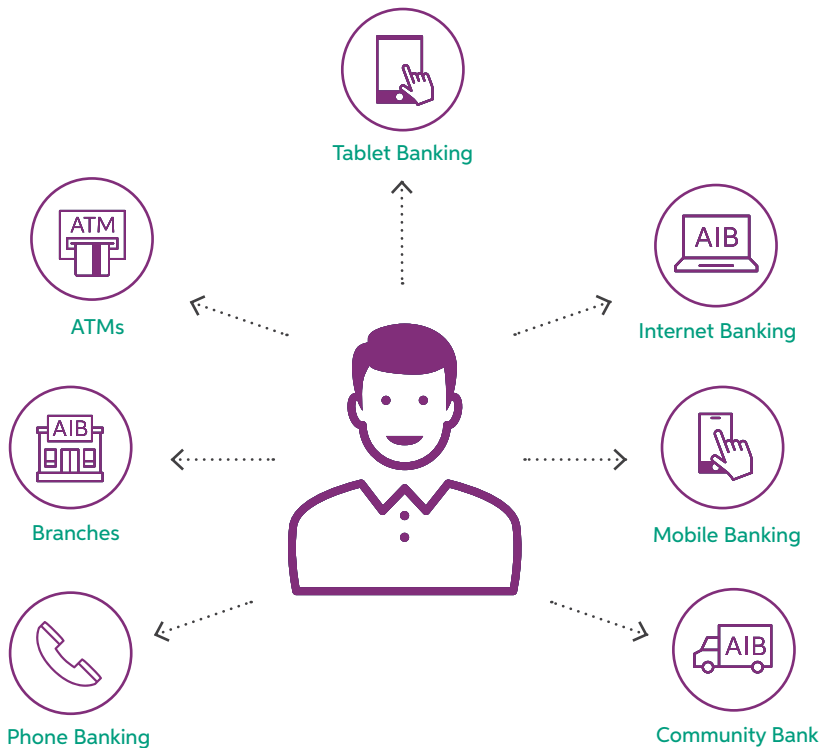




Personal Banking

# Your money 24/7 access with AIB

Secure and convenient banking  
options to fit your lifestyle



# Contents

- 01 24/7 banking with AIB
- 02 What can I do in my Branch?
- 07 What can I do online & by phone?
- 10 What can I do at the ATM & with my AIB Debit Card?
- 12 How can I reduce my fees?
- 14 How do I view statements online?
- 15 Safer banking with AIB
- 16 AIB Community Bank & AIB at An Post
- 17 Where can I bank after the branch has closed?
- 18 Need help or want to connect online?

# Your life is 24/7. So is banking with AIB.

AIB offers many convenient personal **banking** options so you can **bank** securely, day and night, 365 days of the year. This is a quick guide on how to maximise your banking options at AIB.



# What can I do in my Branch?

At over 200 branches nationwide, our staff are ready to help you with your banking needs.

Our experienced staff can give you the individual advice you need about our products and services, and managing your finances. We'll also be on hand to show you how to use our *Quickbanking* machines, which are located in all branches nationwide.

We have 18 self-service lobby locations nationwide operating from **8am – 9pm seven days a week**, offering access to *Quickbanking* machines.

To find where your nearest AIB branch or extended hours self-service lobby is, click on our Branch Locator at [www.aib.ie](http://www.aib.ie)

## What is *Quickbanking* with AIB?

Our self-service *Quickbanking* machines are designed to help you carry out your banking transactions securely in a fast and convenient way. Available in branches nationwide, you can simply pop in and use them to:

- ✓ Lodge cash & cheques
- ✓ Check your account balance
- ✓ View your recent transactions
- ✓ Pay your bills & credit card
- ✓ Transfer money between accounts
- ✓ Send money abroad.

