

**pact.**

**PURPOSE. AMBITION. CULTURE. TOTAL REWARD.**



## Who We Are

AIB Group operates predominantly in Ireland and the United Kingdom. Our four core operating segments are Retail Banking, Capital Markets, AIB UK and, newly established in 2024, Climate Capital.

Whether it's adapting to a greener way of living, planning for the future, growing a business or simply navigating day-to-day life, our ambition is to be at the heart of our customers' financial lives by comprehensively and sustainably meeting their lifestage needs while consistently doing the right thing.

We are proud to be Ireland's leading financial services provider, No 1 digital bank and a sustainability leader. Our shares are quoted on the Irish and London stock exchanges, and we are a member of the FTSE4Good Index\*

\*The FTSE4Good Index Series is designed to measure the performance of companies demonstrating specific Environmental, Social and Governance (ESG) practices

## Our Commitment to you.

***“Everything starts with you. So, wherever you come from, we welcome you. Whoever you are, whatever you dream of, we support you”***

**We believe in fostering a culture that empowers you to thrive both professionally and personally. Your unique skills and contributions are welcomed and valued here. Join us in creating a journey, where your success aligns with an unwavering focus on our customers.**

Whatever route your career journey takes, know that a world of support and opportunity awaits you at AIB. We deliver on this commitment through our **Employee Value Proposition**, a comprehensive suite of benefits aligned to your needs as you move through different career and life stages.

It includes: our employee benefits; reward & recognition; our role in supporting our communities; our people-led culture; along with our wellbeing, inclusion and engagement initiatives.

## Our Employee Value Proposition is split into four elements:

**p Purpose**

**a Ambition**

**c Culture**

**t Total Reward**

## **p** Our Purpose

We are guided by our purpose – empowering people to build a sustainable future. Through our work we aim to make real and meaningful change in addressing the many challenges and opportunities that face society today and into the future. There are many reasons to be proud to work for AIB.

- Helping to deliver a more sustainable future for all is at the heart of AIB's strategy. As a recognised leader of sustainability in Ireland, we are committed to building long-term resilience and sustainability; for our business, for the economy and for society as a whole.
- As part of our ambition to be a driving force in the transition to a zero-carbon future, we established a new core operating segment Climate Capital. This will play a key role in underpinning the Group's various green bond offerings and delivering AIB's €30bn climate action lending fund.
- We have also amplified our commitment to our customers, with a step change in customer-centricity across the Group to develop deeper, more enduring relationships with our customers and to have an informed view of their needs.
- We believe in making a positive impact within the communities we serve. As part of our Community programme, each employee can avail of two volunteering days per year to volunteer their time and expertise with our partner organisations or any charitable organisation of their choice.
- With the AIB Community €1 Million Fund, each year we ask our employees to nominate organisations that matter most to them and their communities to receive funding.
- AIB is proud to be the longest continuous sponsor of the GAA, a relationship going back over 30 years.

## **a** Our Ambition

Inspiring our employees to reach their full potential is all part of our innovative culture at AIB. Put your future in good hands and join our talented team. We will support you to own your career, seize opportunities, build on your strengths and embrace new experiences.

- Every person has a unique background and set of experiences: that's why we promote universal inclusion, embracing difference and supporting all colleagues to achieve their full potential. AIB holds a Gold Investors in Diversity accreditation, the first bank and largest employer in Ireland to be awarded the accreditation by the Irish Centre for Diversity.
- We believe in building great leaders. In each team you'll find leaders who actively seek out and respect different ways of thinking and the contribution of others.
- iExplore is our award-winning career portal, designed to support you in taking charge of your own career journey.
- iLearn provides a single, integrated place to access leading-edge learning offerings in a range of formats to suit every learning style.
- Our Mentor Connect initiative on iExplore provides you with the opportunity to become a mentor or mentee to drive your own development.
- Aspire is our performance framework for managing not just what we do, but how we do it, underpinned by our values.
- We fund and support you with academic and professional qualifications aligned to your role.



## C Our Culture

Our culture defines us. Simply put, it's how we do things and what we stand for.

