

Business Debit Card

Application Form



AIB

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Debit Card Terms and Conditions of Use effective from 31st January 2021

SECTION 1 - YOUR AGREEMENT

In this document, if we use words that start with a capital letter, that means the word has been defined in this 'Your Agreement' section.

This Agreement sets out:

- what you can use your Card for;
- how you can use your Card safely; and
- our responsibilities and yours.

1.1 When we say 'Agreement', we mean all of the following:

- a) this document, which contains the main terms and conditions for your Card;
- b) the terms and conditions for the Account;
- c) the information in your application form (if applicable) for your Card;
- d) the terms and conditions for your Digital Wallet (if applicable);
- e) any document provided to you regarding your Card, containing information on its terms and conditions, use and/or security;
- f) the Fees and Charges Booklets; and
- g) the terms and conditions for any other services we provide that you may use in connection with your Card or the Account (for example, our online banking services).

Some of the documents listed in this section may be amended from time to time, as outlined in the 'Changes to your Agreement' section. You should keep updated on all these changes as the revised document will still form part of your Agreement.

You can get copies of any of our terms and conditions and our Fees and Charges Booklets from our branches or on our website.

Important: If any term in this document is different from a term in any of the other documents listed in this section, we will rely on the terms in this document.

1.2 By using your Card, we will consider this to mean that you have read and accepted the terms of this Agreement. If you are not happy to accept any of these terms you can cancel your Card following the instructions in the 'Cancelling, blocking or suspending your Card' section.

1.3 We may provide you with, and we may keep a record of, documents which form part of this Agreement in either electronic or paper form. When you apply for your Card through our online banking services, you agree that electronic signatures may be used by us and you to confirm acceptance of documents which form part of this Agreement.

1.4 In this Agreement:

'Account' means the bank account with us that is linked to your Card;

'Account holder' means the person or entity whose name the Account is in;

'Agreement' has the meaning set out at the start of this 'Your Agreement' section;

'AIB Banking App' means an AIB application which can be downloaded from a software application distributor(s) and which can be used for authentication purposes as required when making Transactions, to access banking services and/or such other uses as we may designate from time to time;

'Authorised User' has the meaning set out under the heading 'Can you get an additional Card?' in the 'Your Card' section;

'Business Day' means a day (other than a Saturday, Sunday or public holiday) on which we are generally open for business in Ireland;

'Card' means the debit card issued by us to you for the purpose of effecting Transactions on the Account in accordance with the terms of this Agreement. This incorporates all elements of the Card, including, without limitation, the chip, which is the embedded circuit on the Card, and Card number. The term also includes a 'Digital Card', being the Card or any virtual or digital representations of your Card registered in a Digital Wallet;

'Card Scheme' means a scheme governing the issue and use of Cards, for example, Visa as that Card Scheme or name may change or as we may replace that Card Scheme from time to time;

'Consumer' means any individual that holds a Card for personal use not connected with their trade, profession or business;

'Contactless Transaction' means a Transaction that is authorised by you touching the Card or Device against a terminal, generally without the need to insert your Card. Whether this is available or not depends on the amount of the Transaction. You may or may not have to use your PIN or Security Details. Not all terminals can process such Transactions;

'Digital Card' has the meaning set out within the definition of Card above;

'Digital Wallet' means any electronic payment system that your Card has been registered to, which allows you to use your Card or an electronic record of your Card to carry out Transactions;

'Device' means a mobile phone, tablet or other device that a Digital Card has been registered to or that you use to access a Digital Wallet and/or an AIB Banking App;

'EEA' means any country that is currently a member of the European Economic Area. This may change from time to time.

'Fees and Charges Booklets' means the current editions of our schedules and/or fees and charges booklets for personal and/or business Accounts, as applicable, and provided to you in connection with your Account and as available in our branches or on our website. These booklets and/or schedules set out the fees and charges that apply to the relevant Account and Card, including any international charges, whether accessed in Ireland or abroad;

'Merchant' means any business or individual who accepts payments made with a Card;

'Microenterprise' means any enterprise that employs less than 10 people and whose annual turnover and/or annual balance sheet does not exceed €2million subject to certain provisions set down by law;

'Safeguard System' means a system to aid the secure use of your Card online, for example, Visa Secure, as that system or its name may change or be replaced from time to time;

'Security Details' has the meaning set out at the start of the 'Keeping your Card safe and secure' section;

'Third Party Agreements' means any third party agreements you are subject to, which relate to your use of your Card and/or Account;

'Transaction' means a transaction in which a Card is used by you, in any manner, to debit or credit money to or from your Account;

where we use a word in the singular this includes the plural if the context allows it, and vice versa (for example, "person" can mean "persons" and vice versa);

when we say "you" and "your" we mean the Account holder and/or the person whose name is on the Card, their successors and assigns;

when we say "we"; "us"; and "our" or "Bank" we mean Allied Irish Banks, p.l.c., and this includes our successors and assigns;

we sometimes give an example of something covered by a clause or definition. We do this to assist you. The meaning and scope is never limited to these examples; and

headings are used to assist you in reading this Agreement, but should not be taken into account in interpreting the meaning of conditions.

SECTION 2 - YOUR CARD

Starting off

- 2.1 We issue your Card to you so you can use it for Transactions on the Account.
- 2.2 Once you receive your Card, you must sign it immediately, otherwise it is not valid. Before you use your Card, we may ask you to activate it. If required, we will send you details on how to do this with the Card.
- 2.3 We supply a personal identification number (PIN) which is particular to your Card. Please see the 'Keeping your Card safe and secure' section for more information.
- 2.4 The Card remains our property at all times. As a result there may be some circumstances where we have to suspend, cancel, recall or retain it. We won't do so unless we decide it is necessary.

