



Opening your Business Account - Sole Trader/Partnership

How to complete the form

1 Please use a **BLACK pen**



2 Mark boxes like this
 If you make a mistake, do this
 and mark the correct box

3 Please use **BLOCK CAPITAL LETTERS** and leave **one space between each word**

Thank you for considering AIB as your business partner.

We are committed to providing real value to every customer, and to delivering the highest standard of service in banking and financial services. Our success is reflected in that of our customers.

The management team at your local AIB branch or business outlet has a great deal of experience in providing financial guidance to help businesses start up and expand. Use our experience to your advantage, by getting us involved in discussing your plans.

We will work with you to identify your financial needs and advise you only of the products and services we consider will benefit you and your business. We will be delighted to help your business prosper and grow in any way we can.

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This application pack sets out the steps which you should follow if you wish to apply to open a business account with AIB. The contents of this document do not constitute an offer to open a bank account.

Data Protection Notice - Use of Information

How we use your information at AIB

In this Notice, we explain how we collect information about you, how we use it and how you can interact with us about it.

Who We Are

When we talk about "AIB", or "us" or "we" in this Notice, we are referring to Allied Irish Banks, p.l.c. and its subsidiaries, affiliates and their respective parent and subsidiary companies ("AIB Group"). We will share information about you within AIB Group.

How We Collect Information about You and Your Consent

We collect personal information, for example when you open an account; make a deposit; apply for a loan; use your credit or debit card; or look for advice about your investments. We will also collect information from others, such as credit bureaus (like the Irish Credit Bureau), or through our website, apps, social media sites, community based discussion forums and CCTV footage. We will sometimes record phone conversations to improve security, resolve complaints, improve service and train our people. We will always let you know when we are recording our calls with you.

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. They help us make the site work better for you. You can find out more about cookies, including how to disable them on www.aib.ie. We also use cloud technology to store data including your information, to support our infrastructure and to deliver you real time personalised offers.

By using our products and services, or asking about them directly or online, you are consenting to us collecting and using your information in the ways we explain in this notice and any future versions of it.

How We Keep Your Information Safe

We know that you care about how information about you is used, stored and shared. We appreciate your trust in us to do that. To protect your information we use security measures that comply with Irish law and meet international standards. This includes computer safeguards and secure files and buildings.

What We Use Your Information For

Offering and Managing Your AIB Products and Services

We gather information about you and the products and services you use, or ask us about. We use this information to:

- make recommendations about the products or services you hold with us,
- decide how the products and services you don't yet hold might be suitable for you, and
- decide to offer these to you, the terms and conditions under which we offer them and how we will offer them to you, for example directly or through digital media.

Developing Our Relationship – Marketing and Customer Experience

We may use your information for direct marketing purposes, where you have given us permission to do so. We may make you aware of products and services which may be of interest to you. We may do this by phone, mail, email, text or through other digital media. You can decide how much direct marketing you want to accept, so we make it as easy as possible for you to change your direct marketing preferences, simply contact us directly online or by calling 1890 724 724.

We will also use the information we have gathered on you to personalise your experience on digital media such as websites, apps, ATMs, social media sites, mobiles and tablet devices. This may include giving you product and service content we believe might be of interest to you.

Data Analytics – Using Information in Our Business

We analyse the information that we collect and hold on you through channels such as social media networks (Facebook, Twitter, YouTube etc.). This helps us understand your behaviour, our relationship with you and also our position in a market place. Our analysis helps us to offer you products and services content we believe will be of interest to you.

Our Legal Obligations

We have legal obligations to prevent fraud, tax avoidance, money laundering and terrorist financing. These obligations mean we have to continually update our customer information. Often we have to share customer information with third party law enforcement agencies. Where false or misleading information is given to us, or we suspect criminal activity we will record this and tell the appropriate law enforcement agencies, which may be within and outside Ireland.

Your Information and Third Parties

We sometimes use other companies and individuals to work on our behalf or to give us information to help us make decisions. For example to:

- analyse data;
- collect debts;
- trace information;
- process information; and
- conduct market research.

We contract with all third parties to whom we give your information for these purposes to keep your information confidential and to respect the law on data protection.

