



AIB PRIVATE BANKING
DEMAND DEPOSIT ACCOUNT

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AIB PRIVATE BANKING DEMAND DEPOSIT ACCOUNT

TERMS AND CONDITIONS

Your agreement with us (Allied Irish Banks, p.l.c.) for your AIB Private Banking Demand Deposit Account (Account) consists of these terms and conditions (as changed from time to time in accordance with condition 13 below) and the following additional terms and conditions:

- any terms and conditions implied by law in the banker-customer relationship (except to the extent they conflict with these terms and conditions);
- the application form completed by you when applying for your Account (Application Form);
- all signing instructions in respect of your Account that you give us from time to time; and
- all other documents that are incorporated, either expressly or otherwise, into these terms and conditions or otherwise become part of our agreement with you. To the extent that there is any conflict between these terms and conditions and the provisions of the other documents, the provisions of the latter will prevail.

Copies of these terms and conditions may be obtained from your Private Banking relationship manager and on our website.

Please note that there may be alternative products which have different benefits, restrictions and/or cost or income options.

If you want any further information please ask your Private Banking relationship manager.

Where you are a Consumer, nothing in your agreement with us shall affect your statutory rights under applicable consumer rights law, consumer credit law or any regulations made thereunder. In particular, nothing in this agreement is intended to exclude or restrict our legal obligations to you contrary to Part 4 of the Consumer Rights Act 2022. In the event of any conflict between the agreement and such rights, your statutory rights shall prevail.

1 AVAILABILITY OF THE ACCOUNT

- 1.1 The Account is available to you if you are an AIB Private Banking personal customer and you are aged 18 or over. We may also at our discretion make the Account available to other types of customer.
- 1.2 You may have one or more Accounts in either your sole name or in joint names with others.
- 1.3 The Account is only available as a euro account.
- 1.4 You may not transfer ownership of your Account to anyone else and you may not use your Account as security for any borrowings or other liability unless we permit you to do so.

2 OPENING YOUR ACCOUNT

- 2.1 You may open an Account by calling to one of our Private Banking branches and completing the Application Form or by contacting your Private Banking relationship manager.

- 2.2 Unless we already hold it, you must supply us with all necessary information and documentation to satisfy our obligation to identify you under legislation to combat money laundering and terrorist financing. We will advise you of what is required at the time you seek to open your Account.
- 2.3 Your Account will not become operational until such time as we have received and approved this information and documentation. In advance of your Account becoming operational, you will not be able to make any lodgements to or withdrawals from your Account and interest will not be applied to your Account.
- 2.4 We may from time to time require you to update or supplement this information and documentation. If you fail to do so in the manner required by us, we may refuse to carry out any transactions in respect of your Account or suspend or close your Account.
- 2.5 We reserve the right to decline to open an Account.

3 COOLING OFF

If you are not happy with your Account, you have a 14 day period in which to contact us to cancel your Account or switch to another account. This period begins on the date your Account is opened or the date you receive your terms and conditions and other Account information, whichever is the latter. If you contact us within this period to cancel or switch your Account, we will refund any Account fees or interest you may have paid subject to condition 4.5 below and we will pay you interest, if applicable, on any funds lodged up to the date of withdrawal. However, if you cancel or switch your Account at a later date, you will not be refunded any Account fees or interest that you have paid. If you wish to cancel or switch your Account, you should contact your Private Banking relationship manager.

4 LODGEMENTS

- 4.1 You may lodge any amount at any time to your Account. There is no maximum credit balance on your Account.
- 4.2 Subject to you complying with our procedures, lodgements to your Account may be made:
 - 4.2.1 by online or telephone transfer;
 - 4.2.2 by attending at any of our Private Banking branches during branch opening hours; or
 - 4.2.3 by contacting AIB Private Banking in writing.
- 4.3 We may in the future accept lodgements by other methods which we make available. We may request evidence of your identity when you are making a lodgement to your Account.
- 4.4 You will be liable to indemnify us for any loss, damage, cost or expense which we may incur in connection with the collection of Collectible Items to your Account.



- 4.5 Lodgements of cleared funds accepted for your Account prior to the applicable cut-off time on a Business Day are credited to your Account and interest shall be applied from the date of receipt of such funds. Lodgements of cleared funds posted after the daily cut-off time on any Business Day are deemed to have been received by us on the next Business Day. No interest will be applied on any cleared lodgements credited to the Account on the date of closure.
- 4.6 Cut-off times for lodgements vary dependent on the type of instruction furnished and whether or not the lodgement is initiated electronically. For applicable cut-off times please refer to the appropriate payment application form and the notices displayed in branches, and to AIB Internet Banking for electronic payments initiated through AIB Phone and Internet Banking.
- 4.7 We reserve the right to refuse to take any lodgement to your Account.

5 WITHDRAWALS

- 5.1 You may withdraw cleared funds from your Account at any time.
- 5.2 Subject to you complying with our procedures, withdrawals from your Account may only be made by the following methods:
- 5.2.1 online or by telephone through our AIB Phone and Internet Banking services to a suitable account of yours with us which you can access through our AIB Phone and Internet Banking service; or
- 5.2.2 by attending at any of our Private Banking branches during branch opening hours and requesting a bank draft or transfer to a suitable account of yours with us; or
- 5.2.3 by contacting AIB Private Banking in writing and requesting a bank draft or transfer to a suitable account of yours with us.
- No other method of withdrawal is allowed. For the avoidance of doubt, no cash withdrawals are allowed.
- 5.3 We may request evidence of your identity when you are making a withdrawal from your Account.
- 5.4 Your Account may not be overdrawn.
- 5.5 No passbook, cheque book, ATM card or debit card is issued with your Account and no direct debit or standing order facilities are available on your Account and you may not make bill payments to third parties from your Account (not with standing that your Account may be accessible online).
- 5.6 Whether we can at your request cancel or change a withdrawal instruction depends on the type of instruction involved and the time of your request. In some cases your instructions are processed straight away and it is not possible to cancel or change them.

6 OPERATING YOUR ACCOUNT

- 6.1 If an incorrect amount is debited or credited to your Account we may make any necessary correcting entry on your Account without reference to you. You will be liable to pay us any debit balance that may arise. We may also debit any applicable charge for dealing with incorrect, incomplete or other payment instructions of this type to your Account.
- 6.2 As this Account is not a payment account, in order to make certain withdrawals from your Account, you may need a payment account with us, which are any of our current accounts or our AIB Demand Deposit account. Your payment account may be in your sole name or in joint names with others.

