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you're after**

# **Online Banking Terms and Conditions**

Effective date 26 November 2025



# Online Banking

## Terms and Conditions

**Effective date 26 November 2025**

These terms and conditions apply when you use our Online Banking services – Mobile, Internet and Phone Banking.

Your Account terms and conditions apply too.

When you log in to Online Banking, you agree to these terms and conditions.

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## Accessibility

AIB is committed to ensuring that our products and services are accessible and available to as many people as possible. We aim to continuously improve our standards of accessibility, and our products, services and processes will evolve as we adapt to meet our customers' needs. We are committed to designing accessibility into everything we do for our customers, and we welcome your feedback. You can find out more in our Accessibility Statement, which is available in branches and on our website, [www.aib.ie/accessibility](http://www.aib.ie/accessibility)

## 1 Your Agreement

**1.1** When we say 'Agreement', we mean:

- a) the information you gave us when registering for Online Banking; and
- b) these Conditions.

This Agreement will continue until either you or we end it.

You can ask for a copy of any of our terms and conditions at any time. You can also find them on our website, [www.aib.ie](http://www.aib.ie). We can give you a copy in a larger print if you need it.

**1.2** When you log in to Online Banking, you agree to these Conditions.

**1.3** Your Account conditions:

Your Account conditions are the terms and conditions that apply to your Account.

**1.4** If these Conditions contradict the Account conditions, the relevant term in the Account conditions will apply.

**1.5** Reading this document:

When we say **"you"**; **"you're"**; and **"your"**, we mean the person or business who has an Account with us in their name and, if relevant, includes any joint Account holder. We also mean the User and/or any third party authorised to act on your behalf, including your personal representatives and/or successors.

When we say **"we"**; **"us"**; and **"our"** we mean Allied Irish Banks, p.l.c. and this includes our subsidiaries, successors, transferees and assignees. We also act as an agent for any member of the AIB Group who has an agreement with you in connection with Online Banking.

**1.6** Words we use in this document:

**Account** means the account(s) held by you (or jointly with somebody else) with us and which you choose to access and use through Online Banking. For example, an AIB Current Account or an AIB Credit Card account.

**Banking App** means an app (downloaded from the relevant app store and updated from time to time) which allows you to access and use the Banking Services on your Mobile. Logging in to the Banking App is Mobile Banking.

**Banking Services** means any banking, payment, information, financial, transactions, investment and/or insurance services and/or any other services we make available to you from time to time through Online Banking.

**Conditions** means these terms and conditions as amended or replaced from time to time.

**Consumer** means any individual who uses Online Banking for personal use, not connected with their trade, business or profession.

**Internet Banking** means our internet banking service, accessed via a web browser, allowing you to access and use the Banking Services.

**Mobile** means your personal hand-held or wearable device onto which you download the Banking App.

**Online Banking** means the Banking App, Internet Banking and/or Phone Banking.

**Phone Banking** means our agent-assisted and automated phone system allowing you, for approx. 20 hours a day, to access and use the Banking Services over the phone.

**Security Details** means any numbers, codes, words, biometric information (for example, facial or fingerprint recognition), device, and/or other identification, authorisation or security measure or procedure, required in connection with Online Banking and the Banking Services.

**User** means the Account holder or any person who has Security Details. Where you are a business Account holder, any person nominated by you (a nominated User) to use Online Banking on your behalf will be a User.

## **2 Access to and availability of Online Banking and Banking Services**

### **Access**

- 2.1** Online Banking is available for Accounts and Banking Services in Ireland.
- 2.2** The functionality and features of Online Banking and the Banking Services available to you may vary depending on factors such as:
  - a) whether you have a verified mobile phone number and/or email address;

- b) whether you're accessing the Banking Services through Phone Banking, Internet Banking or the Banking App;
- c) whether you're accessing the Banking Services through a third party – not all functionality, features and Banking Services will be available to or through third parties;
- d) whether you're accessing Online Banking only or using the Banking Services;
- e) the device you're using, for example, you can only register one Mobile to access the Banking App;
- f) the version of the Banking App, operating system or web browser you have;
- g) your Account type, for example, if you're a business Account holder; and
- h) your customer type, for example, if you're a consumer, a business or under the age of 18.