If at any time you would like to be removed from our market research database please let us know by writing to AIB, Office of the Director of Retail & Business Banking, Bankcentre, Ballsbridge, Dublin 4.

We use credit reference agencies to check your credit history, your debts, how you operate your accounts and to verify your identity. The credit reference agencies record these searches, whether we offer you credit or not. We give them information about the products and services you hold with us and we keep them updated about how well you repay credit. We do this so that we can make decisions about offering credit and carry out credit reviews. We may use credit scoring techniques and automated decision making systems to either fully or partially assess your application.

Accessing and Managing Your Information

We try to make sure that the information we have about you is accurate and up-to-date. Sometimes we may ask you to verify that the information we have remains accurate. If your information changes or you believe we have information which is inaccurate or not up-to-date please let us know and we will change it.

Under the Data Protection Acts you have the right to see the personal information we hold about you. We will charge you €6.35 for this. To get a copy of this information, write to your local AIB branch or to the SARS Unit, 4th Floor, 1 Adelaide Road, Dublin 2.

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

Running your own Business

Starting and running your own business is one of the most rewarding things you can do. Although there are risks, with careful planning you can realise your dream and choosing the right banking partner is a key element for success.

Getting the right finance

There are as many businesses as there are people with viable ideas. But how do you get that initial push to set you on the road to success? You'll need funding to bring your business idea to market, develop it and make it prosper. Think about what kind of finance you need and where it's available. It's important to get the most efficient and effective form of finance for your particular needs. Bank loans are just one source of finance.

You can avail of government grants and other financial support. There are many organisations specifically aimed at helping start-up or early-stage businesses. Enterprise Ireland and Údarás na Gaeltachta offer advice and assistance. The Government and the EU-funded Business Innovation Centres around Ireland assist small and medium-sized businesses. Local Enterprise Offices and Area Partnerships also offer support to businesses based in a particular locality.

Equity – In return for shares, you or another investor can invest money in your business. You exchange part-ownership and perhaps some of the control of the business for the funding that can help get it off the ground. You can turn to family members or business contacts for this equity finance. You yourself can put the money in. Be sure to draw up a written agreement based on professional advice if you're getting equity finance from someone else.

Decide how much **bank** funding you need, how long you need it for and what you want to do with it. These questions will help you decide what you need from your bank. AIB offers a variety of options for short, medium and long term finance:

- Short term finance options help you manage your day-to-day cashflow needs and can also help with seasonal demands, such as buying extra stock when required.
- Medium term finance is especially suited to funding the purchase of fixed assets, machinery etc. with a life span of 5-7 years.
- Long term finance is normally used to fund the purchase of a business premises or asset with a life span of more than 7 years.

AIB offers a wide range of finance options to suit your business needs – please contact your local branch or visit www.aib.ie/business.

Securing your future

When you are self-employed, you need to protect your business interests, as well as those of your family and key people in your company. One of the better ways to plan for the future is by investing surplus cash. AIB offers a number of options. Talk to one of our Financial Advisors for practical advice on maximising the return on your investments.

Your AIB business account

AIB has a nationwide network of branches, so there's one near you. Our informed staff will be happy to discuss how best to finance your business. In addition to our branch network, we offer electronic banking through our iBusiness Banking Channel that allows you to access your account from your own computer, check balances and statements, transfer funds between accounts and pay bills. You can also make individual payments and download current financial information, including foreign exchange rates, stock-market prices and the latest market news. Talk to our iBusiness Banking Specialists who can advise you on the best option for your business.

Whatever your business, whatever your needs, AIB has a comprehensive range of products and services. And we understand the real issues and challenges facing your business.

At all of our branches, we have specialists whose job it is to help businesses succeed. For more information or to meet us, call into any AIB branch or visit our website www.aib.ie/business.

New Business Account Customer

If you are opening an AIB Business Account for the first time complete the application form beginning on page 9.

Existing Business Current Account Customer

If you are an existing AIB Business customer requesting to open an additional Business Current Account and the information listed below in the General section has not changed since your last account review you need only complete steps 1, 2, 3 and 4 on the pages below and over and only submit these three pages of the application form, otherwise you must complete and submit the full application form beginning on page 9.