Using your Card

- 2.5 You must use your Card in the way set out in this Agreement.
- 2.6 You can use your Card up to a certain number of times a day. We call this a Transaction limit. There is also a daily limit, meaning your Card can be used to make payments up to a certain combined value every day. You can find out more about these limits by contacting us. They are subject to change and we won't always be able to confirm the limit due to security reasons. You can also contact us to agree spending limits for using your Card online, subject to our Transaction and daily limits.
- 2.7 Depending on the way you use your Card, there may be other limits beyond our control. For example, certain cash machines may have their own limits attached, which could be more or less than the daily limit on your Card.
- 2.8 Transactions are generally processed within 3-5 Business Days of using your Card. This timeframe may be shorter or longer depending on how or where your Card is used. It may also depend on factors outside our control.
- 2.9 Your Card can be used abroad. It may be accepted at locations displaying a symbol that matches the one on your Card. There may be different limits and local regulations that govern its use, which are beyond our control.
- 2.10 If you are refunded by a third party, such as a Merchant, in respect of a Transaction, we will credit you the relevant amount once that third party has processed the refund with us. If it was a non-euro Transaction, the amount refunded may differ to the original amount spent, once fees and charges have been deducted. Please see the 'Fees and charges' section for further information.
- 2.11 **If you are a Consumer**, your Card may not be used for business or commercial purposes. **If you are not a Consumer**, your Card may only be used for business or commercial purposes.
- 2.12 A Card must not be used for any illegal purpose.
- 2.13 A Card must not be used after this Agreement has ended, the Card has expired, been cancelled or suspended, or if the Card or Device has been reported lost, stolen, misused or its safety has been compromised.

How do you get a replacement Card?

- 2.14** You can contact us if you need a replacement Card at any time. We will then organise for a replacement Card to issue to the last address you provided us with. Otherwise, it will automatically issue by the expiry date printed on the Card. However, we may not issue a replacement if you have not used your Card in the last 12 months. We will not supply a replacement Card if you have asked us not to do so at least 45 days before the expiry date printed on the Card.
- 2.15** We reserve the right not to issue a replacement Card.

Can you get an additional Card?

- 2.16** On the Account holder's request, we may issue a Card, or an additional Card, to a nominated person, known as an 'Authorised User'. We may or may not grant this request. We may have additional rules on who can be an Authorised User (for example, they may have to be a signatory on the Account).
- 2.17** The Authorised User's Card will have its own PIN. The use of that Card will also be governed by this Agreement. It is the Account holder's responsibility to provide a copy of this Agreement, and any future amendments to it, to the Authorised User and ensure that they comply with its terms.
- 2.18** If the Account holder wants to remove an Authorised User, that Authorised User will still be able to use their Card, including any Digital Cards, until the Card is cancelled, destroyed and, if applicable, returned to us. We set out what we mean by 'destroy' in the '*Keeping your Card safe and secure*' section.
- 2.19** The Account holder will have access to the information on the Authorised User's Transactions. Likewise the Authorised User will have access to information about the Account and Transactions. However, the Authorised User will not be able to amend any of the Account details.
- 2.20** We reserve the right to cancel an Authorised User's Card at any time. If we do, we will contact you beforehand as set out in the '*How we can contact each other*' section. We can also cancel the Authorised User's Card at any time on the Account holder's, or the Authorised User's, request. You must contact us to do so. You must then destroy the Card and, if applicable, return it to us immediately.

SECTION 3 – AUTHORISING TRANSACTIONS

How do you authorise Transactions?

- 3.1** The way you authorise Transactions depends on how you use your Card. You can:
- use your Card with its PIN, such as at a cash machine or at a card terminal (for example, in a shop);
 - use your Digital Card or Digital Wallet with or without your Security Details and/or a Safeguard System;
 - provide the Card details by phone, mail or online, with or without the use of your Security Details and/or a Safeguard System;
 - use your Card and/or Device for Contactless Transactions, where possible;
 - use your Card together with your Security Details to transfer money to another card, where possible; or
 - use your Card and sign for the Transaction.
- When you use your Card in these ways we will take it that you have authorised the Transaction.

Important: With some of the above, you may also be asked to use your PIN and/or provide identification details, such as your name, address and telephone number, or call out parts of your Card details such as the 3 digit code on the back of your Card as a precautionary measure.

What else affects how you authorise Transactions?

- 3.2** You must also comply with any additional terms connected with the use of your Card. These may be our terms and conditions (like those for a Safeguard System) or Third Party Agreements (such as those from the provider of a Digital Wallet). If you don't comply, we might not authorise the Transaction.
- 3.3** When you use your Card online, we may need to confirm it's you before the Transaction can be authorised. We'll do this by using a Safeguard System and may also use an authentication service. Your Card is automatically enrolled for a Safeguard System, however the Account holder or Authorised User may need to register for an authentication service. This authentication service will require you to enter your Security Details to identify you, for example, using an AIB Banking App, or any other way made available by us. If we ask you to identify yourself and you can't or you don't follow the instructions for the Safeguard System or the authentication service, we will take it that your Transaction is not authorised and it will not go ahead.
- For this reason, it is important to ensure that the personal information we hold about the Account holder and the Authorised User is correct and up-to-date (for example your mobile phone number and email address). To find out more please go to www.aib.ie/webshopping
- 3.4** In some cases, you may agree to authorise a Transaction with a Merchant in advance (for example, a self-service petrol station or hotel.) This is called pre-authorisation. This pre-authorised amount might not immediately reduce the balance on the Account but may still affect the amount of funds available to you. The pre-authorised amount should only be debited from your Account if agreed by you with that Merchant. If not, and the Merchant instructs us to remove it, we will remove the pre-authorised amount from your Card as soon as possible.
- 3.5** We can't cancel a Transaction that you have authorised. If you gave a continuous payment instruction for a recurring Transaction (for example, a subscription, set up from your Card with a third party) and you want to cancel it you can do so by contacting us up to the last Business Day before the Transaction is due to leave your Account. You should also give written notice to that third party and keep a record of any contact made. To assist you, your Card is automatically enrolled in a card updater service with the relevant Card Scheme (for example, Visa). This

service allows a participating Merchant to access Card details through the Card Scheme so they can continue to process a Transaction, recurring or otherwise. As not all Merchants take part in this service, you should still notify each Merchant when your Card details or the status of your Account changes. If you don't, your Account may or may not still be charged. You are responsible for making sure the Merchant has your new Card details to process a Transaction. If you do not want to be included in the card updater service, please contact us as set out in the 'How we can contact each other' section.