7 INTEREST

This section sets out what interest you may be charged and what interest you may earn on your Account, if applicable.

- 7.1 The rate of interest applicable to the Account is variable (which means that it may go up and/or down) and the composition of the interest rate may change from time to time. For details of the interest rates that apply at any given time, please see our website www.aib.ie and/or your Account statement or contact your Private Banking relationship manager. Details of the current interest rates are available on our website www.aib.ie. How and when we will make any changes to the interest rate is set out in the 'Changes to these Terms and Conditions' section.

CREDIT INTEREST

- 7.2 You may earn credit interest on your Account. Credit interest is calculated daily on the cleared balance in your Account. Where applicable, interest will be credited to your Account twice yearly in April and October or at such other intervals and on such other dates as we may from time to time designate.
- 7.3 Subject to certain exceptions, credit interest is subject to deduction of Deposit Interest Retention Tax (DIRT) at the prevailing rate from time to time. Depending on your circumstances, you may be entitled to exemption from DIRT. Please contact the Irish Revenue Commissioners for further details.
- 7.4 If you are not resident in Ireland we will deduct DIRT from your Account unless:
- 7.4.1 we hold a non-resident declaration form fully completed by you; and
- 7.4.2 the minimum balance in your Account is at all times €12,500.

If either of those requirements is not satisfied we will revert to deducting DIRT at the prevailing rate. In the event that they are subsequently satisfied you will have to re-apply for the exemption and provide fresh confirmation of your residential status.

NEGATIVE INTEREST

- 7.5 The interest rate on your Account can be greater than 0% per annum, less than 0% per annum or 0% per annum. Where the interest rate applied to your Account is less than 0% per annum this is called negative interest and this means that you must pay us any negative interest amount that we calculate is due to us on your Account.
- 7.6 We will let you know in advance if negative interest will be applied to your Account.
- 7.7 We only apply negative interest to a credit balance on your Account and/or the combined credit balances of any of your Accounts.
- 7.8 We calculate negative interest in the same way we calculate credit interest (which is outlined under the 'Credit Interest' heading above).
- 7.9 We will debit any negative interest you have to pay us from your Account daily, monthly, or at any other agreed time.
- 7.10 You must keep a sufficient credit balance on your Account to pay us any negative interest amount that we calculate is due to us. If you do not keep a sufficient credit balance on your Account we can debit any negative interest directly from your Account or contact you to advise you of the negative interest amount due and that this amount should be paid within 3 Business Days.
- 7.11 If you withdraw funds from the Account and this withdrawal means you will not have sufficient funds to pay us any accrued negative interest, we will deduct this negative interest from the withdrawal amount.
- 7.12 We may change the negative interest rate that applies to your Account from time to time. Please see Condition 13 for information about how we will notify you of changes to the negative interest rate.

8 STATEMENTS

A statement will be generated at least annually on the anniversary of Account opening or on another date if requested by you and will be sent to you by post, and/or electronically if requested or agreed by you. Each statement will contain information on all lodgements and withdrawals (and any fees incurred) on your Account for the period covered by the statement. You may request us to provide you with a statement for your Account on a more frequent basis or to provide you with information in respect of any transaction or set of transactions on your Account.

9 JOINT ACCOUNTS

- 9.1 If your Account is a joint Account the provisions of this condition 9 apply.
- 9.2 Payments from a joint Account will be made in accordance with the latest signing instructions governing the operation of the joint Account.

WARNING: If your signing instructions are that payments may be made from your joint Account on the instructions of some but not all of the Account holders, money in your joint Account may be withdrawn or paid away without the knowledge or consent of the other Account holders.

- 9.3 Unless you have provided otherwise on your Application Form, following the death of a joint Account holder, any money standing to credit of the joint Account will, subject to compliance with any statutory requirements, be dealt with in accordance with the instructions of the survivor or survivors.
- 9.4 Correspondence and notices in relation to a joint Account will be sent by us to the address of the first named Account holder unless all of the Account holders direct otherwise in writing. Such correspondence and notices will be deemed to have been received by, or served upon, all of the Account holders.
- 9.5 If we become aware of a dispute between the Account holders we may cease to accept instructions in relation to your Account unless they are given by all the Account holders. However, we are not obliged to do this and we may, notwithstanding any dispute, continue for as long as we think fit to rely on the existing signing instructions.
- 9.6 If a joint Account is an Account of a partnership then notwithstanding any change in the constitution or name of the partnership or any change in the membership of the partnership by reason of the death, insolvency, retirement, disability or otherwise of any partner or the admission of any new partner or partners we may in the absence of written notice to the contrary from all remaining partners in the partnership or from the executors, personal representatives or trustees of the outgoing partner:
 - 9.6.1 treat the surviving or continuing partners or partner for the time being of the partnership as having full power to carry on the business of the partnership and to deal with its assets as freely as if there had been no change in the partnership; and
 - 9.6.2 allow such Account to continue to be operated as if such change of membership had not occurred; and
 - 9.6.3 account to the partners for the time being, and exercise any right of set-off, as if there had been no such change.
- 9.7 We may close a joint Account acting in accordance with the existing signing instructions.

10 DEATH AND BANKRUPTCY

- 10.1 If you die and your Account is in your sole name, we will pay the amount standing to the credit of your Account and any interest that has accrued, if applicable, to your personal representatives or as they may direct. We will do this when we receive the necessary legal documents to confirm your death and to confirm the authority of your personal representatives. If your Account is a joint Account it will be dealt with in accordance with condition 9.3 above.



10.2 If you become bankrupt and your Account is in your sole name we will pay the amount standing to the credit of your Account (and any interest that has accrued, if applicable) to the person administering your bankruptcy. We will do this when we receive the necessary legal documents to confirm the bankruptcy and to confirm the authority of the person administering your bankruptcy. If your Account is a joint Account, we will require the instructions of the other account holders as well as the instructions of the person administering your bankruptcy.

10.3 Before making any payment in accordance with the foregoing we may exercise our set-off rights under condition 17.1 below.