Our ambition is to have a culture that is led by our people. A culture where everyone is empowered to take action, to be innovative, to speak up, and to live the AIB values: Put Customers First, Be One Team, Show Respect, Drive Progress, Own the Outcome and Eliminate Complexity.

### Care

At AIB we look after one another; wellbeing is important to us. Our wellbeing programme incorporates aspects of mental, physical & financial wellbeing, while highlighting the importance of inclusion & diversity and building and maintaining social connections.

One in 10 of us is a certified mental health advocate, and our Time to Talk programme is always on. We provide access to a comprehensive Employee Assistance Programme (EAP). This service is available to you and your family.

We work in an agile way that helps us all to combine our lives and work in an integrated way, while taking account of business needs and requirements of individual roles. We operate under our Right to Disconnect Guiding Principles, ensuring that your personal time is honoured and respected.

## Connection

We are a community, and proud to be so - we have great social opportunities such as AIB GAA Club, AIB Sports & Social and the AIB Choral Society.

Our annual Employee Value Awards as well as our AIB recognition programme – Appreciate, recognises colleagues who consistently display our AIB values.

Our inclusion networks are open to all and provide an avenue for likeminded colleagues to drive AIB's inclusion & diversity agenda forward and ensure diverse voices are heard. These include life & family + network, women's + network, pride + network, abilities + network and roots + network.



## t Total Reward

**Our philosophy is to ensure that colleagues are rewarded fairly and competitively for their contributions**

We operate a **discretionary variable remuneration scheme** which is based on Group Performance measures. Awards under this scheme may be up to 5% of base salary, to a maximum of £/\$/€12,700 per employee per annum, subject to eligibility criteria.

An Approved Profit Sharing Scheme ('APSS') in ROI and Share Incentive Plan ('SIP') in the UK is available for employees to purchase AIB shares using some or all of their variable remuneration award.

**Healthcare** – We have partnered with Vhi and Bupa to provide access to private health insurance policies, which offer a broad range of benefits for both hospital cover and day-to-day expenses.

**Pensions** – AIB contributes **10%** of pensionable salary **plus** matching contributions of up to **2%, 5% or 8%** (based on age bands) to your DC retirement account including Retirement Support Services.

**Income Protection** – Illness benefit (including a sick pay scheme, dependant on service).

**Death in Service Benefit:** If you die in service before your Normal Retirement Date, a lump sum benefit will be payable by the Trustee to your beneficiaries. If you are a 'family member' additional benefits may also be payable.

- **Save As You Earn (SAYE in ROI and UK)** is an easy way of saving money each month for a set period - 3 and/or 5 years. At the end of the savings period, you have the option to use your savings to purchase AIB shares at a discounted price.
- **Transaction fee free banking** on personal current accounts and joint accounts with spouse/partner (subject to Jurisdiction).
- **Discounted Gym Membership** available through our partnership with Wellhub.
- **The Appreciate Programme** is a recognition scheme that enables you to award points to colleagues for going the extra mile and living our values.
- **AIB Holiday Fund** enables you to save a set amount each month and draw the full amount down any time after March.
- **Cycle to Work Scheme** and Tax Saver Travel scheme: savings of up to 52% when buying an annual Dart/Rail/Bus ticket. (subject to jurisdiction)

**We provide a market-leading leave offering, with a comprehensive suite of various options, supporting you throughout your different**

### Annual Leave

21-27 days depending on

### Maternity/ Surrogacy Leave

26 weeks paid and optional 16 weeks unpaid

### Foster Care Leave

10 days paid leave per year

### Paternity Leave

2 weeks paid

### Adoption Leave

24 weeks paid and optional 16 weeks unpaid

### Parents Leave

9 weeks paid, 26 weeks unpaid (to be discussed and agreed with your People)

### Pregnancy Loss

4 weeks paid compassionate leave

### Fertility Treatment

10 days paid and 2 days for partners

### Critical Caring

10 days paid leave

We have other progressive leave types including Significant Life Event leave, Neonatal Care and Compassionate Leave

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Our Commitment  
to You.