# Quick Banking from AIB









## Guide to Quickbanking with AIB


We have a range of different Quickbanking machines, depending on what you need to do. Take a look at our handy guide below:

Quickbanking with AIB	 Kiosk Banking <sup>3</sup>	 Cash & Cheque Lodgement <sup>4</sup>	 Cash & Cheque Lodgement & ATM <sup>4</sup>	 Phone Banking
Request PIN Reminder or Limit Increase for your Credit Card	✓			
Set-up or amend Direct Debits to your Credit Card	✓			
Report a Credit or Debit Card lost or stolen	✓			✓
Check your account balance	✓	✓		✓
View your recent transactions	✓			✓
Order a statement	✓			✓
Print statements	✓			
View eStatements & eFee Advices	✓			
Pay your bills & Credit Card* <sup>1</sup>	✓			✓
Lodge cheques, postal orders, drafts to your AIB Accounts			✓	
Lodge Cash to your AIB Accounts or Personal Credit Cards		✓	✓	
Withdraw cash		✓	✓	
Transfer money between accounts* <sup>2</sup>	✓			✓
 Set up, amend or cancel your standing orders <sup>1</sup>	✓			✓

## Quickbanking with AIB

	 Kiosk Banking <sup>3</sup>	 Cash & Cheque Lodgement <sup>4</sup>	 Cash & Cheque Lodgement & ATM <sup>4</sup>	 Phone Banking
 Send money abroad*	✓			
 Change address	✓			✓
Cheque search and stop	✓			✓
Top Up a mobile phone				✓
Speak to a Customer Adviser or Sales Agent				✓

\*Transaction and service fees apply.

 Card reader required when using AIB Phone and Internet Banking.

1. Transaction Limits apply.
2. Customers can transfer funds and pay bills to existing beneficiaries already set up on AIB Phone & Internet Banking.
3. AIB Kiosk Banking is available within an AIB branch and can be accessed during branch opening hours. A customer can operate the kiosk using either their AIB Debit Card or Phone and Internet Banking registration number and Personal Access Code (PAC).
4. Cash & Cheque Lodgement machine users require an AIB Debit Card or AIB ExpressLodge card or the relevant AIB NSC and Account Number. For more details on our Cash & Cheque Lodgements and ATM machines, please refer to our leaflet 'Cash & Cheque Lodgements and ATMs' available from any AIB branch or [www.aib.ie](http://www.aib.ie). Euro cash withdrawals can be made from an AIB Current account using an AIB Debit Card up to the value of €1500 per day.

**Fees & Charges:** Some transactions may cost less using other channels. Please refer to our booklets 'A Guide to Fees and Charges for Personal Accounts' or 'Schedule of International Transaction Charges' available from any AIB branch or [www.aib.ie](http://www.aib.ie) for further details of fees and charges applied.





# What can I do online & by phone?

Whether you're always on the move, or simply don't have enough hours in the day, AIB's Online and Phone banking options give you the freedom and flexibility to bank whenever you need to, from wherever you are.



## AIB Internet Banking

With AIB Internet Banking you have the flexibility of banking at a time and place that suits you, and our security precautions mean your money is kept safe. It's flexible banking, day and night, 365 days a year.

For more information, or to register, visit [www.aib.ie](http://www.aib.ie) or simply call **0818 724 020**.



## AIB Mobile Banking

Now you can check your balance, pay your bills and manage your money on the move. You can download the AIB Mobile Banking App directly from the Apple App Store or Google Play Store, and once you've registered for AIB Phone & Internet Banking, you're good to go.

Go to [www.aib.ie/mobile](http://www.aib.ie/mobile) to find out more.



## AIB Tablet Banking

With AIB Tablet Banking, you can access AIB Internet Banking services on your Apple iPad or Android Tablet. You can download the AIB Tablet Banking App from the Apple App Store or Google Play Store, and once you've registered for AIB Phone & Internet Banking, you're good to go.

Visit [www.aib.ie/tabletbanking](http://www.aib.ie/tabletbanking) to find out more.



## AIB Phone Banking





You can bank securely and confidentially over the phone, day or night, 365 days a year with AIB Phone Banking. Use the automated self-service facility, or if you need help, you can speak directly to a Customer Service Adviser.

To register for AIB Phone Banking, or for more information, call **0818 724 020**.