11 FEES AND CHARGES

11.1 Fees and charges applicable to your Account are contained in our branch notices and in the current editions of our booklets 'A Guide to Fees and Charges for Personal Accounts' and/or 'Business Fees and Charges', which are available at any of our branches and online at www.aib.ie.

11.2 Subject to notifying the relevant authority, we may from time to time alter such fees and charges and introduce new fees and charges. Such variation will be notified to you in accordance with condition 13.

11.3 We may debit your Account with all fees and charges which you are liable to pay us.

12 CLOSURE OF YOUR ACCOUNT

12.1 You may close your Account at any time by a written instruction to one of our Private Banking branches or to your Private Banking relationship manager.

12.2 We can suspend or close your Account immediately in any of the following circumstances:

- 12.2.1 if you are adjudicated bankrupt under Irish law or we have received notice of a foreign bankruptcy court order having been made against you in another jurisdiction or if you enter into a voluntary arrangement with your creditors;
- 12.2.2 if any form of attachment or receiving order is made against you;
- 12.2.3 if judgment is obtained against you and remains unpaid for a period of fourteen days from the date of such judgment;
- 12.2.4 in respect of a company customer, if a petition is presented for the appointment of an examiner or liquidator or an examiner or liquidator is appointed or a receiver is appointed over any part of the company's property or undertaking, or notice is received of a creditor's meeting or of a petition being presented for winding up, or if a meeting is convened for the purpose of considering a resolution or a resolution is passed for the winding up of the company;
- 12.2.5 if you cease trading;
- 12.2.6 if you are no longer, in our opinion, able to manage your financial affairs;

12.2.7 if you die;

12.2.8 if any representation, warranty or statement made by you to us is or becomes untrue in any material respect;

12.2.9 if you commit any serious, or repeated, breach of these terms and conditions;

12.2.10 if you are in breach of the agreement in respect of the Account or any other agreement with us;

12.2.11 if we must do so in order to comply with any law;

12.2.12 if you use your Account for any unlawful or other inappropriate purposes;

12.2.13 if for any reason this agreement becomes unenforceable or void; or

12.2.14 on a material change relevant to you occurring which, in our opinion is prejudicial to our interests.

If we take such action we will immediately give you notice in writing that we have done so.

12.3 Where we consider that your Account has become inactive we may close it by giving you at least one month's notice.

For example, we will normally consider that an account has become inactive if the balance is less than €100 and the account remains unused by you for a period of more than 12 months. We may give you notice of our intention to close your Account on the grounds of inactivity by notice published in a national daily newspaper, by notice in writing or through our website or by means of another durable medium or by any other means required or permitted by law.

12.4 We may also close your Account for any other reason by giving you at least one month's prior notice in writing.

12.5 As part of the Account closing process, you must repay any amounts you owe us (including for example any interest, government duty, fees and charges owed up to the date the Account is closed). Our Fees and Charges Booklets will outline all the fees and charges associated with your Account.

You remain responsible to repay all money owed in accordance with the terms of this agreement until all money owed is paid, which means that you will also have to pay any further interest that accrues and/or any fees or charges which are applied before you repay everything in full, in accordance with the terms of this agreement.

Warning: You will remain responsible to us for any amount you owe us, even when your Account has been closed.

13 CHANGES TO THESE TERMS AND CONDITIONS

13.1 We can make changes to the terms of the agreement where we have a valid reason. These include changes to the interest rate, our fees and charges, and other terms of the agreement.

When we refer to making changes to charges, this means that we can introduce a new charge, remove a charge, or change the amount of a charge.

The table below explains the valid reasons that may cause us to make a change and what we can change in the agreement as a result.



Reason for the change	We can change:		
	Interest rate	Fees and charges	Other terms
Changes to our cost of funds, and changes in our operational costs including staff, administration and infrastructure costs	✓	✓	✓
Changes in the costs charged to us by other providers for providing services relating to the Account including a change we reasonably expect will happen	✓	✓	✓
A change in the amount or type of "capital" we have to hold, including a change we reasonably expect will happen. "Capital" refers to the amount we have to hold in reserve, to comply with legal and regulatory requirements	✓	✓	✓
Changes in how we assess our risk in lending to you	✓	✓	✓
Changes in our technology, systems and/or processes, or the costs we incur in maintaining or updating these including a change we reasonably expect will happen	✓	✓	✓
We reasonably believe we should change the way we charge for our products and services, for example to make them more straightforward, or to reflect how our customers use products and services	✓	✓	✓
A change in an existing service	✓	✓	✓
Introducing a new service, or a new way for you to bank with us (including where we will charge for this)	✓	✓	✓
Withdrawing a service, or changing its features (for example, if we withdraw or change the card we give you, or we stop your card from being stored in an electronic wallet)	✓	✓	✓
Moving you to a different account because you are no longer eligible for your existing Account, or we are withdrawing the Account	✓	✓	✓
Changes in laws, regulations, any codes or other duties that are binding on us including a change we reasonably expect will happen	✓	✓	✓
Changes in industry guidance or good practice, which we are used to following including a change we reasonably expect will happen	✓	✓	✓
Instructions from a court, ombudsman, regulator, government agency or law enforcement agency	✓	✓	✓
Changes in our organisation, our business model, or how we do business	✓	✓	✓
Changes in the market (e.g. as a result of new entrants, actions by our competitors or changing customer preferences) and the general economic climate, which means we need to make changes to make sure our business is run effectively, efficiently and prudently	✓	✓	✓
A change which we reasonably believe is for your benefit	✓	✓	✓
To make the agreement fairer, or correct any errors or clarify anything we have said	✓	✓	✓

When can we make changes to this agreement?

- 13.2 Unless there are circumstances where we may give you shorter notice (please see under the 'Are there any exceptions?' heading below for examples), or law or regulation requires us to give you more notice, we will usually tell you about a change to this agreement at least one month in advance of the change.
- 13.3 If you don't want to accept the change, you can close your Account before the change comes into effect. If you do so, you will not be charged any extra fees, charges or interest. However, you will need to repay all sums outstanding in connection with the Account. This includes the amount of any fees, charges or government duty that you already owe and any accrued interest, which has not yet been added to the Account. Please see the 'Closure of your Account' section for more information on how to close your Account. If you do not close your Account before the date on which the change comes into effect, the change will apply to your Account.
- 13.4 Unless we are required by law or regulation to tell you about 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, 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?