Sections marked with an * are mandatory and must be completed in full.

General

- The beneficial ownership of the business has not changed.
- For a Sole Trader, you have previously provided Criminal Justice Act required documentation e.g. proof of identity/address etc. and this information remains unchanged.
- If your entity type is a Partnership, all Partners and Signatories have previously provided Criminal Justice Act required documentation e.g. proof of identity/address etc. and this information remains unchanged.
- Foreign Account Tax Compliance Act (FATCA) information has been previously provided to AIB and along with your tax status has not changed. This information was required to be collected from 1st July 2014 (see page 9, Step 2, final bullet point for more details).
- Common Reporting Standard (CRS) information has been previously provided to AIB and along with your tax status has not changed. This information was required to be collected from 1st January 2016 (see page 9, Step 2, final bullet point for more details).

Further assistance in completing the form can be received by contacting your Relationship Manager.

1: Business Details

a) Sole Trader/Partnership Name*

b) Trading Name (if different)

c) Address Line 1*
Address Line 2*
Address Line 3
Address Line 4

d) No. of Employees*

e) Main AIB Business Current Account* 9 3

2: Account Information*

a) Purpose of New Account* Daily Banking Other

b) Source of Funding for this Account*

c) Estimated Annual Turnover of this Account* €

3: Deposit Guarantee Scheme (DGS)*

- By signing this declaration, I/We acknowledge that I/We have been provided with, read and accept the Deposit Guarantee Scheme - Depositor Information Sheet (see final page for details).

Signature of Sole Trader/Partner <input type="text"/> Dated the <input type="text"/> Day <input type="text"/> Month <input type="text"/> Year <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Signature of Sole Trader/Partner <input type="text"/> Dated the <input type="text"/> Day <input type="text"/> Month <input type="text"/> Year <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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3: Deposit Guarantee Scheme (DGS)* (cont'd)

<p>Signature of Sole Trader/Partner</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div> <p>Day Month Year</p> <p>Dated the <input type="text"/> <input type="text"/> day of <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Signature of Sole Trader/Partner</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div> <p>Day Month Year</p> <p>Dated the <input type="text"/> <input type="text"/> day of <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>	<p>Signature of Sole Trader/Partner</p> <div style="border: 1px solid black; height: 30px; width: 100%;"></div> <p>Day Month Year</p> <p>Dated the <input type="text"/> <input type="text"/> day of <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>
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4: Product and Services Required (Please indicate with a where appropriate)

Business Current Account

Business Start-up Current Account By marking this box I/we confirm that I/we wish to apply for the Business Start-up Current Account Fee Offer. I/we confirm that I have received and agree to the Business Start-up Current Account Fee Offer Terms and Conditions set out in the 'Business Start-up Package' brochure.

(Available if you are starting a new business or if your business is in operation for less than 3 years, and you are opening a Business Start-up Current Account for the first time. Charities, voluntary organisations, clubs and associations and incorporated societies are not eligible.)

Young Farmer Current Account By marking this box I/we confirm that I/we wish to apply for the Young Farmer Current Account Fee Offer. I/we confirm that I/we have received and agree to the Young Farmer Current Account Fee Offer Terms and Conditions set out in the 'Young Farmers' Package' brochure.

(Available if you are between 18 and 40 years of age and (a) you have recently purchased or inherited a farm, or (b) you are in the process of purchasing or inheriting a farm, or (c) you are starting your own farming business or entering into a farming partnership.)

Statement Diary*

Frequency Annually Quarterly Monthly

Day of Month Date of Statement Day / Month / Year

Cheque Book Requirements*

Do you want your Company logo on your cheques? Yes No

Yes – (you will need to arrange artwork with your printer)

Cheque Book Required* Yes No

Cheque Book Type* 25 cheques 50 cheques 100 cheques

Lodgement Requirements*

ExpressLodge Card Required* Yes No

(ExpressLodge Cards allow lodgements to be made using AIB Cash & Cheque Lodgement machines)

Number of ExpressLodge Cards Required

Please note: ExpressLodge Cards can only be ordered on Current Accounts. The embossed name on the cards will match the customer account profile name.