Unauthorised Transactions

3.6 Except as set out under the rest of this 'Unauthorised Transactions' heading, if you notify us without undue delay that a Transaction from your Account was not authorised by you, we will usually refund the amount of that unauthorised Transaction and restore your Account to the state it would have been in had the unauthorised Transaction not taken place. We will not have any further liability to you in this respect.

Important: We will normally say that there has been undue delay to notify us if you fail to do so within 30 days, or 60 days if the receiving financial institution is outside the EEA, after receipt by you of a statement or payment advice detailing the relevant Transaction. In any event, a failure to notify us within 13 months of the Transaction will always amount to undue delay. You must notify us by contacting us through your branch or by phone or by any other way which we make known to you.

3.7 If the unauthorised Transaction resulted from the loss, theft or misuse of any Card, Device and/or Security Details, you may be liable for any losses. However, **if you are a Consumer or Microenterprise**, this liability is limited to €50. In any event, we will refund the full amount where:

- a) the loss, theft or misuse was not detectable to you prior to a Transaction, except where you have acted fraudulently; and/or
- b) the unauthorised Transaction was caused by the acts or lack of action on our part (including any employee, agent or branch of ours or a body to which we have outsourced activities).

3.8 We may not give you a refund if:

- a) we reasonably think you have acted fraudulently and we notify the relevant national authority of this; and/or
- b) you have fraudulently, deliberately or with gross negligence:
 - i. failed to keep safe any aspect of your Card, Device and/or Security Details; and/or
 - ii. failed to tell us without undue delay about the loss/theft/misuse of your Card, Device and/or Security Details.

3.9 If, as result of an investigation, we establish that the Transaction claimed as unauthorised is in fact an authorised Transaction, we will debit your Account with any amount refunded and re-charge any fees and/or charges (including interest) that you owe us. You may also be responsible for any reasonable costs incurred by us in carrying out the investigation. As part of any such investigation, if you are not a Consumer or Microenterprise, you will be responsible for demonstrating that the Transaction was unauthorised.

What about refunds for Transactions you have authorised?

3.10 **If you use your Card as a Consumer or Microenterprise** and the Merchant's financial service provider is also in the EEA, then you may also be entitled to a full refund if you can prove to us that both of the following circumstances applied:

- a) when you authorised the Transaction the exact amount of the Transaction was not specified to you; and
- b) the amount of the Transaction was more than you could have reasonably expected to pay, given your previous spending patterns, the terms of this Agreement and the circumstances of the Transaction.

3.11 You will not be entitled to any refund for an authorised Transaction where you gave us direct permission to carry out the Transaction and where information on the future payment was made available to you at least 4 weeks before the Transaction.

3.12 To request a refund of a Transaction you have authorised, you must contact us within 8 weeks of the date of the Transaction being debited from your Account. If we are satisfied you are entitled to a refund, we will refund you within 10 Business Days of your request or provide reasons for refusing the refund. To calculate the 10 Business Day period, we will take it that your request has been made when you provide us with all information we reasonably consider relevant to assess your claim. If we refuse to refund you and you are not satisfied with our reasons, you may wish to log a complaint as set out under the 'Complaints' heading in the 'How we can contact each other' section.

SECTION 4 – KEEPING YOUR CARD SAFE AND SECURE

By 'Security Details' we mean any security process we may require you to follow or use to make an instruction or confirm your identity or access a Device for certain functionality on that Device (for example, a passcode, password, fingerprint or voice).

How to keep your Card, PIN and Security Details safe and secure

4.1 The PIN we issue for your Card may be changed by you. You may also have other Security Details that you use in connection with your Card and/or Device. You must not share any PIN or Security Details with anyone else. You should memorise them and then dispose of them securely.

- 4.2 You must not give your Card to other people or allow others to use it. You must only ever give out any of your Card details as part of a Transaction, to verify your identity to us or to report it as lost, stolen, misused or that its safety has been compromised.
- 4.3 You must not give your Device to other people or allow others to use it as they may be able to access or use your Digital Card or AIB Banking App. Before you replace or dispose of a Device, you must ensure you delete any Digital Wallet or AIB Banking App from that Device. You should also immediately delete any information such as an email or text messages sent or received by you in connection with your Card or Account. You must not have any reference(s) to or details of any PIN or any Security Details on your Device.
- 4.4 You should always check the amount of any Transaction before you authorise it.
- 4.5 You should also check the Transactions recorded on the Account as often as possible and, where possible, we recommend that you review your Account details online on a regular basis. Please contact us immediately if you have any queries, if you think you might not have authorised any entry or if a Transaction hasn't appeared on the Account.
- 4.6 Any Third Party Agreements you might have (such as those with your mobile phone or Digital Wallet provider) may also set out security requirements for you to comply with.

Important: If you do not comply with this Agreement and someone else finds or knows your PIN or Security Details they could use your Card without your permission. You may be responsible for any loss suffered. There may be other consequences, which we set out under the 'Unauthorised Transactions' heading in the 'Authorising Transactions' section and in the 'Our and your responsibilities' section.

What happens if you or we have any security concerns?

When we say you must destroy your Card, we mean that you must cut your physical Card in two through the signature, magnetic strip and chip and return it to us. It also means that you must deregister or delete all digital versions of that Card.