- 13.5 There are certain circumstances where we may give you shorter notice than outlined above under the 'When can we make changes to this agreement' heading, or where we will not tell you about changes or tell you about changes after we make them. We will only do this if we have a valid reason. Examples of valid reasons are:
- 13.5.1 the change is in your favour (for example, we reduce fees and charges on your Account or increase the credit interest rate payable to you);
- 13.5.2 the change is required under law or regulation by a particular date, and there isn't time to give you notice;
- 13.5.3 the change is to introduce a new product or service that you can use in relation to your Account;
- 13.5.4 the change has no impact on the operation of your Account (for example, we make a change to a term we use to describe something in this agreement); or
- 13.5.5 the change relates to certain benefits that may apply to your Account. In this case, these benefits will generally have their own terms and conditions and be subject to certain eligibility criteria. We will only change or withdraw a benefit that may apply to your Account with shorter notice, or without notice, if you have not availed of the benefit and accepted any applicable terms and conditions. If you have availed of a benefit on the Account and we are changing or withdrawing it, we will give you prior notice of this in accordance with this Section 13. Details of these benefits are not included in this agreement, more information about them is available on our website.



14 OUR AND YOUR RESPONSIBILITIES

This section sets out what our and your responsibilities are with regard to your Account.

Our responsibility to you

14.1 We take our responsibilities very seriously and are committed to satisfying our obligations to you. However, our responsibilities are not absolute and we will not be in breach of this agreement if we do not provide the services considered by this agreement, or if there is an interruption to the provision of the services as a result of the following:

- 14.1.1 you do not comply with this agreement, any other agreement with us or any agreement with a third party which relates to your Account;
- 14.1.2 any act or omission of any third party (other than a third party appointed by us) including where the third party refuses to accept, or delays the acceptance of, (i) an instruction for payment to or from your Account or (ii) any security process you follow or use to make an instruction relating to your Account or confirm your identity (for example, a passcode, password or fingerprint);
- 14.1.3 where you have acted fraudulently or with gross negligence;
- 14.1.4 if any of the details you gave us were wrong or insufficient;
- 14.1.5 unforeseeable or unavoidable circumstances beyond our reasonable control, which meant, despite our reasonable efforts, we couldn't follow the agreement. Examples of such circumstances include: acts of God, fire, acts of government, war, civil commotion, insurrection, embargo, epidemic or pandemic, break-downs in infrastructure or equipment (such as technology, software, telecommunication or energy systems and equipment), failure of any payment, settlement or clearance system or other third party systems that we rely on to provide our banking services, labour disputes, or the acts or omissions of any third party (other than a third party appointed by us);
- 14.1.6 us complying with any law, regulation, code or other duty which is binding on us, or us complying with the instructions of a court, ombudsman, regulator or law enforcement agency;
- 14.1.7 if we must close or suspend your Account as a result of the occurrence of any of the events listed in clause 12.2 (under the 'Closure of your Account' heading) of these terms and conditions.

14.2 Nothing under this 'Our responsibility to you' heading will stop us being responsible for your loss if:

- a) we act fraudulently, with negligence or such loss is a result of our wilful misconduct; or
- b) law or regulation does not allow us to exclude or limit liability.

14.3 If you are not a Consumer:

- 14.3.1 the only liability we will have to you will be as a direct result of our gross negligence or wilful misconduct; and

- 14.3.2 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 in any circumstances even if such loss or damage was reasonably foreseeable or relates to any action brought by a third party.

Your responsibility to us

14.4 It is important that you are aware that you also have responsibilities. By using your Account, you agree that:

- 14.4.1 you will comply with your obligations under the agreement;
 - 14.4.2 you, as the Account holder, are liable to pay all amounts owing on the Account, even if you do not comply with the terms of the agreement or your Account is closed or suspended (for more information see the 'Closure of your Account' section).
- 14.5 If you do not comply with the terms of the 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 close or suspend your Account (for more information see the 'Closure of your Account' section).

15 COMMUNICATION WITH YOU

- 15.1 Subject to applicable law, we may contact you in person or by phone, post or hand delivery, or by fax, email, online, or other electronic means.
- 15.2 You will be deemed to have received any notice sent by us to the last address notified by you immediately upon delivery if delivered by hand and two Business Days after dispatch if sent by ordinary post even if it is misdelivered or returned undelivered. Any notice sent by fax, email or online (to your fax number, email address or online address last known to us) will be deemed to have been received by you at the time of transmission.
- 15.3 You must immediately inform your Private Banking relationship manager in writing of any change in your name, address, telephone number or other contact details. We may require you to provide and/or confirm details of any such changes in such form as we may require (e.g. change of address form).
- 15.4 We may record or monitor phone calls between you and us so that we can check instructions and make sure that we are meeting our service standards and to ensure the security of our business and that of our customers and staff and for the purposes of training our staff.
- 15.5 These terms and conditions are in English and we will only write and communicate with you in English.



16 YOUR INFORMATION

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. It may change from time to time.

17 GENERAL

- 17.1 We may, in addition to any other similar right we may have, at any time without notice to you, set off any credit balance on your Account against any sums which are or may become owing to us by you in any manner or on any account whatsoever.
- 17.2 If we do not exercise, or we delay in exercising, any right, power or privilege we do not thereby waive it and we may exercise it at a later date. If we exercise, in whole or in part, any right power or privilege on one occasion we may exercise it, or any other right, power or privilege, at any other time.
- 17.3 Notwithstanding any other provision in these terms and conditions, we may take whatever action we consider appropriate to meet our obligations, either in Ireland or elsewhere in the world, relating to the prevention of fraud, money laundering, or terrorism and to the provision of financial and other services to persons who may be subject to sanctions. This action may include, but is not limited to, investigating and intercepting payments into and out of your Account and making enquiries to establish whether a person is subject to sanctions. This may result in a delay or failure to execute instructions received from you or in the receipt of cleared funds. You acknowledge and agree that, to the extent permitted by law, we shall not be liable for any loss, damage or other liability suffered by you or any third party which arises as a result of taking such action.