## Security Details

**2.3** We'll ask you for Security Details to access and use Online Banking and the Banking Services.

**2.4** We'll consider an instruction to be authorised by you once our procedures are complied with and security requirements are followed, including any Security Details requirements and/or procedures.

**2.5** For security, maintenance, updates, upgrades or other reasons, we may change the Security Details requirements and/or procedures.

## Removal of access

**2.6** We can remove your access to Online Banking and end this Agreement. We'll tell you two months beforehand, unless we're allowed by law or regulation to give you shorter notice.

**2.7** We may remove your access to Online Banking without telling you beforehand if, for example:

- a) We think your Security Details, Account security, or money in your Account is at risk.
- b) We suspect unauthorised, negligent, illegal or fraudulent use of Online Banking, your Account, Security Details or the Banking Services.
- c) You give us misleading or false information.
- d) You misuse or abuse Online Banking.
- e) We need to so that we can comply with law or regulation.
- f) We need to so that we can comply with and/or implement our legal, regulatory and/or policy requirements in relation to anti-money laundering and counter-terrorist financing.

- g) You die.
- h) You're a business Account holder, and you cease trading.
- i) You become bankrupt or go into liquidation.
- j) You're no longer, in our opinion, able to manage your financial affairs.
- k) There's a reason beyond our reasonable control.
- l) These Conditions become unenforceable or void.
- m) You materially breach these Conditions, your Account conditions or any other agreement with us.

We'll tell you if we remove your access but sometimes it may not be possible, for example, for security or legal reasons or other reasons outside our control.

## Stopping use of Online Banking

**2.8** If you want to end this Agreement and stop using Online Banking you need to tell us so that we can remove your access. Tell us by contacting us using the details in the 'How we can contact each other' section.

**2.9** However, we may assume that you have ended this Agreement and remove your access without telling you beforehand if:

- a) you have not accessed Online Banking for 12 months; or
- b) you don't have any Accounts which can be accessed through Online Banking.

If this happens, you'll need to re-register for access.

**2.10** Before you stop using Online Banking:

- a) you should print and/or save any important Account information (such as eStatements) from your Online Banking profile. You should do this in case you need it for future reference; and
- b) check your statement settings are set to receive paper statements.

## Availability

**2.11** We may update the Banking App from time to time. Depending on the update, you may not be able to use the Banking App until you have downloaded the latest version. You're also responsible for maintaining your Mobile and any device you use to access Online Banking and for making sure their software and web browser settings are compatible with the Online Banking services. If you don't, you may not be able to use some or all of the Banking Services or they may not work correctly.

- 2.12** Some of the Banking Services may not be available all the time.
- 2.13** Occasionally, you may not be able to access Online Banking or some or all of the Banking Services won't be available. This may be due to upgrades or maintenance on our (or third party) systems for security or other reasons. If we know access or availability will be interrupted, we'll do our best to notify you in advance but sometimes it may not be possible, for example, for security or legal reasons or other reasons outside our control.
- 2.14** If the Banking Services aren't available, or you can't get access to them, it may be possible to do your banking in other ways, for example, in one of our branches or over the phone.

### **Changes to the Banking Services**

- 2.15** We can change the Banking Services we make available through Online Banking at any time. For example, we might introduce, improve, replace, change or discontinue (temporarily or permanently) services and/or features.

## **3 Keeping your Security Details and Account safe**

- 3.1** You're responsible for keeping your Security Details and information shown or stored on your Mobile and on your Online Banking profile secure and confidential. If you don't, it may affect your ability to recover any loss caused.
- 3.2** You must keep your Security Details, Mobile and any device you use to access Online Banking secure, for example:
- a) Log out of Internet Banking and the Banking App when you're not using them – remember to close any open browser windows.
  - b) Protect your device with anti-virus and firewall software and only use secure and trustworthy Wi-Fi.
  - c) When replacing or disposing of your Mobile, unregister it (in the Banking App settings) and delete the Banking App from it.
  - d) Delete messages on your Mobile that include reference(s) to Security Details.
- 3.3** You must not:
- a) Tell anyone your Security Details, write them down or record them in a way that can be understood by someone else.