- 4.7 You must contact us immediately if you have any concerns whatsoever about the whereabouts or the safety of any aspect of your Card, Device or Security Details. We will also accept notification from the Card Scheme or a card protection service acting on your behalf.
- 4.8 You may request us to suspend your Card temporarily. We may do this but you will not be able to use your Card until the suspension has been lifted as your Transactions will be declined. We will lift the suspension at your request.
- 4.9 If we are notified of safety concerns for your Card, Device or Security Details, we may cancel the Card. If the Card is in your possession, you must immediately destroy the physical Card. If your Card is registered to a Digital Wallet, your replacement Card should automatically update in the Digital Wallet by the time you receive your replacement physical Card.
- 4.10 If we do have to cancel your Card, we may have to contact third parties such as the police or other relevant authority and pass on any relevant information to them. We will only do so if necessary. If so, you will be required to cooperate with any resulting investigation.
- 4.11 Where we suspect your Card is being used improperly or without your permission, we may investigate and/or stop allowing its use. This could result in your Card being refused and/or Transactions declined. We may ask you to respond to a communication we send you, such as a text message, to verify the Transaction before we can process it. Further details are set out in the 'How we can contact each other' section. It may not always be possible for us to contact you before we suspend your Card or decline a Transaction but we will do our best to do so. This is done for your protection and we are not responsible for any loss or damage that might be caused as a result.

SECTION 5 - FEES AND CHARGES

What do you need to know?

- 5.1 We charge certain fees and/or charges for using your Card. We list them in our Fees and Charges Booklets.
- 5.2 We may take any fees and/or charges that you owe us for the use of your Card directly from the Account.
- 5.3 We apply government levies and stamp duties in respect of your Card which will also be debited from the Account.
- 5.4 We do charge for non-euro transactions as detailed in the Fees and Charges Booklets. If you use your Card for any non-euro Transactions, the amount will be converted to euro using the Card Scheme exchange rate. We have no control over when the Transaction is processed by the Card Scheme and when the exchange rate is applied. For most non-euro Transactions, the Card Scheme generally applies their exchange rate within a few days. More information on how and when these exchange rates apply is available on our website www.aib.ie. For Transactions within the EEA, we provide a comparison by way of percentage mark-up between (i) our rate which is made up of the Card Scheme exchange rate for that day in addition to our currency conversion fee, and (ii) the European Central Bank foreign exchange rate. This is available on our website www.aib.ie. We may also be required by law to send you information electronically once you have completed a non-euro Transaction in the EEA in accordance with the 'How we can contact each other' section. If you are not a Consumer, this may not apply to you.

In addition to the fees, charges (and interest, if applicable) set out in the Fees and Charges Booklets you may also be charged a transaction fee by the local bank which processes the Transaction. For further information you can contact us using the details set out in the 'How we can contact each other' section or visit our website www.aib.ie.

- 5.5 We may from time to time make changes to existing fees and charges and/or introduce new fees and charges as set out in the 'Changes to your Agreement' section.

Third party charges

- 5.6 You may also have to pay some third parties for the use of services connected with your Card (for example, a mobile phone, Digital Wallet or app provider). Any such fees and/or charges are your own responsibility.
- 5.7 Our standard fees apply if you use your Card abroad to transact in euro. However, we have no control over third parties that may apply a charge to you for processing the Transaction or who convert the local currency into euro and charge for doing so. We also have no control over the rates that may apply.

SECTION 6 – OUR AND YOUR RESPONSIBILITIES

Our responsibility to you

- 6.1 You will have no claim against us and we will have no liability to you:
- for any increased costs or expenses, any loss of profit, business, contracts, revenues, anticipated savings, opportunities, goodwill or for any indirect, or consequential loss or damage;
 - if you do not comply with this Agreement, any other agreement with us or any Third Party Agreement;
 - where your loss relates to items or services (including their delivery or condition) paid for using your Card or is due to the inability to use your Card for a Transaction or related service;
 - where your loss is due to any third party refusing to accept, or delaying the acceptance of, your Card or Security Details (including any loss due to the way such refusal or delay is communicated to you);
 - where your loss is due to our decision not to offer, or to withdraw, any service or feature associated with your Card or Account or where we cancel, block or suspend your Card for any of the reasons set out under the 'When we can cancel, block or suspend your Card' heading in the 'Cancelling, blocking or suspending your Card' section;
 - where the loss is due to our failure to follow instructions from you, which in our reasonable opinion, lead us to suspect any fraudulent or improper activity on your part or on the part of any third party;
 - where you have acted fraudulently or with gross negligence;
 - if any of the details you gave us were wrong or insufficient;
 - where your loss is due to circumstances outside our control, which meant we couldn't follow this Agreement despite our best effort to do so (for example, a problem with a payment, settlement, clearance system, or Safeguard System or AIB Banking App, any labour disputes, act of God, government or state, war, insurrection, embargo or inability to communicate for whatever reason, contagious disease or the acts or omissions of our agents or any other third party); and/or
 - we shall not be liable for any loss or damage suffered by you as a result of the failure of third party providers of additional facilities and benefits to perform their duties and obligations.

We will not be liable to you for any of the above losses or damages in any circumstances even if such loss or damage was reasonably foreseeable or relates to any action brought by a third party.

You shall hold us harmless from any loss or damage suffered by any person as a result of your breach of this Agreement.

- 6.2 Nothing in this 'Our responsibility to you' section will stop us being responsible for your loss, if:
- we act fraudulently, with gross negligence or such loss is a result of our wilful misconduct; or
 - law or regulation does not allow us to exclude or limit liability.
- 6.3 **If you are not a Consumer**, the only liability we will have to you will be as a direct result of our gross negligence or wilful misconduct and in that case we still exclude liability for the types of losses we have described above under this 'Our responsibility to you' heading.

Your responsibility to us

- 6.4 It is important that you are aware that you also have responsibilities. By using your Card, you agree that:
- you will comply with your obligations under this Agreement; and
 - the Account holder is liable to pay all amounts owing on the Account, even if you do not comply with this Agreement or your Card is suspended or terminated (for more information see the 'Cancelling, blocking or suspending your Card' section).
- 6.5 If you do not comply with any of the terms of this Agreement, we can claim from you any losses or costs that we reasonably incur (for example, any costs involved for taking steps to deal with you not complying with this Agreement). In addition, we have the right to cancel, block or suspend your Card.

SECTION 7 – CANCELLING, BLOCKING OR SUSPENDING YOUR CARD

When you can cancel your Card

- 7.1 You can stop using your Card at any time. However, if you want to cancel your Card, you will need to contact us and, where applicable, return your destroyed Card to us. We explain what we mean by destroy in the 'Keeping your Card safe and secure' section.
- 7.2 If the Account is closed, your Card will be cancelled.