18 COMPLAINTS

In the event that you wish to make a complaint you may do so by writing directly to your Private Banking relationship manager. If you are still not satisfied and you come within the jurisdiction of the Financial Services and Pensions Ombudsman, you are entitled to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. Where you do not come within the jurisdiction of the Financial Services and Pensions Ombudsman, for example, if you are a limited company with a turnover of more than €3 million, you may take your complaint to the Central Bank of Ireland, PO Box No 559, Dublin 1. Further details of our complaints procedures are set out in our complaints brochures.

19 GOVERNING LAW AND JURISDICTION

- 19.1 Subject to the rest of this 'Governing Law and Jurisdiction' section, your agreement with us 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 the 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.

- 19.2 If you are a Consumer, the jurisdiction of the Irish courts will be non-exclusive, and nothing in this 'Governing Law and Jurisdiction' section will affect your right to defend proceedings or take proceedings to enforce your consumer protection rights in Ireland or in the country in which you live.

20 DEFINITIONS

- 20.1 In these terms and conditions the following terms shall have the following meanings:

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

Collectible Items means cheques, drafts and other negotiable or non-negotiable paper items drawn on or by us or which we have to process through a clearing system or directly present to the drawee bank in order to receive payment.

Consumer means any individual that has an Account for personal use, not connected with their trade, profession or business.

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 Account, including any international charges, whether accessed in Ireland or abroad.

- 20.2 For the avoidance of doubt, our Terms and Conditions for Current Accounts and Demand Deposit Accounts do not apply to your Account.



INFORMATION FOR CUSTOMERS

ABOUT US

- We are Allied Irish Banks, p.l.c. whose principal business is the provision of financial services. Our registered office is at 10 Molesworth Street, Dublin 2. We are registered at the Companies Registration Office, Dublin. Our registered number is 24173. Our VAT number is IE8E86432H.
- We are regulated by the Central Bank of Ireland.

ABOUT THE PRIVATE BANKING DEMAND DEPOSIT ACCOUNT

- With the Private Banking Demand Deposit Account (Account) you can put away lump sums or regular savings. No minimum or maximum balance applies to this Account.
- You must be an AIB Private Banking personal customer aged 18 or over, a sole trader/partnership or charity. We may also at our discretion make the Account available to other types of customer.
- A variable interest rate will apply from the time of Account opening. Interest is calculated daily and applied to your Account in April and October. Interest rates are available on our website, www.aib.ie/privatebanking, where applicable, and/or your Account statement or contact your Private Banking relationship manager.
- There are no operating costs associated with the Account; however, service charges may apply. For more detail on these charges, please refer to the 'Service Charges' section within the 'A Guide to Fees and Charges for Personal Accounts' or 'Business Fees and Charges' booklet.
- Lodgements can be made by visiting any of our Private Banking branches or by contacting your Private Banking branch in writing.
- You can also add to your Account online, at any time, subject to AIB Phone & Internet Banking operating hours and transactional limits.
- You can transfer money from any account which you are able to access with our AIB Phone & Internet Banking service or by lodging funds electronically from other AIB accounts, via our self service machines that facilitate lodgements, or accounts from other financial institutions.
- You can make withdrawals from the Account via your Private Banking branch to suitable account(s) you hold with AIB, or subject to our AIB Phone & Internet Banking transactional limits, simply transfer funds online or by telephone to your AIB accounts which you are able to access with our AIB Phone & Internet Banking service.
- Alternatively, you can visit your AIB Private Banking branch and request a bank draft.
- You can also contact your Private Banking branch in writing to request a bank draft or a transfer to a suitable account(s) you hold with AIB.

- For more information on AIB Internet Banking operating hours and transactional limits, please refer to the Terms & Conditions for AIB Phone and Internet Banking.

TAX ON INTEREST EARNED ON THE PRIVATE BANKING DEMAND DEPOSIT ACCOUNT

- We will deduct Deposit Interest Retention Tax (DIRT) at the prevailing rate from all interest earned, unless you are entitled to exemption from DIRT, and we will pay this directly to the Revenue Commissioners.
- To the extent that DIRT has been deducted there is no further liability to Irish income tax, but you may be subject to PRSI. Deposit interest is not liable to the Universal Social Charge.
- The Bank will deduct DIRT from the accounts of non-residents unless a fully completed non-resident declaration form is held by the Bank and a minimum balance of €12,500 is maintained at all times in each account maintained by the non-resident.
- If you or your spouse are aged 65 or over in the current tax year, or are permanently incapacitated, and you are exempt from income tax, you may apply to have the interest on the account paid without deduction of DIRT.

CANCELLATION

- If you are not happy with your Account, you have a 14 day period in which to contact us to cancel your Account. This period begins on the date your Account is opened or the date you receive your terms and conditions and other account information, whichever is the later. If you contact us within this period to cancel your Account, we will repay you any funds you have lodged and any accrued interest earned on the money you have deposited up to the date you withdraw it. If you wish to cancel your Account, you should contact your Private Banking Relationship Manager.
- If you do not exercise your right to cancellation, the terms of the agreement will continue to apply.

TERMINATION

- You can close the Account at any time.
- We can close your Account immediately if any of the circumstances detailed in the 'Closure of your Account' section of your terms and conditions occur.



GENERAL

- We will make all disclosures and provide all information required to the Irish Revenue Commissioners and any other relevant authorities in accordance with applicable laws and regulation.
- The agreement will be governed by the laws of Ireland and 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 the agreement. We may still take proceedings before any other court in a different jurisdiction where we are permitted to do so under applicable law.

If you are a Consumer, the jurisdiction of the Irish courts will be non-exclusive, and nothing in this agreement will affect your right to defend proceedings or take proceedings to enforce your consumer protection rights in Ireland or in the country in which you live.

- The agreement and all information and communication with you will be in English.

WHAT TO DO IF YOU HAVE A COMPLAINT

In the event that you wish to make a complaint you may do so by writing directly to your Private Banking relationship manager. If you are still not satisfied and you come within the jurisdiction of the Financial Services and Pensions Ombudsman, you are entitled to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. Where you do not come within the jurisdiction of the Financial Services and Pensions Ombudsman, for example, if you are a limited company with a turnover of more than €3 million, you may take your complaint to the Central Bank of Ireland, PO Box No 559, Dublin 1.

DEMAND DEPOSIT ACCOUNT APPLICATION FORM



AIB PRIVATE BANKING DEMAND DEPOSIT ACCOUNT

APPLICATION FORM

To open an AIB Private Banking Demand Deposit Account (**the Account**) please complete in BLOCK CAPITALS ALL applicable fields below and overleaf and bring this form with you to your local AIB Private Banking branch. Sections marked with an * are mandatory and must be completed in full.