- b) Allow anyone to access your Account except; (i) your nominated User (where you're a business Account holder); or (ii) a TPP or other third-party provider as described in the 'Open Banking - Third-party provider access to your Account' section.
- c) Save any documents from your Online Banking profile, such as an eStatement, to a device that is not your own.
- d) Register the Banking App on someone else's mobile phone.

**3.4** Communications made via the internet, a mobile phone or any device may not be secure or free from interference by unauthorised persons and may be delivered incorrectly. This means that, although we'll put in place security measures, we can't guarantee the privacy or confidentiality of these electronic communications.

**3.5 Important:** You must tell us immediately and change your Security Details if you know or think someone might have access to your Security Details, Account or your Mobile or think they have been misused. You must also tell us about any loss or theft of your Security Details and/or Mobile and/or card. Contact us using the details in the 'How we can contact each other' section. *If you don't tell us as soon as possible, it may affect your ability to recover any loss caused.*

## **4 Making and receiving payments through Online Banking**

**4.1** Your Account conditions apply to the Banking Services you use through Online Banking. This means that they apply to payments to and from your Account and you should read them for more information.

**4.2** As long as our procedures are complied with, and security requirements are followed, including any Security Details requirements and/or procedures, we'll take it that you've authorised a payment. This includes where you give consent to a TPP or other third-party provider to access your Account online (as described in the 'Open Banking - Third-party provider access to your Account' section).

**4.3 Important:** Limits apply to the amounts that can be transferred through our Online Banking services. Please see our website for more information on these limits.

## 5 Open Banking - Third-party provider access to your Account

### What is Open Banking?

You can choose to allow organisations other than us (called third-party providers or TPPs) to access your Account to make payments directly from it on your behalf and/or view and collect information about balances and transactions on your Account.

To find out more, visit our website or call us.

### Third-party payment service provider (TPP)

- 5.1** A TPP is regulated or authorised by the Central Bank of Ireland or an equivalent European regulator. For further information, you should check the registers on the Central Bank of Ireland website ([www.centralbank.ie](http://www.centralbank.ie)) and the European Banking Authority website ([www.eba.europa.eu](http://www.eba.europa.eu)).
- 5.2** With your permission, a TPP can access your Account online to provide open banking services such as:
- a) **Payment initiation services:** These are services that allow a TPP to make payments directly from your Account on your behalf.
  - b) **Account information services:** These are services that allow you to see your accounts with different banks in one place.
  - c) **Card-based payment instrument issuers:** These are services that allow a TPP to check you have enough money in your Account before making a payment.

### Other third-party providers

- 5.3** Sometimes we'll approve other third-party providers to provide open banking services. If we do, you'll find their details on our website, and you may consent to them accessing your Account online.

### Keeping your Account safe

- 5.4** Before you consent to a TPP or other third-party provider accessing your Account online, you must check:
- a) that they're authorised or regulated by a regulator, for example, the Central Bank of Ireland, or approved by us;
  - b) how much access you're consenting to;
  - c) what Account information they'll have access to – at a minimum, they'll have access to your Account balance and transactions;
  - d) how your Account information will be used and to whom it may be passed; and

- e) that you have read and understand the agreement between you and them – we won't be a part of it or responsible for it.

- 5.5 Sometimes, for a valid reason, we may refuse to allow a TPP or other third-party provider access to your Account. For example, we'll deny access if we're concerned about unauthorised or fraudulent access. If we deny access, we'll let you know unless it is not possible to do so, for example, for security or legal reasons or other reasons outside our control.
- 5.6 To withdraw open banking access to your Account you should inform the TPP or other third-party provider directly. Depending on the type of TPP or other third-party provider, you may also be able to manage their access through your Online Banking profile. Security Details may be required. If you're concerned about the security of your Account, call us immediately.
- 5.7 A TPP or other third-party provider instruction, for example a payment instruction, can't be cancelled or amended once we start to process it.