Lodgement Book Required* Yes No

AIB Merchant Services

AIB Merchant Services (AIBMS) is one of Ireland's largest providers of ePOS and card acceptance terminals. If your Business has a requirement to accept credit/debit cards as payment or you would like to learn more about Clover™ - AIBMS's ePOS Solution - please speak to a branch staff member today.

4: Product and Services Required (cont'd)

Mandate

Signing instructions for this account are the same as my main AIB Business Current Account Yes No

If No, please request an appropriate mandate from your AIB Relationship Manager/AIB Branch Official, complete the mandate and return it with this form.

Customer Confirmation*

Please sign to confirm that an additional Business Current Account is to be opened and that you understand and have completed the questions on pages 5, 6 and 7.

Sole Trader Signature

Date Day Month Year
 / /

Partner Signature

Date Day Month Year
 / /

Partner Signature

Date Day Month Year
 / /

Partner Signature

Date Day Month Year
 / /

Partner Signature

Date Day Month Year
 / /

Opening your AIB Business Account

Step 1: Gather together the following documents

- If you are trading under a name other than your own surname(s), we will need a copy of your Certificate of Registration of that business name.
- Most recent accounts, together with bank statements for the previous six months and a bank reference – if these items are available.

Step 2: Complete the following included in this pack

- Account Opening Form to give us your business details.
- Account Opening Request and Mandate to tell us what instructions we are to take to conduct transactions on your business account.
- Details of all Partners and other Beneficial Owners/Controlling Persons* in the case of Partnerships. We will also need confirmation of each Partner and any other Beneficial Owner's percentage share of the capital, profit or voting rights in the Partnership.
- In the case of Partnerships, one Partner must sign to confirm that the information provided in respect of the Partners and other Beneficial Owners/Controlling Persons is correct.
- We will need details of the Beneficial Owners/Controlling Persons of any entity that itself ultimately owns or controls a 25% or more share of the capital or profits, or voting rights in the Partnership, or otherwise exercises control over the management of the Partnership.
- Any individuals who ultimately own or control a 25% or more share of the capital, or profits or voting rights in the Partnership, or who otherwise exercise control over the management of the Partnership.

Tax Reporting – Customer Information Notice

- Financial institutions in Ireland are required under legislation to seek answers to certain questions for purposes of identifying those accounts the details of which are reportable to Irish Revenue who may exchange these details with other tax authorities in relevant jurisdiction(s) and may include the following in respect of the General Partners, where a General Partner is a Company, Details of Beneficial Owners/Controlling Persons of the Company, other Beneficial Owners/Controlling Persons of the Partnership (if any) and the Beneficial Owners/Controlling Persons of any relevant Shareholding Entity: name, address, tax identification number (TIN/TRN), date of birth, place of birth (where present in our records), account number of each of the accounts held by the Partnership, account balance or value at year end of each of the accounts, and payments made with respect to each of the accounts during the calendar year. This legislation incorporates the United States Foreign Account Tax Compliance Act (FATCA) and the Organisation for Economic Co-operation and Development (OECD) Common Reporting Standard (CRS).

All relevant sections of this form must be completed. If customers do not provide all of the information requested, we may not be able to proceed with opening the new account until the relevant information is provided.

Please note that AIB is unable to offer tax advice. For tax related questions and/or further information contact your professional tax advisor or Irish Revenue at www.revenue.ie/en/business/aeoi/index.html. Customers MUST promptly advise AIB if their tax residence, FATCA and/or CRS entity type classification, and/or Beneficial Owners/Controlling Persons change, and of any change which causes any of above listed information relating to the Beneficial Owners/Controlling Persons (i.e. name, address, TIN/TRN etc.) contained in this form to be incorrect.

