

Instructions to assist you when completing a Paylink International Payment Application Form

If you have any queries when completing this form, please refer to the instructions below or contact our Customer Service Unit at **(01) 611 5210**.

Payment Service

1. Paylink payments can be used to send international payments in major currencies to most destinations worldwide on a standard or urgent basis. They can be used to make euro currency payments to SEPA zone countries and territories, where the criteria of the Paylink Euro payment cannot be met – e.g. if you are paying euros from a currency account.

Customer's (Sender's) Details:

i.e. details relating to the company/person sending the payment

2. Details of the account to be debited for this transaction; AIB Branch National Sort Code number (6 digits), Account Number (8 digits) and Account currency code.
3. Your name or company name.
4. The name populated in this field can be used to identify a third party on whose behalf the payments are being made.

Receiver's Details

i.e. details relating to the company/person to receive the payment

5. Receiver Name: The name of the person or company to receive the payment.
6. The postal address of the receiver of the funds. Should the payment instruction meet the criteria of a Paylink Euro Standard (Euro payment sent via SEPA scheme) then the receiver's address will not be sent as part of the instruction.
7. This is the ultimate recipient to which the amount of money is being paid.
8. The IBAN or account number of the receiver of the funds. Note:- IBAN is mandatory for payments to EEA countries and certain non-EEA countries. For more information on IBAN's, please see our website www.aib.ie
9. The Receiver's Bank SWIFT Address/BIC (Bank Identifier Code). This contains 8 or 11 alphanumeric characters. (This contains 8 or 11 alphanumeric characters). If a 8 character BIC is provided the Bank name must be populated. If a 11 character BIC is provided no further details are needed. The BIC must be for the bank with whom the receiver's account is held. Note:- AIB recommends using the BIC of the Receiver's Bank, where applicable. For more information on Bank SWIFT Address/BIC, please see our 'country-specific-receiver-bank' section on our website www.aib.ie. The name and postal address of the receiver's bank-specific branch details to be provided. We recommend the use of the Receiver's Bank SWIFT address/BIC. The Bank Code of the bank where the receiver's account is held should be provided where available. The country where the receiver's bank is located. EEA = EU Member States and Norway, Iceland and Liechtenstein.

Payment Details

10. The currency in which the payment is to be sent – please complete the 3 letter code, e.g. EUR for Euro, GBP for Pounds Sterling, USD for American Dollars, JPY for Japanese Yen, etc. A currency conversion will be required, if the payment currency is different to the currency your account is denominated in. Further information on the exchange rates applied to international payments is available in the relevant Account Terms and Conditions, 'Schedule of International Transaction Charges' booklet and on our website www.aib.ie.
11. The amount of money you wish to send (if you select JPY do not include any decimal point, i.e. no cent allowed). The euro equivalent of the payment amount must be less than €100,000,000.00.
12. The amount of money in words.
13. This narrative will travel with the payment and will be made available to the receiver. If no information is populated here "Not Provided" will be sent with the payment.
14. Only to be completed if you are utilising a Forward Contract or dealers rate. Please check to ensure the Forward Contract is still available.

Branch Details For branch use only

Inputter/Teller	1st Approver	2nd Approver	R.M. Signature	Type of I.D.	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature Verified	<input type="text"/>
				Post/Counter	<input type="text"/>

15. This field must contain either a code from the defined ISO list or our website page list, see below for information on where to get these details.

ISO defined list: http://www.iso20022.org/external_code_list. page
AIB website list: <https://aib.ie/our-products/current-accounts/international-payments/purpose-of-payment-codes>

Some countries have specific requirements in relation to Purpose of Payment Codes, please make sure you confirm if these codes are applicable with the payee.

16. Any message - text or numerical to be forwarded to the receiver of the payment.
17. Charges: Please select one of the two charging options available. **'Shared'**: When the 'Shared' charging option is used the AIB fees are paid by the Sender and all other charges (intermediary and/or receiver bank charges) are paid by the Receiver. These intermediary and/or receiver Bank charges may in some cases be deducted from the payment amount, before it is credited to the receiver's account.

If you are making any payment within EEA, you must select the 'Shared' charging option.

'Sender': When the 'Sender' charging option is used the AIB fees and all other intermediary and/or receiver bank charges are paid by you the Sender. AIB will debit the sender's account with such intermediary and/or receiver bank charges upon receipt of a bill or claim from these banks. This can occur some time after the payment was actually executed by AIB. 'Sender' option can be used for payments to Non-EEA countries.

If no selection is made, payments will be made on a charges shared basis. For details of AIB charges for international payment services please refer to the 'Schedule of International Transaction Charges' booklet at your branch or on our website www.aib.ie. EEA = EU Member States and Iceland, Liechtenstein and Norway.

Customer Acknowledgement and Authorisation

18. The payment must be signed by the authorised signatories of the customer account to be debited.

Data Protection Notice

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 or online at www.aib.ie/dataprotection. It may change from time to time.

Details of this payment, including the identity of both the sender and the receiver(s), may be disclosed to overseas authorities (including the United States of America) in connection with combating terrorism and other serious crime. Further information is available on request or from 'SWIFT Payment Information' section online.

Note: - Should any of the information you provide prove inaccurate, illegible or invalid, your payment may not be made or may be delayed.

- **Agent Bank charges, additional expenses or exchange losses may apply where amendments/investigations/cancellations to payment instructions are requested.**

- Please retain the Customer copy (yellow) for details of your payment instruction. This is a memorandum only not proof of payment.

Important questions to help safeguard your money

- Is the payment in relation to an investment opportunity, crypto or lottery? YES NO
- Have you been asked to transfer funds to protect against fraud? YES NO
- Is this payment to someone that you have become friends with online? YES NO
- Have you been asked to transfer the funds urgently by a friend or family member? YES NO
- Have you been asked to change bank details on this payment? YES NO
- Is the payment in relation to the purchase of an item you have viewed online? YES NO

If you've answered yes to any of the questions above please talk to one of our staff members.