PERSONAL CUSTOMERS

If you do not have an existing AIB account, in order to comply with legislation to combat money laundering and terrorist financing, we will need to see suitable documentation to verify both your identity and your current permanent residential address.

Proof of Identity: Photographic ID – A valid Passport, current Driver's Licence or National Identity Card.

Proof of Current Permanent Residential Address (documents must be **no more than 6 months old**): A utility bill or correspondence from a regulated financial institution (insurance/assurance company, bank, building society or credit card company) or correspondence from a Government department/body.

BUSINESS CUSTOMERS

New Business Customer: If you are a new business customer, you will also need to complete our 'Opening your Business Account' booklet in addition to this Application Form (Note: The Private Banking Demand Deposit Account is not available to companies).

Additional documentation, along with identification documentation as specified in the 'Opening your Business Account' booklet, may also be required. Your Private Banking Relationship manager will advise you of the additional documentation required.

1. I/We wish to open a Private Banking Demand Deposit Account in accordance with the AIB Private Banking Demand Deposit Account terms and conditions and a "Guide to Fees and Charges for Personal Accounts" or "Business Fees and Charges" booklet, copies of which I/we have received.

FIRST APPLICANT

(Personal Customers, Sole Traders/Partnerships, Charities)

* Name	<input type="text"/>
* Trading Name (if different)	<input type="text"/>
* Address/Business Address (if applicable)	<input type="text"/>
* County	<input type="text"/>
* Country	<input type="text"/>
Telephone	<input type="text"/>

For Business Customers Only

* Country where incorporated	<input type="text"/>
* Operating/Trading where (Countries)	<input type="text"/>

For Personal Customers Only

* Country of Residence	<input type="text"/>
* Country of Birth	<input type="text"/>
* Place of Birth	<input type="text"/>
* Date of Birth	<input type="text"/>

SECOND APPLICANT

(Personal Customers, Sole Traders/Partnerships, Charities)

* Name	<input type="text"/>
* Trading Name (if different)	<input type="text"/>
* Address/Business Address (if applicable)	<input type="text"/>
* County	<input type="text"/>
* Country	<input type="text"/>
* Telephone	<input type="text"/>



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INCORPORATED SOCIETY, LIMITED PARTNERSHIP AND TRUST

TAX REPORTING – CUSTOMER INFORMATION NOTICE

Financial institutions in Ireland are required under legislation to seek answers to certain questions for the purpose 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 Controlling Persons of the Entity: name, address, tax identification number (TIN/TRN), date of birth, place of birth (where present in our records), account numbers of each of the accounts held by the Entity, 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 <https://www.revenue.ie/en/companies-and-charities/international-tax/aeoi/index.aspx>.

Customers must promptly advise AIB if their tax residence, FATCA and/or CRS entity type classification, and/or Controlling Persons change, and of any change which causes any of the above listed information relating to the Controlling Persons (i.e. name, address, TIN/TRN etc.) contained in this form to be incorrect.

We are also required to submit an annual return of interest to Revenue under the Return of Payments (Banks, Building Societies, Credit Unions and Savings Banks) Regulations 2008. For the purposes of this return we may be obliged to seek the collection and verification of a Tax Reference Number of the Entity when opening a new bank account.

TAX REPORTING SECTION A – US FOREIGN ACCOUNT TAX COMPLIANCE (FATCA)*

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

Please indicate Entity type

Under legislation which incorporates FATCA into Irish law you are required to identify the Entity Type applicable to your Entity. **When providing answers to the questions below refer to the online Entity Classification Guide for definitions of each Entity Type (FATCA section). This guide is available at business.aib.ie/help/tax-informationreporting**

All entities must complete question 1 and follow the instructions thereafter.

1. Is your entity a US Person (under FATCA)?

- ☐ a Specified US Person – You must provide US TRN (Tax Reference Number) and continue to Section B.

US TRN

- ☐ b Other US Person – If you have selected (b) continue to Section B.
- ☐ c None of the above – Select **one** of the Entity Types in questions 2 or 3 below.

2. Is your entity a Non-Financial Foreign Entity (NFFE) (under FATCA)? – Note that 'foreign' here refers to non-US.

Yes – If so, is it an Active NFFE, or a Passive NFFE?

- ☐ a Active NFFE – If you have selected (a) continue to Section B.
- ☐ b Passive NFFE – If you have selected (b) continue to Section B and complete the certification details of the Controlling Persons on Pages 14 & 15.

No – If no, then select one of the Entity Types in question 3 below.

3. Is your entity a Financial Institution (under FATCA)?

If yes select the applicable option below and continue to Section B.

- ☐ a Certified Deemed Compliant Financial Institution
- ☐ b Registered Deemed Compliant Financial Institution
- ☐ c Partner Jurisdiction Financial Institution (including Irish Financial Institutions)
- ☐ d Participating Financial Institution

If you have selected (b) or (c) or (d) you must provide GIIN (Global Intermediary Identification Number).

GIIN

- ☐ e Exempt Beneficial Owner
(Examples: Governmental Organisation, Central Bank, Pension Trust and International Organisations such as World Bank and IMF)
- ☐ f Non-Participating Financial Institution
(This is a Financial Institution which is considered non-compliant with FATCA)

**TAX REPORTING SECTION B – ORGANISATION FOR ECONOMIC COOPERATION AND DEVELOPMENT (OECD) COMMON REPORTING STANDARD (CRS)***

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

Please indicate Entity Type

Under legislation which incorporates the CRS into Irish law you are required to provide your jurisdiction of tax residence, tax reference number, and to identify the Entity Type applicable to your entity. **When providing answers to the questions below refer to the online Entity Classification Guide for definitions of each Entity Type. The information provided in this section is for CRS and this classification may differ from your FATCA classification on Page 2. This guide is available at business.aib.ie/help/tax-information-reporting**

All entities must select one of the options listed in questions 1 or 2 below.

Please enter your business address (Please note that this may be different to your correspondence address)

Jurisdiction Tax Residence

If your entity is not tax resident in any jurisdiction (for example, because it is fiscally transparent), please provide its place of effective management or country in which its principal office is located. Please refer to the OECD automatic exchange of information portal for more information on tax residence.