Step 3: Identification requirements

- In order to comply with legislation to combat money laundering and terrorist financing we will need suitable proof of identity and residential address for a Sole Trader.
- In order to comply with legislation to combat money laundering and terrorist financing we will need suitable proof of identity and residential address of the following for a Partnership:
 - all the Partners of the Partnership and
 - at least one person authorised to sign any transactions on the account of the Partnership
- Those individuals will need to go to the branch where the account is being opened, or any AIB branch, and produce:
 - 1) Photographic ID – A valid Passport, current Driver's Licence or National Identity Card.
 - 2) Proof of permanent residential address (documents must be **no more than six months old**).
 - A Utility Bill or Correspondence from a Regulated Financial Institution or a Government Department

Step 3: Identification requirements (cont'd)

- There are alternative arrangements in place for the establishment of identity and current permanent residential address of persons who do not possess the documentation outlined above. Please talk to one of our staff at your local AIB branch for details.
- If these individuals are non-residents, come and talk to us as we may require additional information.
- The account will not become operational until we have centrally verified the identification documents.

In order to comply with our obligations under legislation, we may, at our discretion at any time, seek further information, documentation and confirmation as to the identity of any individuals who ultimately are entitled to or control the capital or profits or voting rights in the Partnership or otherwise exercise control over the management in the Partnership.

The Bank must be informed by notice in writing, signed by one Partner of any change which may have taken place in the Partners or Beneficial Owners/Controlling Persons.

Step 4: Telephone or call into your local branch and make an appointment to meet with a Relationship Manager

Don't forget to bring the following to your meeting:

- This application pack and all the necessary documents
- Your business plan (if available)
- Accounts (if available)

Before your appointment, we recommend that you take a few minutes to read the relevant product terms and conditions. These are the rules and regulations for operating a business account with AIB.

For Sole Trader and Partnership

Contact Person*

Work Fax Number

Business Description*

No. of Employees* Years in Business

Business Premises Status Owned Leased Rented (Please mark as appropriate)

No. of Outlets

Purpose of Account*

Daily Banking Other

Source of Funding for the Account*

Estimated Annual Turnover of the Account* €

Main Banker NSC

Country where Established*

Operating/Trading where (i.e. Country)*

Auditors Name

Customer Telephone Details

Work Mobile Phone Number

Work Phone Number*

Email/Web Details

Work Email Address

Work Web Address

Products and Services Required

Please use **BLOCK CAPITALS** and mark box where appropriate.
Sections marked with an * are mandatory and must be completed in full.

Account Type Requirements*

Business Current Account

Business Start-up Current Account By marking this box I/we confirm that I/we wish to apply for the Business Start-up Current Account Fee Offer. I/we confirm that I have received and agree to the Business Start-up Current Account Fee Offer Terms and Conditions set out in the 'Business Start-up Package' brochure.

(Available if you are starting a new business or if your business is in operation for less than 3 years, and you are opening a Business Start-up Current Account for the first time. Charities, voluntary organisations, clubs and associations and incorporated societies are not eligible.)

Young Farmer Current Account By marking this box I/we confirm that I/we wish to apply for the Young Farmer Current Account Fee Offer. I/we confirm that I/we have received and agree to the Young Farmer Current Account Fee Offer Terms and Conditions set out in the 'Young Farmers' Package' brochure.

(Available if you are between 18 and 40 years of age and (a) you have recently purchased or inherited a farm, or (b) you are in the process of purchasing or inheriting a farm, or (c) you are starting your own farming business or entering into a farming partnership.)

Demand Deposit Account

Other Account (If other, please specify)

Statement Diary*

Frequency Annually Quarterly Monthly

Day of Month Date of Statement / /

Cheque Book Requirements*

Do you want your Company logo on your cheques? Yes No

Yes - (you will need to arrange artwork with your printer)

Cheque Book Required* Yes No

Cheque Book Type* 25 cheques 50 cheques 100 cheques

Lodgement Requirements*

ExpressLodge Card Required* (ExpressLodge Cards allow lodgements to be made using AIB Cash & Cheque Lodgement machines) Yes No

Number of ExpressLodge Cards Required*

Please note: ExpressLodge Cards can only be ordered on Current Accounts. The embossed name on the cards will match the customer account profile name.

Lodgement Book Required* Yes No

AIB Merchant Services Requirements

AIB Merchant Services (AIBMS) is one of Ireland's largest providers of ePOS and card acceptance terminals. If your Business has a requirement to accept credit/debit cards as payment or you would like to learn more about Clover™ - AIBMS's ePOS Solution - please speak to a branch staff member today.

