance free of charge. Please see https://aib.ie/contact-details for their contact details. We also have a range of self service options available to you to use in these circumstances on our online banking services.</p>	<p>10.5 If you've lost your Card or Device or wish to report it as stolen or if you have concerns about the safety of any aspect of your Card or Device, please contact us on 1800 24 22 27 or from outside of Ireland on +353 1 2695022. If you are abroad, you can contact Visa Global Assistance free of charge. Please see https://aib.ie/contact-details for their contact details. We also have a range of self service options available to you to use in these circumstances on our online banking services.</p>

Old Condition	New Condition / Revised Condition
<p>10.6 Where we are allowed by law, we may contact you in any variety of ways, such as in person, using our online banking services, by post, electronic or telecommunication means or any other way available to us.</p>	<p>10.6 Where we are allowed by law, we may contact you in any variety of ways, such as in person, using our online banking services, by post, electronic or telecommunication means, push notification or any other way available to us.</p>
<p>10.9 We will never ask you for your personal banking details (for example, account numbers, PIN and/or other Security Details) by letter or email. If we contact you by phone, we may need to identify you. We'll do this by asking you for certain information known only to you. We will never ask you to make payments from your Account to another account or ask you for your PIN.</p>	<p>10.9 We will never ask you for your personal banking details (for example, account numbers, PIN and/or other Security Details) by letter or email. If we contact you by phone, we may need to identify you. We'll do this by asking you for certain information known only to you but we will never ask you to make payments from your Account to another account or ask you for your PIN.</p>
<p>10.13 If you wish to make a complaint, you can do so by visiting our website or by writing to your branch and we will look into it. If you are still not happy with the conclusion that we come to, you have the right to take your complaint to the Financial Services and Pensions Ombudsman, 3rd Floor, Lincoln House, Lincoln Place, Dublin 2. The Ombudsman's office is independent and it looks into, and makes a decision on, the complaints of personal and some small business customers.</p>	<p>10.13 If you wish to make a complaint, you can do so by visiting our website at www.aib.ie or by writing to your branch and we will look into it. If you are still not happy with the conclusion that we come to, you have the right to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. The Ombudsman's office is independent and it looks into, and makes a decision on, the complaints of personal and some small business customers.</p>
<p>SECTION 12 - OTHER IMPORTANT TERMS</p>	<p>SECTION 12 - OTHER IMPORTANT TERMS</p>
<p>Data Protection</p> <p>12.6 For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online. It may change from time to time.</p>	<p>Data Protection</p> <p>12.6 For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online at www.aib.ie. It may change from time to time.</p>