Tax Reference Number

Your entity must provide a TRN unless your entity is tax resident in a jurisdiction that does not issue a TRN.

1. Is your entity a Non-Financial Entity (NFE) (under CRS)?

If yes select the applicable option below.

Yes – If so, is it an Active NFE, or a Passive NFE?

☐ **a** Active NFE other than the types listed in 1(b) below.

☐ **b** Active NFE of the type listed below:

- Governmental Entity
- International Organisation
- Central Bank
- A corporation, the stock of which is regularly traded on one or more established securities markets or any corporation that is a Related Entity of such corporation.

☐ **c** Passive NFE – If you have selected (c) complete the certification details of the Controlling Persons on Pages 14 & 15.

No – If no, then select one of the Entity Types in question 2 below.

2. Is your entity a Financial Institution (under CRS)?

If yes select the applicable option below.

If the Entity is an Investment Entity (2b), please complete the certification details of the Controlling Persons on Pages 14 & 15.

☐ **a** Financial Institution – Depository Institution, Custodial Institution, Specified Insurance Company or Investment Entity other than that described in 2(b) below.

☐ **b** Investment Entity that meets the following conditions:

- Not resident in a Participating Jurisdiction; and
- Gross income is primarily attributable to investing, reinvesting, or trading in Financial Assets; and
- Managed by another Financial Institution as described in 2(a) above.



TAX REPORTING SECTION C – CONTROLLING PERSONS

INCORPORATED SOCIETY

Any individual who ultimately owns or controls 25% or more of the shares in the incorporated society. Where no individual owns or controls 25% or more of the shares in the incorporated society, any individual who otherwise exercises control of the incorporated society through other means e.g. as a result of voting rights. Where no individual meets either of the above tests, the details of the individual who holds the position of senior managing official must be provided.

For the purposes of this form, the senior managing official is the person who exercises executive control over the daily or regular affairs of the incorporated society through a senior management position e.g. chief executive officer, chief financial officer, managing or executive director, or president.

LIMITED PARTNERSHIP

Any individual who ultimately owns or controls 25% or more of the capital or profits in the partnership. Where no individual owns or controls 25% or more of the capital or profits in the partnership, any individual who otherwise exercises control of the partnership through other means e.g. as a result of voting rights. Where no individual meets either of the above tests, the details of the individual who holds the position of senior managing partner must be provided.

TRUST

Controlling Persons means any of the following:

- (a) any individual who is entitled to or will in the future be entitled to an interest in the trust property;
- (b) the class of individuals in whose interest the trust is set up;
- (c) the settlor(s);
- (d) the trustee(s);
- (e) the protector(s) (if any);
- (f) any other person exercising ultimate effective control over the trust (including through a chain of control/ownership) e.g. power to lend/invest trust property; vary the trust or add/remove a beneficiary/trustee.

UNINCORPORATED ENTITY (E.G. ASSOCIATION, SOCIETY, CLUB / CHARITY)

Any individual who ultimately owns, controls or benefits from 25% or more of the property of the unincorporated entity. Where no individual owns, controls or benefits from 25% or more of the property of the unincorporated entity, any individual who otherwise exercises control of the unincorporated entity through other means e.g. as a result of voting rights. Where no individual meets either of the above tests, the details of the individual who holds the position of senior managing official must be provided.

For the purposes of this form, the senior managing official is the person who exercises executive control over the daily or regular affairs of the unincorporated entity through a senior management position e.g. chief executive officer, chief financial officer, managing or executive director, or president.



Important Note: Controlling Persons section need only be completed by (1) an Entity who is a Passive NFFE under FATCA (See Section A) and (2) Investment Entity (see Section B, Q2(b)) or Passive NFE under CRS (See Section B)

CERTIFICATION OF CONTROLLING PERSONS

If the account holder has more than four Controlling Persons, print additional copies of these pages and submit them with this application form.

Name

Address

Date of Birth

Country of Birth

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.

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.

Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>
Tax Reference Number <input type="text"/>	Tax Reference Number <input type="text"/>	Tax Reference Number <input type="text"/>

Name

Address

Date of Birth

Country of Birth

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.

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.

Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>
Tax Reference Number <input type="text"/>	Tax Reference Number <input type="text"/>	Tax Reference Number <input type="text"/>



Important Note: Controlling Persons section need only be completed by (1) an Entity who is a Passive NFFE under FATCA (See Section A) and (2) Investment Entity (see Section B, Q2(b)) or Passive NFE under CRS (See Section B)

CERTIFICATION OF CONTROLLING PERSONS

If the account holder has more than four Controlling Persons, print additional copies of these pages and submit them with this application form.

Name	<input type="text"/>
Address	<input type="text"/>
Date of Birth	<input type="text"/>
Country of Birth	<input type="text"/>
Are you a US Citizen?	Yes <input type="checkbox"/> No <input type="checkbox"/>

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.

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.

Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>
Tax Reference Number <input type="text"/>	Tax Reference Number <input type="text"/>	Tax Reference Number <input type="text"/>

Name	<input type="text"/>
Address	<input type="text"/>
Date of Birth	<input type="text"/>
Country of Birth	<input type="text"/>
Are you a US Citizen?	Yes <input type="checkbox"/> No <input type="checkbox"/>

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.

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.

Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>	Jurisdiction of Tax Residence <input type="text"/>
Tax Reference Number <input type="text"/>	Tax Reference Number <input type="text"/>	Tax Reference Number <input type="text"/>



DEFINITIONS OF BENEFICIAL OWNERS BY LEGAL ENTITY

INCORPORATED SOCIETY

'Any individual who ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercise control over the management of the incorporated society.

In circumstances where no individual(s) ultimately own or control 25% or more of the shares or voting rights in the incorporated society or otherwise exercises control over the management of the incorporated society, details for the 2 individuals who hold the greatest percentage of shares or voting rights in the incorporated society or otherwise exercise control must be provided. For example, if 5 shareholders own or control equal shares (20%) of an Incorporated Society then the details for any 2 individuals must be provided to the Bank.

LIMITED 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'.