## 6 Account balance and statements

- 6.1 Transactions may take time to clear and may not always be reflected immediately in the balance on your Account shown on your Online Banking profile.
- 6.2 For certain Accounts, an account balance may not always be available.
- 6.3 You should regularly check the transactions on your Account online.
- 6.4 **Important:** If you're unsure about or think there may be an issue with any transaction, contact us as soon as possible, **don't delay**. See your Account conditions for more information on unauthorised payments and how we deal with payments made in error. **If you don't tell us as soon as possible, it may affect your ability to recover any loss caused.**

### Paperless statements

#### What are paperless statements?

eStatements are a convenient and secure way to receive your Account statements online instead of by post.

eFee Advices are a convenient and secure way to receive your current Account fee advices online.

- 6.5 The remaining terms in this section also apply to eFee Advices.

- 6.6** You may see eStatements on your Internet Banking and Banking App profile, depending on factors such as your Account type, how you opened it and the signing instructions on it. This may mean that we won't also post a paper statement to you.
- 6.7** You can manage your statement settings on Internet Banking and by calling us.
- 6.8** If you receive eStatements and paper statements for your Account, we can choose to stop posting the paper statements, or you can ask us to stop posting them.
- 6.9** We'll post paper statements to you if you ask us. Depending on how you contact us it may take longer to update your preference.
- 6.10** You won't be able to view eStatements for an Account which is removed from your Online Banking profile. In this circumstance, we'll post paper statements for that Account to you.
- 6.11** You won't be able to view your eStatements if your access to Online Banking is removed. If your statement settings are set to receive paper statements, we'll post them to you.
- 6.12** eStatements are available for seven years from the date they become available. **You should print and/or save your eStatements if you want to keep them for future reference.** You won't be able to view your eStatements if your Account is closed, this Agreement is ended or your access to Online Banking is removed.
- 6.13** You can ask us for a duplicate statement. We may charge a fee for this. You can print a copy of your eStatement any time you want.
- 6.14** **Important:** It's your responsibility to access eStatements and Account fee information online. You should regularly access Online Banking to check for eStatements, Account fee information and any other information we give you.

## **7 Charges**

- 7.1** Fees and charges may apply to your Account, the Banking Services and the Security Details requirements. We list these fees and charges in our fees and charges booklets and schedules. Visit our website or call into a branch to get a copy of these booklets and schedules – they may change from time to time.
- 7.2** You might be charged costs by third parties when using Online Banking and the Banking Services. For example, your mobile or internet network operator may charge you for using data or you may be charged for the services described in the 'Open Banking - Third-party provider access to your Account' section.

## 8 Our and your responsibilities

### Our responsibility to you

- 8.1** We take our responsibilities very seriously. If you have any loss or damage because of something we've done or not done, you may be able to claim back the loss from us. However, there are exceptions. We aren't responsible for any loss if:
- a) you have acted fraudulently or unlawfully, or you have misused or abused Online Banking;
  - b) unforeseeable or unavoidable circumstances beyond our reasonable control meant that, despite our reasonable efforts, we couldn't follow these Conditions. Examples of such circumstances include: (i) acts of God, fire, government, war, civil commotion, or epidemic; (ii) labour disputes, breakdowns in infrastructure or equipment; (iii) failure of any payment, settlement, or clearance system or other third party systems that we rely on; or (iv) anything a third party (other than a third party appointed by us) does or does not do;
  - c) you don't comply with these Conditions, any other agreement with us or any agreement with a third party;
  - d) any delay or refusal to follow a payment instruction is for a valid reason. Your Account conditions give you examples of times when we don't have to follow a payment instruction. We also won't be responsible for any loss because of the way any delay or refusal is communicated to you or others;
  - e) any of the details or instructions given to us were wrong or insufficient or any error happens as a result;
  - f) you're unable to cancel or amend a payment instruction because we have started to process it;
  - g) we take any action to meet our obligations or policy relating to the prevention of fraud, money laundering or terrorism;
  - h) you're unable to access some or all of the Banking Services from outside Ireland;
  - i) we do something to comply with: any law, regulation, code or other duty; or the instructions of a court, ombudsman, regulator or law enforcement agency;
  - j) any of the circumstances or events described in the 'Access to and availability of Online Banking and Banking Services' section happens. For example, Online Banking or the Banking Services is unavailable or changed;

- k) a third party (other than a third party appointed by us) does or does not do something that causes you a loss. For example, if the third party suspends or terminates your use of their service or if the third party refuses or delays to accept: (i) an instruction for payment to or from your Account; or (ii) any security process you follow or use to make an instruction or confirm your identity.

