

Pilot Terms of Use – AIB M4 Pilot App

1. Introduction

- 1.1 “M4” refers to the new version of the AIB Mobile Banking app. These Pilot Terms of Use (“**Terms**”) apply to your participation in Allied Irish Banks, p.l.c.’s (“**AIB**”, “**we**”; “**us**”; and “**our**”) pilot (the “**Pilot**”) for the trial run of our M4 Pilot app (the “**M4 Pilot App**”).
- 1.2 Our Online Banking terms and conditions apply too. They apply when you use our Online Banking services, such as your existing AIB Mobile Banking app.
- 1.3 There is no charge for your participation in the Pilot, and you will not receive a fee.

2. The purpose of the Pilot

- 2.1 Ahead of the full public launch of the M4 Pilot App to all AIB customers from in or around June 2026, the M4 Pilot App is provided in a pilot environment to trial and evaluate functionality, usability, and performance.

3. What you need to do and what to expect

Access

- 3.1 To participate in the Pilot, you’ll need to download the M4 Pilot App to your personal mobile phone by clicking the link in an email we send you and following the onscreen instructions.
- 3.2 To access the M4 Pilot App, use the log-in details you use to access your existing AIB Mobile Banking app.
- 3.3 You must **keep your log in details secure**. Do not share them with anyone and do not allow anyone else to use the M4 Pilot App.
- 3.4 You will continue to have access to your existing AIB Mobile Banking app during the Pilot. Read the terms underneath the subheading ‘Your existing AIB Mobile Banking app’.
- 3.5 The M4 Pilot App will be connected to your AIB bank account and real-time transaction data.

Pilot Period

- 3.6 The Pilot will commence when you first access the M4 Pilot App and end in or around June 2026 (the “**Pilot Period**”). We may end the Pilot earlier or extend the duration of the Pilot at our discretion without notice and the Pilot Period will adjust accordingly.
- 3.7 We may suspend or terminate your access to the M4 Pilot App at any time, for any reason, with or without notice. If we terminate your access to the M4 Pilot App, you must stop using it and delete it from your personal mobile phone.

Your existing AIB Mobile Banking app

- 3.8 During the Pilot, you can continue to use your existing AIB Mobile Banking app as usual.
- 3.9 When making a payment using the M4 Pilot App, we recommend that you also check your existing AIB Mobile Banking app to confirm the payment went through.
- 3.10 If you need to make a large sum and/or urgent payment, you should use your existing AIB Mobile Banking app.

Feedback

- 3.11 You agree to provide feedback to us on your experience with the M4 Pilot App. Feedback will be collected by way of surveys, calls and focus groups that will be arranged with feedback coordinators.
- 3.12 By submitting feedback, you give us the right to use it for development and improvement purposes without obligation to you.

4. Data Protection

- 4.1 Personal data processed during the Pilot in connection with our banking services (for example, making transactions and payments) will be handled in accordance with our Customer Data Protection Notice. It is available on our website and in our branches.
- 4.2 Some of your personal data will also be processed specifically for the purposes of the Pilot, in accordance with the consent you have provided. You can withdraw your consent at any time by contacting M4Pilot@aib.ie. Please note that if you withdraw your consent, this will not affect the lawfulness of any processing that took place before your consent was withdrawn.
- 4.3 See our Customer Data Protection Notice for more information on how we process your personal data, your rights in relation to your personal data and how to contact our Data Protection Officer.

5. Confidentiality

- 5.1 You agree to keep all non-public information about the M4 Pilot App and the Pilot confidential. This includes:
 - a) any features, screens, or designs you see;
 - b) how the M4 Pilot App works or performs;
 - c) any emails, documents, or materials we share with you; and
 - d) any feedback discussions or results during the Pilot.
- 5.2 You must not share or discuss these details with anyone outside the Pilot, including other staff who aren't involved. You also agree not to post or share anything publicly, such as on social media or messaging apps.

6. Intellectual property and your agreement

- 6.1 When we say ‘intellectual property’ we mean things we’ve (or someone on our behalf who has licensed it to us) thought of or invented. When we say our ‘intellectual property rights’ we mean the rights that we have to own and/or use those inventions or creations.
- 6.2 We own all intellectual property rights in the M4 Pilot App and related materials and software. Other than the limited licence to use and trial the M4 Pilot App, you won’t be given any rights related to our intellectual property.
- 6.3 You agree:
- a) not to reverse-engineer, copy, adapt, alter, modify, or distribute any part of the M4 Pilot App or allow anyone else to do so; and
 - b) not to use the M4 Pilot App for commercial, unlawful, or high-risk banking activities.

7. Our and your responsibilities

Our responsibility to you

- 7.1 The M4 Pilot App is intended for pilot purposes only. This means it may contain errors, and/or incomplete features and the functionality may not function as you may expect.
- 7.2 We can’t guarantee uninterrupted or error-free performance of the M4 Pilot App.
- 7.3 We’ll put security measure in place to manage fraud risks, however we caution that the M4 Pilot App is being provided for piloting purposes. Be conscious that fraud risks do still apply and to be vigilant in making payments using the M4 Pilot App.

Your responsibility to us

- 7.4 You are responsible for ensuring that you comply with these Terms. For example, your responsibility to keep your log-in details secure and keep non-public information confidential.
- 7.5 You acknowledge that the M4 Pilot App is provided in a pilot environment and that its functionality may not function as expected. In particular you acknowledge the continued risk of fraud and will remain vigilant, particularly when making payments.
- 7.6 If you don’t comply with these terms and it creates a cost for us, we can claim reasonable costs from you. This could include the costs of tracing you and taking steps to deal with the issue. We can also remove your access to the M4 Pilot App and, if the Online Banking terms and conditions allow, remove your access to your existing AIB Mobile Banking app.

8. The law that applies

8.1 Irish law applies to this Agreement.

8.2 Irish Legal disputes related to your use of the M4 Pilot App will be handled in the Irish courts. However, if you are a consumer and you live in another country, you or we can bring a claim in the courts of that country.

9. Contact

9.1 For any queries about this Pilot or these Terms, please contact the following mailbox M4Pilot@aib.ie marked 'M4 Pilot App'.