Note: All partners in a partnership who open an account with AIB are required to provide identification documentation, regardless of their percentage ownership or control of the business. Details for any additional Beneficial Owners other than partners must be provided to the Bank

TRUST

Beneficial Owner/Controlling Person means any of the following:

- (a) any individual who is entitled to or will in the future be entitled to an interest in the trust property;
- (b) the class of individuals in whose interest the trust is set up;
- (c) the settlor(s);
- (d) the trustee(s);
- (e) the protector/(s) (if any);
- (f) any other person exercising ultimate effective control over the trust (including through a chain of control/ownership) e.g. power to lend/invest trust property; vary the trust or add/remove a beneficiary/trustee.

UNINCORPORATED ENTITY (E.G. ASSOCIATION, SOCIETY, CLUB / CHARITY)

1. Any individual or class of individuals who benefits from or who exercises ownership or control (e.g. through voting rights or by other means*) over the property (e.g. money, land or other assets) of the entity or arrangement; and
2. Any individual holding a position in relation to the entity or arrangement:
 - similar or equivalent to the role of a trustee; or
 - who is appointed to exercise powers affecting the entity/arrangement and the interests of the beneficiaries**.

*Exercising control by other means may include exercising a dominant influence over the entity or arrangement and/or having the power to appoint or remove senior management within the entity or arrangement.

**The book of rules/constitution/committee structure for a club/association, if applicable, may set out the positions exercising powers affecting the entity/arrangement. Where no individual meets either of the above tests, the details of the individual who holds the position of senior managing official must be provided.

OTHER LEGAL ENTITIES WITHIN THE OWNERSHIP STRUCTURE OF YOUR BUSINESS

Where there are other legal entities within the ownership structure of your Business, and they own or control 25% or more of the shares or voting rights, capital or profit, (as applicable), or otherwise exercises control in your Business, the details for the Beneficial Owners of that legal entity must be provided to the Bank, and so on until the details of all Beneficial Owners within the ownership structure of your Business are established.



CERTIFICATION OF BENEFICIAL OWNERS (Please photocopy page if more than 4 beneficial owners present)

Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Date of Birth	<input type="text" value="d"/>	<input type="text" value="d"/>	<input type="text" value="m"/>	<input type="text" value="m"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>														

Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
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Date of Birth	<input type="text" value="d"/>	<input type="text" value="d"/>	<input type="text" value="m"/>	<input type="text" value="m"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>	<input type="text" value="y"/>														



APPLICATION FORM (CONTD.)

2. 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 and online. It may change from time to time.

3. JOINT ACCOUNTS

We instruct the Bank, in the event of the death of any of us, to pay the money then in the Account to the survivors or survivor of us, subject to any right of payment that the Bank may have. (You should cross out this provision if you do not want it to apply to the Account).

4. SIGNING INSTRUCTIONS

i) Joint Accounts (Personal Customers)

We authorise the Bank to permit payments and transfers from the account on the signature of:

Any one of us ☐ Both of us ☐

(please tick one, if you tick none or both, we will assume that you require both to sign on the Accounts)

WARNING TO JOINT ACCOUNT HOLDERS: If you instruct the Bank to make payments from the Account on the signature of any, but not all of you, funds in the Account may be withdrawn without the knowledge of all of you.

ii) In the case of Joint Accounts, please tick the appropriate box:

☐ We wish to receive a single statement addressed to all of us at the original Account address

☐ We wish to receive separate and individual statements addressed to each of us at our respective addresses

(Where both boxes are ticked, or no box is ticked, the default will be to issue a single statement to the original Account address)

iii)*Business Customers

In accordance with the Mandate for the operation of the ^^Current and/or Deposit Account

OR

Where the AIB Private Banking Demand Deposit Account is to be the sole account or where I/we want the signing instructions for the Private Banking Demand Deposit Account to be different to the existing Mandate for the operation of the Current and/or Deposit Account as per the instructions below:

I/We authorise the Bank to permit payments and transfers on the signature of* the following:

Please tick one ☐ My sole signature ☐ Any One ☐ Any Two ☐ Both ☐ All
(as appropriate)

(If you tick none or all, we will assume that you require the signature of all parties to effect payments and transfers on the Accounts)

Print Name

Title/Position in Business

Signature

WARNING TO JOINT ACCOUNT HOLDERS: If you instruct the Bank to make payments from the Account on the signature of any, but not all of you, funds in the Account may be withdrawn without the knowledge of all of you.

[^] New Business Customers: If you are a new business customer, you will also need to complete our "Opening your Business Account" booklet in addition to this Application Form (Note: The Private Banking Demand Deposit Account is not available to companies).

^{^^} Delete as appropriate.



APPLICATION FORM (CONTD.)

5. PURPOSE, FUNDING AND TURNOVER

*** Purpose of Account:**

Savings & Investment

☐

Other

*** Source of Funding for the account:**

Savings/Investments

☐

Pension

☐

Rental Income

☐

Salary

☐

Trading Income

☐

(Applicable to Sole Traders only)

Other

*** Estimated Annual Turnover of the account:**



APPLICATION FORM (CONTD.)

6. DEPOSIT GUARANTEE SCHEME

By ticking this check-box, I/We acknowledge that I/We have been provided with, read and accept the Deposit Guarantee Scheme - Depositor Information Sheet

☐

(Please be aware that your account cannot be opened unless you have ticked this box)

7. SIGNATURES

I confirm that the information contained in the Tax Reporting section is correct and where relevant, a copy of the Tax Reporting Customer Information Notice has been made available to all persons whose information is provided, prior to their information being provided to AIB.

I confirm that I have read and accept the terms and conditions of the AIB Private Banking Demand Deposit Account.

i) Personal Customers

FIRST APPLICANT

Print Name

Signature

SECOND APPLICANT

Print Name

Signature
(if joint account)

Date

ii) ^For Business Customers

Signed in accordance with the Mandate for the operation of the ^^Current and/or Deposit Account or in accordance with the signing instructions on this Application Form.

AUTHORISED SIGNATORY

Print Name

Signature

AUTHORISED SIGNATORY

Print Name

Signature

Date

^ New Business Customers: If you are a new business customer, you will also need to complete our "Opening your Business Account" booklet in addition to this Application Form (Note: The Private Banking Demand Deposit Account is not available to companies).

^^ Delete as appropriate.

° We may at our discretion make the AIB Private Banking Demand Deposit Account available to other types of customer. If you would like to enquire, please speak to your Private Banking relationship manager.

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



AIB PRIVATE BANKING