Details of Each Partner

1) Customer

First Name*

Surname*

Home Address*

Date of Birth* / / Percentage Share* . %

Are you a US Citizen?* Yes No In what country(ies) are you tax resident?*

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Please note: Where you are tax resident in any jurisdiction other than Ireland, you are required to provide the corresponding Tax Reference Number (TRN) (if any), for each jurisdiction.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax Reference Number	Tax Reference Number	Tax Reference Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

2) Customer

First Name*

Surname*

Home Address*

Date of Birth* / / Percentage Share* . %

Are you a US Citizen?* Yes No In what country(ies) are you tax resident?*

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Please note: Where you are tax resident in any jurisdiction other than Ireland, you are required to provide the corresponding Tax Reference Number (TRN) (if any), for each jurisdiction.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax Reference Number	Tax Reference Number	Tax Reference Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

3) Customer

First Name*

Surname*

Home Address*

Date of Birth* / / Percentage Share* . %

Are you a US Citizen?* Yes No In what country(ies) are you tax resident?*

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Please note: Where you are tax resident in any jurisdiction other than Ireland, you are required to provide the corresponding Tax Reference Number (TRN) (if any), for each jurisdiction.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax Reference Number	Tax Reference Number	Tax Reference Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

Details of Each Partner (cont'd)

4) Customer

First Name*

Surname*

Home Address*

Day Month Year

Date of Birth* / / Percentage Share* . %

Are you a US Citizen?* Yes No In what country(ies) are you tax resident?*

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Please note: Where you are tax resident in any jurisdiction other than Ireland, you are required to provide the corresponding Tax Reference Number (TRN) (if any), for each jurisdiction.

Tax Reference Number

Tax Reference Number

Tax Reference Number

5) Customer

First Name*

Surname*

Home Address*

Day Month Year

Date of Birth* / / Percentage Share* . %

Are you a US Citizen?* Yes No In what country(ies) are you tax resident?*

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Please note: Where you are tax resident in any jurisdiction other than Ireland, you are required to provide the corresponding Tax Reference Number (TRN) (if any), for each jurisdiction.

Tax Reference Number

Tax Reference Number

Tax Reference Number

Details of Other Beneficial Owners/Controlling Persons (if any)

Please provide details of other Beneficial Owners/Controlling Persons of the Partnership (other than the Partners detailed on page 15) (if any) i.e. Any individuals who ultimately own or control a 25% or more share of the capital or profits or voting rights in the partnership, or who otherwise exercise control over the management of the partnership.

1) Beneficiary Name

Home Address

Occupation

Date of Birth / / Percentage Control . %

Are you a US Citizen?* Yes No In what country(ies) are you tax resident?*

If you answered Yes to the US Citizen question please include the United States as one of the countries below.
Please note: Where you are tax resident in any jurisdiction other than Ireland, you are required to provide the corresponding Tax Reference Number (TRN) (if any), for each jurisdiction.

Tax Reference Number Tax Reference Number Tax Reference Number

2) Beneficiary Name

Home Address

Occupation

Date of Birth / / Percentage Control . %

Are you a US Citizen?* Yes No In what country(ies) are you tax resident?*

If you answered Yes to the US Citizen question please include the United States as one of the countries below.
Please note: Where you are tax resident in any jurisdiction other than Ireland, you are required to provide the corresponding Tax Reference Number (TRN) (if any), for each jurisdiction.

Tax Reference Number Tax Reference Number Tax Reference Number

3) Beneficiary Name

Home Address

Occupation

Date of Birth / / Percentage Control . %

Are you a US Citizen?* Yes No In what country(ies) are you tax resident?*

If you answered Yes to the US Citizen question please include the United States as one of the countries below.
Please note: Where you are tax resident in any jurisdiction other than Ireland, you are required to provide the corresponding Tax Reference Number (TRN) (if any), for each jurisdiction.

Tax Reference Number Tax Reference Number Tax Reference Number

Details of Other Beneficial Owners/Controlling Persons (if any) (cont'd)

4) Beneficiary Name

Home Address

Occupation

Date of Birth Day / Month / Year Percentage Control . %

Are you a US Citizen?* Yes No In what country(ies) are you tax resident?*

If you answered Yes to the US Citizen question please include the United States as one of the countries below.