Choose the service that suits your banking needs best, depending on the device you have, and what you need to do. Take a look at the handy guide below:

Features				
	Internet	Tablet	Mobile	Phone
Report a Credit or Debit Card lost or stolen	✓	✓	✓	✓
 Order a replacement card or PIN on your Credit Card	✓	✓		✓
Order a replacement card or PIN on your Debit Card	✓	✓		✓
Check your account balance	✓	✓	✓	✓
Transaction information available	✓	✓	✓	✓
Order a statement	✓	✓		✓
Set up email alerts via "My Alerts"	✓	✓		
View and cancel direct debits	✓	✓	✓	✓
View eFee Advices	✓	✓		
View eStatements	✓	✓	✓	
Pay your bills & Credit Card* <sup>1</sup>	✓	✓	✓	✓
Transfer money between accounts* <sup>2</sup>	✓	✓	✓	✓
Open a Personal Savings Account	✓	✓		
Apply for a range of personal credit options <sup>3</sup>	✓	✓	✓	✓
Apply for a range of personal products	✓	✓		✓
Set up, amend or cancel your standing orders <sup>4</sup>	✓	✓	✓	✓
 Send money abroad	✓	✓		
 Change Address	✓	✓		✓

## Features

	 Internet	 Tablet	 Mobile	 Phone
Top Up a mobile phone	✓	✓	✓	✓
My Money Manager – Money management & budgeting tool	✓	✓		
Add a travel note on your AIB Debit or Credit Card	✓	✓	✓	
Open a range of Personal Deposit Accounts	✓	✓		
Add and view your AIB Currency Accounts (930067)	✓	✓		
Access to banking services	Day & Night 365 days a year	Day & Night 365 days a year	Day & Night 365 days a year	Day & Night 365 days a year

\*Transaction and service fees apply.



Card reader required.

1. Transaction Limits apply.
2. Customers can transfer funds and pay bills to existing beneficiaries already set up on AIB Phone & Internet Banking.
3. Terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Security may be required.

**Fees & Charges:** Please refer to our booklets 'A Guide to Fees and Charges for Personal Accounts' or 'Schedule of International Transaction Charges' available from any AIB branch or [www.aib.ie](http://www.aib.ie) for further details of fees and charges applied.

# What can I do at the ATM & with my AIB Debit Card?



## ATMs

ATMs are not just for cash transactions. Using your AIB Debit Card and PIN you can also complete balance enquiries, top up your mobile phone, change your PIN and order a mini statement for your account. To find where your nearest AIB ATM is located, click on our Branch Locator on [www.aib.ie](http://www.aib.ie)



## How do I use an AIB Debit Card?

The AIB Debit Card allows you to access money from your AIB bank account. You can use your card in shops, at ATMs and online wherever Visa Debit is accepted. Visa is a name you might only associate with credit cards but it also appears on millions of debit cards around the world. Where you see the Visa Debit logo, you can use your card to:

- ✓ Make purchases at Point of Sale (POS) in shops or supermarkets
- ✓ Make purchases with Cashback up to €100
- ✓ Make cash withdrawals at ATMs
- ✓ Shop online in Ireland and worldwide
- ✓ Make Contactless payments where you see the contactless sign )))



## Government Charges

Government Stamp Duty will be charged at a rate of €0.12 per ATM transaction. Government Stamp Duty only applies to ATM transactions carried out within Ireland (excluding Northern Ireland). This charge is capped at €2.50 if you only use your debit card for ATM transactions and capped at €5 if you use your debit card for both purchases and ATM transactions. Government Stamp Duty charge on debit cards is applied in January, for the previous year.



## Contactless Payments

Contactless is the faster way to pay for everyday items. Contactless technology allows you to pay for items that cost €30 or less, quickly and securely. If there is a Contactless symbol located under the Visa debit logo on the front of your debit card, then your card is enabled for Contactless payments. Occasionally, you'll be asked to enter your PIN for what would normally be a Contactless transaction, just for added security.

To find out more about Contactless payments visit [www.aib.ie](http://www.aib.ie)

# How can I reduce my fees?

By using automated or self service channels, personal customers can reduce their fees – or even avoid them completely.\*

Here are some of the most common ways you can reduce your banking costs.

