



Notice of changes to AIB Personal Credit Card and AIB Debit Card (Personal and Business Debit Cards) Terms and Conditions

effective 31 January 2021

What terms and conditions are affected?

- AIB Personal Credit Card terms and conditions
- AIB Debit Card terms and conditions (Personal and Business Debit Cards)

Please make anyone with an additional Card on your Account (an Authorised User) aware of these changes.

Why are there changes?

These changes are mostly to do with new European Banking Regulations coming up in 2021. These regulations will bring changes to how you shop online and increase transparency around using your card for non-euro Transactions within the European Economic Area (EEA). There'll be an extra layer of security called Strong Customer Authentication (SCA).

We are making some other changes also, for example we are adding information to explain the card updater service, in which your Card is automatically enrolled.

As well as adding to and clarifying some existing conditions, we are including some new ones, and updating some of the headings.

We've summarised the changes in the following paragraphs. Please take some time to read these and keep them for future reference. The updated terms and conditions are on aib.ie/update-cards-2021 along with details of the changes to each condition. If you would like to get in touch, we will be happy to post you a copy. If we don't hear from you by 31 January 2021, we'll take it to mean that you have accepted the changes to the terms and conditions. If you do not want to accept them, you have the right to close your Account free of charge, clearing anything you owe on it first.

Summary of the main changes to AIB Personal Credit Card and AIB Debit Card terms and conditions and where to find them.

Changes for shopping online

What are the changes for shopping online?	Where do I find this?
We have added a new definition of AIB Banking App: 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.	Definitions section
We have included the AIB Banking App in the definition of Device, we have updated Safeguard System and changed Security Details to refer to our security procedures.	Definitions section
We have added information about how we may ask you to authenticate yourself when you shop online in future. We may ask you to register for an authentication service that works together with a Safeguard System (Visa Secure). This might be using an AIB Banking App or any other way we make available to you. We also say why we need to have up-to-date contact information, such as a mobile number, for you and for anyone with an additional Card on your Account (what we call an Authorised User). This is because we may need these details to finalise your Transaction. If you can't or don't authenticate your Transaction when needed, the Transaction won't go ahead.	Credit - condition 32 Debit - condition 3.3
We have added push notifications as a way that we can contact you.	Credit - condition 103 Debit - conditions 9.3 and 10.6
There's also more information on how to keep your details secure and what to do if you think your details are in the wrong hands and we include information about what to do if you are replacing your Device.	Credit - conditions 4, 5, 6, 20, 21, 22 and 23 Debit - 4.2 and 4.3

Changes for non-euro transactions within the EEA

What are the changes for non-euro transactions within the EEA?	Where do I find this?
We have clarified how non-euro Transactions within the EEA are processed. On our website, we will provide you with a comparison between the exchange rate we use, including any fees, and the European Central Bank (ECB) rate. We may also contact you electronically about your Transaction.	Credit - condition 34 Debit - condition 5.4

Changes for card updater service

What are the changes for the card updater service?	Where do I find this?
We have defined what we mean when we say Card Scheme. It is a scheme governing the issue and use of cards, for example, Visa.	Definitions section
We have included additional information about a card updater service in which your Card is automatically enrolled. This service is operated by the Card Scheme (for example, Visa) and allows a participating Merchant to access your up-to-date Card details so they can continue to process your Transactions if your Card details change. You can opt out of this service by contacting us.	Credit - condition 30 Debit - condition 3.5

Other changes

What other changes have we made?	Where do I find this?
We tell you that we may need you to activate your Card and if we do, we will tell you how to do this on the document you receive with your Card.	Credit - condition 63 Debit - condition 2.2
We have updated: <ul style="list-style-type: none"> • wording within some definitions to make them clearer • condition numbers • headings within the conditions to make them clearer • our registered address to "10 Molesworth Street, Dublin 2." 	Definitions section Throughout Throughout Credit - Definitions section Debit - condition 10.1

Summary of changes to AIB Personal Credit Card terms and conditions only

What are the summary of changes to AIB Personal Credit Card terms and conditions.	Where do I find this?
We have moved the definition of Outstanding Balance and we have clarified the definitions of Cardholder, Conditions and Contactless Transaction.	Definitions section
We have included a new condition to explain why we need you to give us certain identification and information before we can open an account or order a card, which we are required to do by law.	Credit - condition 2
We have updated this wording to say that, Your Card, PIN and Security Details must be used in line with these and any other terms and conditions connected to your Card, for example, terms and conditions for an app or Digital Wallet.	Credit - condition 4
We have added wording to explain why you should not allow anyone else to use your Device.	Credit - condition 6
We have updated wording to say that we can cancel an additional card on your account (Authorised User) at any time, but if we do, we will contact you beforehand.	Credit - condition 17
We have said that if we believe the card is being improperly or fraudulently used, or its use is in breach of our Agreement that we can take whatever action we see appropriate, including refusing or delaying payments to or from your Account.	Credit - condition 27
We have called out what we believe shows that you authorised a Transaction, for example, use of your PIN, any Security Details, Safeguard System or any other authentication process.	Credit - condition 29
We have updated the wording to add that, unless the Merchant has processed it as a refund, a Funds Transfer to your Account will generally be treated as a payment and will be reflected in the amount due.	Credit - condition 43
We have added wording to tell you that if an incorrect amount is paid to or from your Card, or any Transaction is recalled or reversed, we may make any adjustment necessary on your Account without having to contact you about it. And where a payment to your Account is recalled by the paying financial services provider, or is returned by us, we may reverse that payment without having to contact you about it.	Credit - condition 44
The Electronic Statements section now applies to all Credit Cards.	Credit - conditions 47-49
We have updated the Ending the Agreement section, to make it easier to read and to clarify what you need to do if you want to close your Account. We have also included additional situations when we can suspend your Card or end the Agreement, for example, if you are the subject of any insolvency arrangement, if we suspect fraud, or if you haven't used your card for 12 months. Also, we may cancel any additional Card on your Account (what we call an Authorised User Card) at any time.	Credit - conditions 64 - 73
We have updated the Assignment section to include novate. This is to make clear that we can transfer rights, benefits or obligations to a third party and you may need to sign up to this.	Credit - condition 74
The section on Third Party Agreements has been updated and extended to include other parties providing services for the use of your Card, for example, mobile phone or app providers.	Credit - condition 76
We have a new condition about keeping the documents that form part of this Agreement either electronically or in paper form. Also, if you apply for your Card on our online banking services, you agree that the electronic signatures may be used by us and you to confirm acceptance of the documents that form part of this Agreement.	Credit - condition 78
We have brought the existing conditions about liability together in one section. This should make it easier to find examples of the situations where we have responsibilities to you and you have responsibilities to us. We have also included some additional situations, for example, we are not liable for your loss due to situations beyond our control, such as contagious disease and we describe what will happen where a third party is at fault.	Credit - condition 90
We have updated the condition about Platinum Credit Card Cashback Awards to clarify that awards are not payable on Funds Transfers received.	Credit - condition 105