When we can cancel, block or suspend your Card

- 7.3** We can cancel your Card by giving you at least two months' notice. However we can cancel, block or suspend your Card immediately (or on less notice) and/or refuse to issue or replace a Card, if: **you materially breach this Agreement or any other agreement with us; you use (or allow someone else to use) your Card improperly, illegally or for criminal activity** or if we suspect this to be the case; **you commit or attempt to commit fraud** against us or some other person or entity; we must do so **to comply with any law, regulation or direction** from a relevant authority or court; **you provide us with false or misleading information** at any time; in our reasonable opinion, **you are not in a position to properly manage your financial affairs** or are unlikely to be able to **to pay your debts as they fall due**, you face the threat of **insolvency** (for example in the case of a company, notice is received of a creditor's meeting or a resolution is passed for the winding up of the company) or an event of insolvency occurs (for example, in the case of a company, liquidation or receivership or in the case of a person, bankruptcy or personal insolvency); **any judgment is obtained** or threatened against you; you **cease trading**; this Agreement becomes unenforceable or any circumstances arise that are outside our control and which, in our reasonable opinion, **negatively affects our ability to continue with this Agreement**; the **Account holder dies**; or **you are not a Consumer or Microenterprise** and we are allowed by law to exclude you from the notice requirements set out in EU Directive 2015/2366 relating to payment services, as transposed in Ireland, and as amended and replaced from time to time.
- 7.4** Please see the 'Keeping your Card safe and secure' section for other circumstances where we can cancel, block or suspend your Card.
- 7.5** We can notify you that we intend to cancel your Card even if your Card is suspended at the time. If your Card is not suspended, we may suspend it immediately after giving you such notice.
- 7.6** If we cancel your Card, you must return your destroyed Card to us.
- 7.7** We may also stop supporting additional facilities connected with your Card (for example, your Digital Card and/or any Digital Wallet). If so, we will give you reasonable notice of this, where possible.

What happens when your Card is cancelled?

- 7.8** If your Card is being cancelled by you or us, the Account holder must:
- repay any amount you owe us (including any payments not yet processed and any fees or charges owed);
 - cancel any payment due to be made to or from the Card (for example, to utility or insurance companies); and
 - destroy and, if applicable, return your Card to us.

Important: You will remain responsible to us for any amount you owe even when your Card has been cancelled.

SECTION 8 - KEEPING EACH OTHER INFORMED

You need to keep us updated with your contact information so that we can communicate with you safely and quickly and so that we can confirm your identity for certain online Transactions. If you don't tell us promptly about a change in your details, you may not receive information that could be important or it may be accessed by someone else. It may also affect the Transactions you can make, which is set out under the 'Authorising Transactions' section.

- 8.1** When you tell us that your situation or details are changing, we may ask you to confirm this in a certain manner (such as in writing or by text message) or to comply with any other procedures. Examples of things you should keep us updated on are your name or directors' names, your postal, email or registered office address, where you are resident; and your phone number.

How will you get information from us?

- 8.2** We have set out in the 'How we can contact each other' section the different ways we can communicate with you.
- 8.3** The details of Transactions you make with your Card are recorded in a number of ways. For example, they may be included in your payment logs on our online banking services or in statements issued to you. You can ask us for information in relation to any Transaction which appears on your Account.
- 8.4** Please remember that communications made via the internet, Device or phone may not be secure and could be intercepted by third parties.

SECTION 9 - CHANGES TO YOUR AGREEMENT

When can we make changes to this Agreement?

- 9.1** Unless law or regulation allows us to give you shorter notice (please see the examples under the 'Are there any exceptions?' heading below), we will usually tell you about a change to this Agreement at least two months in advance of the change.
- 9.2** If you don't want to accept the change, you can cancel your Card before the change comes into effect. If you do so, you will not be charged any extra fees, charges or interest. Please see the 'Cancelling, blocking or suspending your Card' section for more information on how to cancel your Card. If you do not cancel your Card before the date on which the change comes into effect, we will take it to mean that you have accepted the change.
- 9.3** Unless we are required by law or regulation to notify you of any change to this Agreement in a particular way, we will notify you by any means available to us at the time (for example, by post, email, text message, push notification, through our online banking services, on our website, or by notice published in a national daily newspaper or displayed in one of our branches).

Are there any exceptions?

- 9.4** There are certain circumstances where we may give you shorter notice than outlined in this 'Changes to your Agreement' section, where we may not tell you about changes, or where we tell you about changes after we make them. This may happen where:
- the change is in your favour (for example, if we reduce fees and charges on your Card);
 - the change is required under law or regulation by a particular date, and there isn't time to give you notice;
 - the change is to introduce a new product or service that you can use in relation to your Card;
 - the change has no impact on the operation of your Card (for example, we make a change to a term we use to describe something in this Agreement);
 - you are not a Consumer or Microenterprise**, and we are allowed by law to exclude you from the notice requirements set out in EU Directive 2015/2366 relating to payment services, as transposed in Ireland, and as amended and replaced from time to time; or
 - the change relates to certain benefits that may apply to your Card. In this case, these benefits will generally have their own terms and conditions, be subject to certain eligibility criteria and may change or be withdrawn by us at any time without notice to you. Details of these benefits are not included in this Agreement and more information about them is available on our website www.aib.ie.

SECTION 10 - HOW WE CAN CONTACT EACH OTHER

About us

- 10.1** Our head office is at 10 Molesworth Street, Dublin 2. Our website is www.aib.ie.
- 10.2** We are a public limited company registered at the Companies Registration Office, Dublin 1 under registration number 24173.
- 10.3** We are regulated by the Central Bank of Ireland under reference number C21174. The Central Bank of Ireland's address is PO Box No.559, Dublin 1.