## Personal Customers

### Standard Fees

### Minimise Banking Fees by



Paying for Goods



ATM = €0.35



Cheque = €0.39 plus MSD<sup>2</sup>



Contactless<sup>1</sup> = €0.00

Debit Card purchases & Cashback = €0.20



Paying a Bill



Paper/Staff Assisted Transaction = €0.39



Cheque = €0.39 plus MSD<sup>2</sup>



AIB Phone & Internet Banking and AIB Kiosk Banking = €0.20



Direct Debit = €0.20



Withdrawing Cash



Paper/Staff Assisted Transaction = €0.39



Debit Card purchases & Cashback = €0.20



ATM = €0.35



Domestic Bank Drafts



€3.00 plus MSD<sup>2</sup>



Payment to third party online = €0.20

## Personal Customers



### Managing Standing Orders



Manual Set Up =  
€4.50 per request

Manual Amend/  
Cancel = €2.50 per  
request



AIB Phone & Internet  
Banking and AIB  
Kiosk Banking = Free



### Duplicate Statements



€3.00 per page



eStatement = Free

\* Personal current account customers can qualify for maintenance and transaction free banking by maintaining a minimum daily credit statement balance of €2,500 in their account for each fee quarter. AIB Student Accounts, AIB Student Plus Accounts, AIB Graduate Accounts and AIB Advantage Accounts also qualify for maintenance and transaction free banking. AIB (PDH) private dwelling house mortgage customers may also qualify for account maintenance and transaction free banking on their AIB Personal Current Account. To avail of this offer, the PDH Mortgage account must be paid by direct debit from an AIB personal current account. For more information please ask in branch, ring us at **0818 646 018** or go on-line at [www.aib.ie/mortgages](http://www.aib.ie/mortgages)

<sup>1</sup>Please note the transaction fee for Contactless transactions will be waived until 24th February 2017.

<sup>2</sup>Medallion Stamp Duty is currently charged at a rate of €0.50 per item.

# How do I view statements online?

## What are the benefits of switching to eStatements?

- ✓ eStatements are a free, convenient and secure method of receiving your personal account statements and credit card statements online instead of by post
- ✓ This service is available to anyone registered for AIB Internet Banking, using the AIB Mobile Banking or AIB Tablet Banking App and has an eligible account
- ✓ Using eStatements reduces the need to order and pay for Duplicate Statements, you can view and print whenever you need a copy of your statement
- ✓ You don't have to worry about storing and safely disposing of your bank and credit card paper statements
- ✓ You can access your eStatements for up to 7 years from the date they become available.

## How do I view eStatements?

1. Log into AIB Internet Banking or the AIB Tablet Banking App and click 'Accounts' on the menu/navigation bar
2. Click the 'My Statements' option from the drop down list
3. Select the view icon beside the account you wish to view
4. On the AIB Mobile Banking App, tap 'Statements' in the 'Services' menu and then select the account and statement date which you wish to view.

## How do I stop receiving paper statements?

1. Follow steps 1 and 2 outlined above
2. Click the 'Off' button under "Paper Statements" for accounts you wish to stop paper statements on
3. You will see a message at the top of your list of accounts, confirming that you have successfully turned off paper statements on that account.



# Safer banking with AIB

## Security

At AIB, we understand how important the security and confidentiality of your information is to you. Your security is our highest priority and we use a range of security measures to protect your accounts.

## ATM & POS

Ensure you always shield your PIN when using an ATM or POS device. If you notice anything unusual or suspicious at an ATM report it immediately by phoning the number displayed on the screen or if your debit card is retained in an ATM always call the Lost & Stolen phone number to report it.

For your added peace of mind, visit our Security Centre on [www.aib.ie/securitycentre](http://www.aib.ie/securitycentre) which provides tips on how to stay safe online.

## Card Reader

The Card Reader is a security device that works in conjunction with your AIB Debit Card and PIN to generate unique security codes which are used to complete certain AIB Phone & Internet Banking transactions.

Order an AIB Card Reader through the 'Services & Settings' section on AIB Internet Banking or by contacting one of our Customer Service Team at **0818 724 724**.

There is no charge for your first AIB Card Reader. All additional/replacement AIB Card Readers ordered will incur a fee of €5.50, which will be debited from the account that you nominate at the time of order.

For more information, visit our Help Centre on [aib.ie](http://aib.ie).



The Card Reader provides an additional control for keeping your money safe from online fraudsters.



