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# Notice about changes to our Phone and Internet Banking terms and conditions.

We're updating our Phone and  
Internet Banking terms and conditions.  
The changes will apply from 26 November 2025.



We've attached the Online Banking terms and conditions that will apply from 26 November 2025. Please read and keep this information.

# Why are we doing this?

We're updating our terms and conditions to:

- 1. **Change their name** – from “Phone and Internet Banking” to “**Online Banking**” terms and conditions. We've also added a new definition: “Online Banking” means the Banking App, Internet Banking and/or Phone Banking – section 1.6.
- 2. **Include terms** – we've added a term to say that the Online Banking features available to you may vary. For example, a function/feature may not be available to you if you don't have a **verified mobile phone number and/or email address** – section 2.2. We've also included what you should do before you stop using Online Banking – section 2.10.
- 3. **Simplify them** – we've added a contents table, renamed the section headings and rephrased and reordered the terms to make the information clearer.

We explain more below. If you are under 18, you may need to discuss this with a parent or guardian.

Topic	What's changed?	Section
Your Agreement	We've clarified that when you log in to Online Banking, <b>you agree to the Online Banking terms and conditions</b> .	1.2
Your AIB Account terms and conditions	We've clarified that the <b>terms and conditions for your AIB Account apply too</b> . And if there is any term in the Online Banking terms that contradicts the Account conditions, then the relevant term in the Account conditions will apply.	1.3 and 1.4
Banking Services	We've updated the definition of “ <b>Banking Services</b> ” to clarify that Banking Services means any services we make available through Online Banking from time to time. And we've added a term to clarify that <b>we can change the Banking Services</b> at any time, for example, we might introduce or discontinue services and/or features.	1.6 and 2.15

Topic	What's changed?	Section
Security Details	We've changed the name of the definition of "Security Device" to " <b>Security Details</b> " and updated our explanation of what Security Details means. We've clarified that <b>we may change the Security Details requirements and/or procedures</b> for valid reasons.	1.6 and 2.5
Availability	We've removed the reference to "approx. 20 hours a day" from the definition of " <b>Internet Banking</b> ". And we've clarified that <b>some of the Banking Services may not be available all the time</b> , for example, due to updates, upgrades or maintenance.	1.6 and 2.13
Features and functionality may vary	We've explained that the <b>functionality and features of Online Banking and the Banking Services</b> available to you may vary. We've included a list of examples of why they might vary. For example, they <b>may vary depending on whether you have a verified mobile phone number and/or email address</b> .	2.2
Removal of access	We've clarified that <b>if we need to remove your access</b> to Online Banking, we'll tell you two months beforehand, unless we are allowed by law or regulation to give you shorter notice. We've also included examples of reasons we may remove your access to Online Banking without telling you beforehand, for example, if we think your Account security is at risk.	2.6 and 2.7
Stopping use of Online Banking	<p>We've clarified that if you've not accessed Online Banking for 12 months or don't have any Accounts which can be accessed through Online Banking, <b>we may remove your access without telling you beforehand</b>.</p> <p>We've included what you should do before you stop using Online Banking – (i) <b>you should print and/or save</b> any important Account information (such as eStatements) from your profile and (ii) <b>check your statement settings are set to receive paper</b> statements.</p>	2.9 and 2.10

Topic	What's changed?	Section
Payment terms	We've <b>removed the terms related to payments</b> , foreign currency exchange rates and how long it takes us to act on payment instructions (sections 3, 5 and 6 in the previous terms). We removed these terms because they're already included in your Account terms and conditions.	-
Making payments and limits	<p>We've included a new section. It:</p> <ul style="list-style-type: none"> <li>• explains that you <b>should refer to your Account terms and conditions</b> for information about payments to and from your account;</li> <li>• clarifies that as long as our procedures and security requirements are followed, <b>we'll take it that you've authorised</b> a payment; and</li> <li>• clarifies that <b>limits apply</b> to the amounts that can be transferred through Online Banking.</li> </ul>	4
Open Banking	We've explained what <b>"Open Banking"</b> means and types of open banking services a <b>"Third-party payment service provider (TPP)"</b> can provide with your permission. We've also clarified what you <b>must check before consenting</b> to a TPP accessing your Account online, how you can withdraw TPP access and that we're not responsible for any agreement you have with a TPP.	5
eStatements	We've clarified what <b>"eStatements"</b> and <b>"eFee Advices"</b> are and the circumstances in which you won't be able to view eStatements on your Online Banking profile. We've also clarified that it's your responsibility to <b>regularly access Online Banking to check</b> for eStatements and any other information we give you.	6
Unauthorised payments	We've removed the term that was at 7.2 in the previous terms – it explained what would happen if you suffer fraud. The new terms explain that <b>you must contact us as soon as possible if you're unsure about or think there may be an issue with any transaction</b> , and that your Account conditions have more information on unauthorised payments and how we deal with payments made in error.	6.4

Topic	What's changed?	Section
Responsibilities	We've clarified <b>what our and your responsibilities are</b> . One of your responsibilities is to <b>keep your Security Details and Account safe</b> - this is explained more at section 3 "Keeping your Security Details and Account safe".	3 and 8
Business Accounts	We've simplified the terms that apply to <b>business Account holders</b> . For example, we clarify your responsibilities towards your Nominated User (the person you nominate to access Online Banking on behalf of your business). We've also removed the term that was at section 26 in the previous terms because section 8 in the new terms explains what our and your responsibilities are.	11 and 8
Changes to the terms	We've included examples of <b>reasons we may change the terms</b> . We've also clarified that <b>if we make a change to the terms that you're not happy with</b> , you can tell us you want to end the agreement and ask us to remove your access to Online Banking.	12
If you're under 18	We've added a new term to say that <b>if you're under the age of 18</b> , we may send notices to your parent or guardian if we think it's appropriate to do so.	13.10
Fraud concern	We've included the <b>24/7 contact number</b> to report any fraud concerns.	13.4
Law that applies	We've simplified the term that tells you <b>what law applies</b> to the agreement.	14

# How do I accept these changes?

To accept these changes, you don't need to do anything, and you can continue to use our Online Banking services. If you don't want to accept the changes, you have the option, without charge, to end your Online Banking agreement. You can do this by calling 0818 724 724 and asking us to remove your access to online banking. If we don't hear from you before 26 November 2025, we'll apply these changes.

**Drop in to any branch, or visit**

**→ [www.aib.ie](http://www.aib.ie)**