Communicating with us

- 10.4** If you wish to contact us in relation to your Card, please contact our customer service helpline on 1800 24 22 27 or (01) 2695022, or if you are calling from abroad, on + 353 1 2695022. You can also contact your local branch.
- 10.5** If you've lost your Card or Device or wish to report it as stolen or if you have concerns about the safety of any aspect of your Card or Device, please contact us on 1800 24 22 27 or from outside of Ireland on +353 1 2695022. If you are abroad, you can contact Visa Global Assistance free of charge. Please see <https://aib.ie/contact-details> for their contact details. We also have a range of self service options available to you to use in these circumstances on our online banking services.

Communication with you

- 10.6** Where we are allowed by law, we may contact you in any variety of ways, such as in person, using our online banking services, by post, electronic or telecommunication means push notification or any other way available to us.

We are always looking for ways to make our services more convenient and flexible so we may introduce new ways to communicate with you in the future.

- 10.7** Any notice sent by us to the last address you gave us is considered to be delivered immediately on delivery if it is delivered by hand and two Business Days after it is posted if it sent by post (even if mis-delivered or returned undelivered).
- 10.8** Any notice sent by email, text message or fax (to your last number or email address known to us) or made available online (for example, via any message facility available through our online banking services) is considered to have been received by you at the time it is sent.
- 10.9** We will never ask you for your personal banking details (for example, account numbers, PIN and/or other Security Details) by letter or email. If we contact you by phone, we may need to identify you. We'll do this by asking you for certain information known only to you but we will never ask you to make payments from your Account to another account or ask you for your PIN.
- 10.10** This Agreement is in English and we will only write and communicate with you in English.

Recording calls

- 10.11** We may monitor or record any communications between you and us including telephone calls. We can use these recordings for a variety of reasons (for example, to check your instructions to us, to assess and improve our customer services and/or to help detect or prevent fraud and other crimes).

Complaints

- 10.12** If you feel we have not met your expectations in any way, please let us know so that we can address the problem as quickly as possible.
- 10.13** If you wish to make a complaint, you can do so by visiting our website at www.aib.ie or by writing to your branch and we will look into it. If you are still not happy with the conclusion that we come to, you have the right to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. The Ombudsman's office is independent and it looks into, and makes a decision on, the complaints of personal and some small business customers.

- 10.14** If you are a business with an annual turnover of more than €3 million, you may take your complaint to the Central Bank of Ireland, PO Box no. 559, Dublin 1. You'll find more about the steps we take to try to resolve your complaint in our complaints brochure, which is available in any of our branches or on our website.
- 10.15** You may be able to submit a complaint for online resolution to the European Commission Online Dispute Resolution platform (available at <https://ec.europa.eu/consumers/odr/>) if you are not happy with how we have handled a complaint or if you prefer not to deal directly with the Financial Services and Pensions Ombudsman.

SECTION 11 – GOVERNING LAW AND JURISDICTION

- 11.1** Subject to the rest of this 'Governing law and jurisdiction' section, this Agreement and any obligations arising out of or in connection with it are governed by the laws of Ireland. You agree to submit to the exclusive jurisdiction of the Irish courts in relation to any dispute or claim arising out of or in connection with this Agreement. This condition still allows us to take proceedings before any other court in a different jurisdiction where we are permitted to do so under applicable law.
- 11.2** If you are a Consumer, to the extent permitted under applicable law, your right to take proceedings to enforce your consumer protection rights in Ireland or in the country in which you live is unaffected by this 'Governing law and jurisdiction' section.

SECTION 12 - OTHER IMPORTANT TERMS

Your information

- 12.1** We will access, process and retain personal information about you, your Card and any payment instruction we receive in respect of your Card, in order to provide our services.

Enforcing this Agreement

- 12.2** If we do not enforce the rights we have under this Agreement or in law or we delay enforcing them, we may still enforce those rights in the future, even if we did not enforce or delayed enforcing those rights on any previous occasion.

Severance

- 12.3** If any part of this Agreement or its application to any person or entity or set of circumstances is held to be invalid, illegal or unenforceable in any jurisdiction, the rest of this Agreement and its application to any person or entity or circumstances will not be impacted or affected.

Evidence

- 12.4** Any documents or records in any format that we have (including any electronic records of the use made of your Card even if such electronic records were originally held by us in paper form), may be retained, produced and relied on by us as evidence of facts or events related to dealings relating to your Card.

Copy Agreement

- 12.5** **We can provide you with a copy of this Agreement or a copy in a larger print if you contact us to request it. If we ask you to do so, you must print or download any documents we provide to you in electronic form.**

Data Protection

- 12.6** For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online at www.aib.ie. It may change from time to time.

Data Protection Notice

Allied Irish Banks, p.l.c.

Effective 25th May 2018

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions at www.aib.ie/dataprotection. You can also ask for more details at your local branch or contact us 0818 303 032.

1. Who we are

When we talk about "AIB", or "us" or "we" in this notice, we are talking about Allied Irish Banks, p.l.c. and its subsidiaries, affiliates and their respective parent and subsidiary companies (including AIB, EBS and Haven).

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at DPO@aib.ie or by writing to them at: Data Protection Officer, 2 Burlington Road, Dublin 4, D04 WV00.

3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and our CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit bodies such as the Central Credit Register. We and these credit bodies may keep records of our searches whether or not the product or service goes ahead.

4. How we keep your information safe

We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;
- protecting the vital interests of you or others;
- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services.

If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use

personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online. Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;
- research your experiences dealing with us;
- collect debts;
- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside Ireland.

10. International transfers of data

We may transfer your personal information outside of the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the EEA to these transfers and the use of the information, to ensure your rights are protected.

11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by contacting us at 0818 303 032, using our social media channels, calling into a branch, or by visiting our website at www.aib.ie/dataprotection.

We can help you with:

Accessing your personal information:

You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

Updating and correcting your personal details.

Removing consent: You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

Restricting and objecting: You may have the right to restrict or object to us using your personal information or using automated decision making.

Deleting your information (your right to be forgotten). You may ask us to delete your personal information.

Moving your information (your right to Portability). Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

12. Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible.

If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch.

We ask that you supply as much information as possible to help our staff resolve your complaint quickly

You can also contact the Data Protection Commission in Ireland at www.dataprotection.ie.