Please note: Where you are tax resident in any jurisdiction other than Ireland, you are required to provide the corresponding Tax Reference Number (TRN) (if any), for each jurisdiction.

<input type="text"/>	<input type="text"/>	<input type="text"/>
Tax Reference Number	Tax Reference Number	Tax Reference Number
<input type="text"/>	<input type="text"/>	<input type="text"/>

List below any shareholding entity owning 25% or more of the Partnership or otherwise exercises control over the Partnership.

1) Name of Entity

Registered Number Percentage Control in the Partnership . %

2) Name of Entity

Registered Number Percentage Control in the Partnership . %

D) The Following Section Must be Signed by ALL the Partners in the Partnership/all Joint Customers

Dated the Day day of Month / Year

1) Full Name of Partner

Signature of Partner

Address of Witness

Occupation of Witness

Signature of Witness

2) Full Name of Partner

Signature of Partner

Address of Witness

Occupation of Witness

Signature of Witness

3) Full Name of Partner

Signature of Partner

Address of Witness

Occupation of Witness

Signature of Witness

4) Full Name of Partner

Signature of Partner

Address of Witness

Occupation of Witness

Signature of Witness

5) Full Name of Partner

Signature of Partner

Address of Witness

Occupation of Witness

Signature of Witness

Bank Use Only

Please use **BLOCK CAPITALS** and mark box where appropriate.
Sections marked with an * are mandatory and must be completed in full.

Branch NSC: 9 3

Sole Trader/Partnership Name
(Trading Name if different)

Business Classification Business Non-Professional Business Professional Non-Commercial
(Please mark as appropriate)

Business Category (Refer to InfoBank table)

Business Type (Refer to InfoBank)

Complex Structure Yes No (Please mark as appropriate)

Contact Details

Salutation (RM to specify salutation for customer correspondence)

Products and Services – (Select the Account Types and Product Codes for each account to be opened)
Product Code 40012 must be selected when opening a Business Start-up Current Account.

Product 1

Account Type

Product Code Account No

Product 2

Account Type

Product Code Account No

Product 3

Account Type

Product Code Account No

Product 4

Account Type

Product Code Account No

Product 5

Account Type

Product Code Account No

Short Name

Signing Authority Any One Any Two Both All or Other (Please mark as appropriate)

Source of Funds

Account Classification L (Business) P (Charity) (Please mark as appropriate)

Deposit Guarantee Scheme

Depositor Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in Allied Irish Banks, p.l.c. are protected by:	the Deposit Guarantee Scheme (“DGS”) ⁽¹⁾
Limit of protection:	€100,000 per depositor per credit institution ⁽²⁾
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are ‘aggregated’ and the total is subject to the limit of €100,000 ⁽²⁾
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately ⁽³⁾
Reimbursement period in case of credit institution’s failure:	20 working days ⁽⁴⁾
Currency of reimbursement:	Euro
To contact Allied Irish Banks, p.l.c. for enquiries relating to your account:	Allied Irish Banks, p.l.c., Bankcentre, Ballsbridge, Dublin 4 Tel: 0818 227 060 www.aib.ie
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1 Tel: 1890-777777 Email: info@depositguarantee.ie
More information:	www.depositguarantee.ie

Additional information

(1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

(2) General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

(4) Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1.

Tel: 1890-777777.

Email: info@depositguarantee.ie.

Website: www.depositguarantee.ie.

It will repay your eligible deposits (up to €100,000) within 20 working days until

31 December 2018; within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

(5) Temporary high balances

In some cases eligible deposits which are categorised as “temporary high balances” are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- the depositor’s marriage, judicial separation, dissolution of civil partnership, and divorce;
- sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person’s death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie

(6) Exclusions

A deposit is excluded from protection if:

- The depositor and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements.
- The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- It is a deposit made by a depositor which is one of the following:
 - credit institution
 - financial institution
 - investment firm
 - insurance undertaking
 - reinsurance undertaking
 - collective investment undertaking
 - pension or retirement fund (Deposits by Small Self Administered Pension Schemes are not excluded)
 - public authority

Further information about exclusions can be obtained at www.depositguarantee.ie

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.