

Notice to Kiosk Banking customers about changes to our terms & conditions

We're updating our terms and conditions from 13 January 2018.

Why are we doing this?

It's mostly to do with new legislation, called the Payment Services Directive 2 (PSD2) that covers payment processing.

We're also changing some existing provisions to reflect our current operations.

What are the main changes in my terms & conditions?

What has changed	What does this mean to you
Removal of facility to make payments from your Credit Card via Kiosk & AIB Phone & Internet Banking	From 13 January 2018, you will no longer be able to transfer funds or pay a bill from a credit card via Kiosk & AIB Phone & Internet Banking. You can withdraw cash from your credit card at an ATM and you can use your credit card to pay bills by contacting the utility provider directly.
We have updated our Complaints clause	We have added in information on your right to refer complaints about products or services that you take up online, to the European Commission's Online Dispute Resolution platform.
We have made changes to our data protection condition(s) to reflect the fact that our data protection and use of information notice no longer forms part of your Agreement.	Our data protection notice and use of information notice is available on our website for you to view at any time and our data protection obligations to you have not been impacted by this change.
We have updated our Contacting you clause	We have gone into more detail about how and when we will communicate with you when we make changes to your agreement with us.
Some of the terms and conditions have been shortened and simplified.	We have removed definitions and conditions that are no longer required and simplified others to try to make them easier to read, for example, 'Business Day'. We also made changes to reflect the PSD2 changes made to the Account terms and conditions, for example, liability and payments sections.

Where can I get my new terms and conditions?

To view a copy of your updated Kiosk & AIB Phone & Internet Banking terms and conditions: - See below for the updated version.

What action do I need to take?

We will assume that you accept the changes to the terms and conditions when you use Kiosk & AIB Phone and Internet Banking after 13 January 2018. These changes do not in any way affect your entitlement to cease using Kiosk & AIB Phone and Internet Banking, free of charge, at any time.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.