13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at www.aib.ie/dataprotection. You will also find a copy on display at your local branch or you can ask us for a copy.

This notice was updated as of 4th October 2021.

Applying for the AIB Business Debit Card

Who can apply for the Business Debit Card?

The Business Debit Card is available to Authorised Signatories on Business Current Accounts, where the signing instruction on the Account Mandate is 'any one to sign'. If you are eligible to apply for the Business Debit Card please follow the steps below.

Before you complete the application form we recommend that you read the Debit Card Terms and Conditions of Use and the Data Protection Notice. If you have any questions on the Business Debit Card or on the application form please contact your Relationship Manager or your AIB branch.

Step 1

You, the business, must complete Section A and you are referred to as the Account Holder throughout the Application form. This section gives us details about the business and the account number that you want the card(s) ordered on.

Step 2

Section B must be read and signed by the individuals referred to as Authorised Users for whom you are requesting a card.

Step 3

Section C - *(This section is NOT required to be completed by Partnerships, Limited Partnerships (where the General Partner(s) is an individual(s)), Sole traders or Trusts (where the trustees are individuals); please go to Step 4)* The resolution must be read and certified by the individuals as outlined in Section C.

Step 4

Section D - This section must be read and signed by the individuals as outlined under the heading 'Who Can Sign?'. If Section C was completed the individuals who signed the certification must also sign this section.

Step 5

Please return your completed application form to your Relationship Manager or your AIB Branch.



AIB Business Debit Card - Application Form

How to complete the form

1 Please complete / type online, print, sign and return to your local branch or relationship manager

2 Mark circles by clicking to indicate selection



Please use BLOCK CAPITALS and indicate with a ✓ where appropriate. Sections marked with an * are mandatory and must be completed in full. Please return the completed form to your AIB Branch.

*Section A (i) Business Customer Details – Account Holder

Business Type*:

Sole Trader <input type="checkbox"/>	Company <input type="checkbox"/>	Incorporated Society <input type="checkbox"/>	Partnership <input type="checkbox"/>
Unincorporated Entity (Club/Association/Charity) <input type="checkbox"/>	Limited Partnership <input type="checkbox"/>	Trust <input type="checkbox"/>	

Registered Business Name: (BLOCK CAPITALS) (where applicable)

Trading Name: (if different to Business Name) (where applicable)

Company/Incorporated Society Registration No: (if applicable)

(ii) Business Current Account Details - The Account - This is the bank account that the Business Debit Card will be issued on.

Account Name:

IBAN*:

Branch Address:

*** Section B - Must be completed by the Authorised User(s)
Authorised User(s) of the Business Debit Card**

NOTE: Each Authorised User must be an authorised signatory on the Account and must be permitted to effect transactions on the Account alone, this means that the mandate on the Account must be 'any one to sign'.

Authorised User name: (BLOCK CAPITALS)

Name of the individual to appear on the Card - maximum of 21 characters

Authorised User confirmations and signature:

- I agree that I will use the Business Debit Card solely for the business purposes of the Account Holder and I confirm that I have received, read and accept the Debit Card Terms and Conditions of Use.

Authorised User's signature



Date of Birth Day / Month / Year
 / /

Mobile Number

Authorised User name: (BLOCK CAPITALS)

Name of the individual to appear on the Card - maximum of 21 characters

Authorised User confirmations and signature:

- I agree that I will use the Business Debit Card solely for the business purposes of the Account Holder and I confirm that I have received, read and accept the Debit Card Terms and Conditions of Use.

Authorised User's signature



Date of Birth Day / Month / Year
 / /

Mobile Number

Authorised User name: (BLOCK CAPITALS)

Name of the individual to appear on the Card - maximum of 21 characters

Authorised User confirmations and signature:

- I agree that I will use the Business Debit Card solely for the business purposes of the Account Holder and I confirm that I have received, read and accept the Debit Card Terms and Conditions of Use.

Authorised User's signature



Date of Birth Day / Month / Year
 / /

Mobile Number

Section C

(i) Resolution

Who must complete this section?

- **ONLY (i) Companies (ii) Incorporated Societies (iii) Unincorporated Entities (Clubs/ Associations) (iv) Limited Partnerships (where the only General Partner is a company) (v) Trusts (where the only Trustee is a company) complete this Section.**
- **Partnerships, Limited Partnerships (where the General Partner(s) is an/are individual(s)), Sole Traders or Trusts (where all of the Trustees are individuals) DO NOT NEED to complete this Section.**

NOTE: Each Authorised User must be an authorised signatory on the Account and must be permitted to effect transactions on the Account alone, this means that the mandate on the Account must be 'any one to sign'.

We certify that at a meeting of the Director(s)/Management Committee/Committee of _____ (the "Account Holder") OR, if the resolution is provided by a General Partner (who is a Company) of a Limited Partnership: We certify that at a meeting of the Director(s) of _____ the General Partner of the Limited Partnership, _____ (the "Account Holder")

Company/Incorporated Society Registration No.:

Held on: (DD/MM/YYYY) / /
Day Month Year

It was resolved:

(1) That AIB is requested to issue the Business Debit Card(s) in the name(s) of the individuals (the "Authorised User(s)"), named below, for use on the Account Holder's business current account in accordance with the Debit Card Terms and Conditions of Use, a copy of which was presented to the meeting.

Authorised User name: (BLOCK CAPITALS)

Authorised User name: (BLOCK CAPITALS)

Authorised User name: (BLOCK CAPITALS)

(2) After careful consideration, those present at the meeting formed the view that the Business Debit Card(s) would be for the benefit of and conducive directly or indirectly to the business of the Account Holder and accordingly IT WAS RESOLVED that:

- (i) It is to the commercial advantage and in the best interests of the Account Holder to avail of the Business Debit Card;
- (ii) All of the Debit Card Terms and Conditions of Use are acceptable and are hereby approved;
- (iii) The individuals who will sign the certification of the minutes of the meeting which appears at part (ii) of Section C of the Business Debit Card Application form, a copy of which was presented to the meeting, are authorised to sign the declaration at Section D of the Business Debit Card Application Form;
- (iv) The Business Debit Card(s) shall remain in place unless and until it is/they are terminated by either the Account Holder or by AIB in accordance with the Debit Card Terms and Conditions of Use.