**8.2** 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.

**8.3** If you are **not a Consumer**:

- a) The only liability we'll have to you will be as a direct result of our gross negligence or wilful misconduct; and
- b) You'll have no claim against us, and we'll 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**

**8.4** You also have responsibilities to us. By using Online Banking, you agree that:

- a) you'll comply with these Conditions, for example, your responsibility to keep your Security Details and Account safe; and
- b) you're responsible for all amounts owing on your Accounts, even if: (i) you do not comply with these Conditions; or (ii) this Agreement is ended; or (iii) your access to Online Banking is removed.

**8.5** If you don't comply with these Conditions and it creates a cost for us, we can claim reasonable costs from you. This could include the costs of tracing you and taking steps to deal with the issue. We can also end this Agreement and remove your access to Online Banking. If your Account Conditions allow, we may close your Account.

**8.6** Joint Account holders will be jointly and severally liable. This means that any one, some, or all, of the joint Account holders can be held responsible to pay us any amount owed.

## 9 Your privacy

- 9.1** Our Data Protection Notice has information about how we collect personal information about you, how we use it and how you can interact with us about it. It is available on our website and in our branches. It may change from time to time.

## 10 Intellectual property rights and confidentiality

### What are intellectual property rights?

When we say 'intellectual property' we mean things we've (or someone on our behalf who has licensed it to us) thought of or invented. When we say our 'intellectual property rights' we mean the rights that we have to own and/or use those inventions or creations.

- 10.1** We own all intellectual property rights to our brand and name, our software, firmware in devices and Online Banking. We licence our intellectual property to people other than you, which means we sometimes give others permission to use our intellectual property. Other than the limited licence to use Online Banking as set out in these Conditions, you won't be given any rights related to our intellectual property.
- 10.2** You must only use Online Banking and any software we provide for your own use. You must not adapt, alter, modify, copy or reverse-engineer it or allow anyone else to do so.
- 10.3** You must treat any information you get from us about our operations, services, software, hardware, and/or systems that's not already in the public domain in the strictest of confidence. This means that you can't share it with anyone else.

## 11 Business Account holders

- 11.1** If you're an individual and use Online Banking as a Consumer and also use it for your business, trade or profession, you'll have two separate Agreements - one as a Consumer and one as a business Account holder.

### Nominated Users

- 11.2** As a business Account holder, you can nominate someone to access Online Banking and the Banking Services on behalf of the business – this person is your nominated User. By nominating this person, you authorise us to act on all of their instructions in connection with Online Banking and the Banking Services.

### **11.3** You're responsible for:

- a) selecting, appointing and ensuring the suitability and integrity of your nominated User(s);
- b) the actions or omissions of your nominated User(s);
- c) ensuring that your nominated User has read, understood and complies with these Conditions and the Account conditions; and
- d) making sure the Security Details are changed if your nominated User changes, and that the new Security Details are not disclosed to any person other than your new nominated User. Until we have processed the change in your nominated User and the Security Details, the previous nominated User may have access to your Account.

### **11.4** You indemnify us in full for any loss or damages which may arise to us, the User or any third party as a consequence of the User's non-compliance with these Conditions.

## **12 Changes to these Conditions**

### **12.1** We may change these Conditions from time to time when we have a valid reason. Examples of reasons are:

- a) Change in legal or regulatory requirements or industry guidance.
- b) Change in technology systems and/or processes.
- c) Change in the cost of providing Online Banking.
- d) Change in the market such as customer preferences.

### **When and how we'll tell you about a change**

#### **12.2** We'll tell you two months before a change to these Conditions, unless we are allowed by law or regulation to give you shorter notice.

#### **12.3** We'll tell you about a change to these Conditions using any means available to us unless we have to do it in a particular way by law or regulation. That could be by, for example, email, text message, through Online Banking, by message on your statement, by notice as you log in to Online Banking, by notice published in a national daily newspaper or by notice displayed in one of our branches.

