



Information about your Distance Contract

Effective from 15th February 2005

European Communities Regulations (Distance Marketing of Consumer Financial Services) Regulations 2004

About Us:

- We are Allied Irish Banks, plc whose principal business is the provision of financial services. Our registered office is at Bankcentre, Ballsbridge, Dublin 4. We are registered at the Companies Registration Office, Dublin. Our registered number is 24173. Our VAT number is IE 8E86432H
- We are regulated by the Central Bank of Ireland.

About AIB Phone and Internet Banking:

- AIB Internet, Mobile & Phone Banking is a system provided by us to enable you to access and utilise Banking Services for approx. 20 hours a day by internet, other internet technology based telecommunication media and/or by telephone, subject to our terms and conditions
- There is no registration or maintenance charge for the service, however, other fees and charges including transaction charges, may apply. Please see A Guide to Fees and Charges for Personal Accounts, Business Fees and Charges and a Schedule of International Transaction Charges which are available in any AIB branch or on www.aib.ie for further details.

Your Right to Cancel:

- You have the right to cancel the service at any time after receiving the service by writing to the Manager, Customer Registration, AIB Direct Banking, Time House, Blessington Road, Naas, County Kildare, quoting your registration number.

If you do so, all you have to pay us are the account transaction fees for your use of the service. If you do not cancel, the service will continue.

- The agreement will be governed by the laws of Ireland and the Courts of Ireland will have exclusive jurisdiction to resolve any dispute.
- The agreement and all information and communication with you will be in English.

What to do if you have a complaint:

- In the event that you wish to make a complaint you may do so by writing to our Customer Care Unit at **E3** Bankcentre, Ballsbridge, Dublin 4. If you are still not satisfied you are entitled to take your complaint to the Financial Services **and Pensions** Ombudsman's Bureau at Lincoln House, Lincoln Place, Dublin 2.