# AIB Community Bank & AIB at An Post



## AIB Community Bank

AIB has four Community Banks which cover over 30 locations in Donegal, Mayo, Limerick, Clare, Kerry, Cork, Tipperary & Galway. These Community Banks offer banking services such as cash, coin and cheque lodgements, cash withdrawals, bill payment and a foreign exchange order and collection service.



## AIB at An Post

If you can't make it to an AIB branch, there's always your local post office, where you can do much of your regular banking, even on a Saturday morning.

With AIB at the Post Office you can:

- ✓ Lodge cash using your AIB Debit Card or lodgement book
- ✓ Withdraw cash using your AIB Debit Card
- ✓ Pay your AIB credit card bill.



Specific details of the route and timings for this service are available on [www.aib.ie/communitybank](http://www.aib.ie/communitybank)



# Where can I bank after the branch has closed?

There are 18 branch locations nationwide that have lobbies which allow you to conduct banking when the branches are closed. The opening times for the lobbies are as follows: **seven days a week 8am – 9pm** (except Christmas day).

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## Cork

26 Patrick Street

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## Dublin 1

Capel Street

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## Dublin 2

100/101 Grafton Street

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## Dublin 2

1/4 Baggot Street

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## Dublin 4

UCD Belfield

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## Dublin 6

9 Terenure Road East,  
Rathgar

---

## Dublin 9

140 Lower Drumcondra  
Road, Drumcondra

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## Dublin 14 – The Lab\*

Level 1 Dundrum Town  
Centre, Dundrum

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## Dublin 15

West End Retail Park,  
Blanchardstown

---

## Dublin 22

Naas Road Business  
Centre, Naas Road

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## Dundalk

96 Clanbrassil Street,  
Dundalk, Co Louth

---

## Galway

Lynch's Castle

---

## Kilkenny

3 High Street, Kilkenny

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## Killarney

25 Main Street, Co. Kerry

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## Limerick

106 O'Connell Street

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## Naas

41 South Main Street,  
Co. Kildare

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## Sligo

Stephen Street

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## Tralee

1 – 2 Castle Street,  
Co. Kerry

\*Opening hours for The Lab are the same as the Dundrum Town Centre retail opening hours.

# Need help or want to connect online?

## Web Chat on aib.ie

AIB's online web chat service enables you to chat to us about some of our services, products and queries you may have.

### Where do I find it?

You will find a "Chat Available" icon on the product pages where the chat service is available. After you click on the chat button a pre-chat questionnaire will pop up asking you for your name, email address and nature of your query. A chat window will appear and the session will begin. Once you click on the web chat icon, you are agreeing to the collection and use of information of the service.

### Is Web Chat secure?

The chat service is fully secure using SSL technology.

## Help Centre on aib.ie

Help Centre located on [www.aib.ie](http://www.aib.ie), is where you will find help and guidance on how to use the range of services available to you from AIB.

## Connect with AIB

Through our use of Social Media, we have opened new channels of communication with our customers.

Our Social Media channels help customers get the most from our current and forthcoming banking services, offer customer support and provide business updates.

### Facebook

Connect with us on Facebook for dedicated Social Customer Support, useful content on the AIB brand, information on innovative digital banking solutions and community news.

- [facebook.com/AskAIB](https://facebook.com/AskAIB)
- [facebook.com/AIB](https://facebook.com/AIB)
- [facebook.com/TheLabAIB](https://facebook.com/TheLabAIB)
- [facebook.com/AIBGAA](https://facebook.com/AIBGAA)

## YouTube

AIB's YouTube channel is a one-stop shop to view the videos we create. Subscribe to our channel to view expert advice, testimonials, product demos, TV adverts and customer guides. We will also be showcasing videos from our communities and sponsorship initiatives including AIB GAA.

## Twitter

Talk to us on Twitter to get information on everything Social that is AIB; from Social Customer Support to sponsorship updates and career opportunities to business news.

- @AskAIB
- @AIBIreland
- @TheLabAIB
- @TreasuryAIB
- @AIB\_GAA
- @AIBCareers
- @AIBBiz

## LinkedIn

Follow us on LinkedIn for official company updates, expert business reports and the latest career opportunities with AIB.





Branch. Phone. Online.  
Call **0818 724 724**  
Visit **[www.aib.ie/waystobank](http://www.aib.ie/waystobank)**  
or Drop in to any branch.

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