(ii) Certification

We certify that the above is a true extract from the minutes of the meeting.

The individuals who sign this certification must also sign the Declaration in Section D

Signature 1*

Chairperson Name: (BLOCK CAPITALS)

Chairperson Signature:

 

- **For Companies:** This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a director of the company)
- **For Incorporated Societies:** This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a member of the Management Committee)
- **For Unincorporated Entities:** This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a member of the Committee)
- **For Limited Partnerships (where the only General Partner is a company):** This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a director of the company)
- **For Trusts (where the only Trustee is a Company):** This must be signed by the Chairperson of the meeting at which the resolutions were passed (this person must be a director of the company)

Signature 2*

**Company Secretary/Director
Society Secretary/ Member of the Management
Committee
Secretary of the Unincorporated Entity/Member
of the Committee
Name:** (BLOCK CAPITALS)

**Company Secretary/Director
Society Secretary/ Member of the Management
Committee
Secretary of the Unincorporated Entity/Member
of the Committee
Signature:**

 

- **For Companies:** This must be countersigned by the Company Secretary (who must not be the same person as the first signatory) or another director of the company
- **For Incorporated Societies:** This must be countersigned by the Society Secretary, who must not be the same person as the first signatory, or another member of the Management Committee of the Society
- **For Unincorporated Entities:** This must be countersigned by the Secretary of the Unincorporated Entity, who must not be the same person as the first signatory, or another member of the Committee
- **For Limited Partnerships (where the only General Partner is a company):** This must be countersigned by the Company Secretary (who must not be the same person as the first signatory) or another director of the company
- **For Trusts (where the only Trustee is a Company):** This must be countersigned by the Secretary of the Unincorporated Entity, who must not be the same person as the first signatory, or another member of the Committee

***Section D**

Declaration

I/We apply to AIB to issue the Business Debit Card(s) in the name(s) of the Authorised User(s), details provided in Section B above, for use on the Account in accordance with the Debit Card Terms and Conditions of Use;

I/We confirm that I/we have received, read and accept the Debit Card Terms and Conditions of Use;

I/We request AIB to issue the Personal Identification Number(s) ("PIN(s)") for the Card(s) to the Authorised User(s);

I/We confirm that the nominated Authorised User(s) are also authorised signatories on the Account and are permitted to effect transactions on the Account alone;

I/We permit AIB to cancel the Card(s) if the mandate on the Account ceases to be 'any one to sign';

I/We understand that the Account Holder is liable for the payment of all Transactions carried out by the Authorised User(s) as if the transactions had been carried out by the Account Holder;

I/We understand that if any of the Authorised User(s) cease to be an authorised signatory on the Account that the Card(s) will remain in existence until cancelled by the Account Holder;

I/We understand that AIB may make enquiries that AIB deems necessary in connection with this application;

I/We understand that AIB reserves the right to decline this application without giving a reason and without entering into correspondence.

Who can sign?

- **For Partnerships:** To be signed by a minimum of two partners in the partnership;
- **For Limited Partnerships (where the General Partner(s) is an/are individual(s)):** To be signed by the individual General Partner(s);
- **For Sole Traders:** To be signed by the Sole Trader/sole business account holder;
- **For Trusts (where the Trustees are individual(s)):** To be signed by a minimum of two trustees of the Trust;
- **For all Companies, Incorporated Societies, Unincorporated Entities, Limited Partnerships (where the only General Partner is a company), Trusts (where the only Trustee is a Company):** To be signed by the individuals who signed the certification at part (ii) in Section C above.

Name: (BLOCK CAPITALS)	Signature	Day	Month	Year
<input type="text"/>	<input type="text"/> 	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name: (BLOCK CAPITALS)	Signature	Day	Month	Year
<input type="text"/>	<input type="text"/> 	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name: (BLOCK CAPITALS)	Signature	Day	Month	Year
<input type="text"/>	<input type="text"/> 	<input type="text"/>	<input type="text"/>	<input type="text"/>
Name: (BLOCK CAPITALS)	Signature	Day	Month	Year
<input type="text"/>	<input type="text"/> 	<input type="text"/>	<input type="text"/>	<input type="text"/>

Bank Use Only

If the Account Holder Applicant is a Partnership, Limited Partnership (where the General Partner(s) is an/are individual(s)), Sole Trader, Trust (where the Trustees are individuals):

The mandate on the Account is 'any one to sign'

I confirm that all mandatory fields (i.e. ALL Sections EXCEPT Section C) have been completed

I confirm that the Account Holder Applicant has received a copy of the Debit Card Terms and Conditions of Use

I confirm that the Authorised User(s) name(s) and signature(s) detailed in Section B match the name(s) and signature(s) of the authorised signatories on the account mandate held

I confirm that the Authorised User(s) has signed their name, in the space provided, in Section B

I confirm that a minimum of two signatures has been provided in Section D, EXCEPT for Sole Trader Applicants, or, in the case of a Limited Partnership, if the General Partner is a sole individual

If the Account Holder Applicant is a Company, Incorporated Society, Unincorporated Entity, Limited Partnership (where the only General Partner is a company), Trust (where the only Trustee is a company):

The mandate on the Account is 'any one to sign'

I confirm that all mandatory fields (i.e. ALL Sections) have been completed

I confirm that the Account Holder Applicant has received a copy of the Debit Card Terms and Conditions of Use

I confirm that the Authorised User(s) name(s) detailed in Section B match the name(s) of the Authorised User(s) named within the resolution in Section C on this application form

I confirm that the Authorised User(s) name(s) and signature(s) detailed in Section B match the name(s) and signature(s) of the authorised signatories on the account mandate held

I confirm that the Authorised User(s) has signed their name, in the space provided, in Section B

I confirm that the individuals who signed the certification at (ii) in Section C match the signatories of the declaration at Section D

Branch Staff Name

Staff ID

Signature

Date

Day Month Year
 / /