### **If you're not happy with a change**

#### **12.4** If you don't want to accept a change to these Conditions, you can tell us you want to end this Agreement and ask us to remove your access to Online Banking. Tell us by contacting us using the details in the 'How we can contact each other' section.



## 13 How we can contact each other

### About us

- 13.1** Our head office is at 10 Molesworth Street, Dublin 2. Our website is [www.aib.ie](http://www.aib.ie).
- 13.2** We're a public limited company registered at the Companies Registration Office, Dublin 1 under registration number 24173.
- 13.3** We're regulated by the Central Bank of Ireland under reference number C21174. The Central Bank of Ireland's address is PO Box No.559, Dublin 1.

### How to contact us

- 13.4** You can contact us by:
- a) Visiting our website to see our contact details.
  - b) Calling into your branch.
  - c) Calling us on 0818 724 724 from Ireland and on +353(0)818 724 724 or +353(0)1771 2424 from elsewhere.
  - d) Fraud concerns? Call us 24/7 on 1800 22 24 27 (+353 1771 5639 outside of Ireland).

### Complaints and the protection you have

- 13.5** To find out how to complain and how we deal with complaints, visit our website, call us or ask for our complaints leaflet at a branch. If you've made a complaint and you're not happy with what we did to help, you can take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2. The Ombudsman's office is independent and handles the complaints of personal and some small business customers.
- 13.6** If you're a business, you may also be able to take your complaint to the Central Bank of Ireland. For more information, visit the Central Bank of Ireland website, [www.centralbank.ie](http://www.centralbank.ie).

### How we'll contact you

- 13.7** We'll write to and communicate with you in English.
- 13.8** We may contact you in any variety of ways, such as in person, on your mobile phone, by email, using our Online Banking services, by post or any other way available to us, unless we have to do it in a particular way by law or regulation.
- 13.9** We'll contact you using the details we have for you. You must tell us about any changes to your contact details.
- 13.10** If you're under the age of 18, we may, if we think it is appropriate, send notices to your parent or guardian.

- 13.11** Once we've sent an email or a text to you, or a message through Online Banking, we'll assume you've received it. You should regularly access Online Banking to check for messages from us.
- 13.12** If we send you information through Internet Banking and/or the Banking App, we may send you an email, text message or other electronic message to remind you to open it. If we do this, we won't normally post documents as well, unless we have to or you've asked us to.
- 13.13** We consider any notice sent by us to the last address you gave us to be delivered: immediately on delivery if it is delivered by hand; and two business days after it is posted if sent by post (even if mis-delivered or returned undelivered).

## Recording calls and messages

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

## 14 The law that applies

- 14.1** Irish law applies to this Agreement.
- 14.2** Legal disputes related to your use of Online Banking will be handled in the Irish courts. However:
- a) If you are a **Consumer** and you live in another country, you or we can bring a claim in the courts of that country.
  - b) If you are **not a Consumer**, we can bring a claim in the courts of a different country if we need to and we are allowed to by law.

## 15 Other important terms

- 15.1** We may provide information or refer to other organisations' websites, products, or accounts through Online Banking. If we do, it will be for your information and convenience only. We won't be responsible for the content of those websites, products, or accounts information. If you have questions, you should contact the relevant organisation directly.
- 15.2** This Agreement is personal to you, and you cannot transfer your rights or obligations to anyone else.
- 15.3** If any Condition or part of any Condition is found to be unenforceable, this will not affect the validity of the other Conditions or the remainder of the Condition.
- 15.4** If we choose not to enforce a right when we could have, we can still enforce it later or in the future.

**15.5** Nothing in this Agreement will affect your statutory rights in relation to your use of Online Banking as a Consumer, except as allowed by law.

**15.6** When you apply for, access and/or use Online Banking, you consent and agree to:

- a) be provided with documents and information in electronic form, for example, by email or through Online Banking;
- b) print, save and/or download any documents we provide you in electronic form;
- c) documents and information being retained, presented and produced by us in electronic form; and
- d) both you and us using an electronic signature to sign any documents.

