AIB (NI) Current Account and Regular Saver Account Switch Offer

Terms and Conditions

Effective from 21st September 2026 until the offer is withdrawn.

Products only available in Northern Ireland.

What is the offer?

This Offer includes:

- A £100 payment paid into your AIB (NI) Current Account when you complete a switch using the Current Account Switch Service (the **'Switch Incentive Payment'**); and
- A further £100 payment when you open an AIB (NI) Regular Saver Account alongside your AIB (NI) Current Account (the **'Cashback Offer'**).

Together referred to as 'the Offer'.

Terms and Conditions

1. AIB Group (UK) p.l.c. trading as AIB (NI) ('we, us') is the promoter of the Offer.
2. To qualify for the **Switch Incentive** and **Cashback Offer,** you must:
   - 2.1. Be aged 18 or over and resident in Northern Ireland.
   - 2.2. Be a new AIB (NI) Personal Current Account customer and AIB (NI) Regular Saver Account customer.
   - 2.3. Complete a full switch to an AIB (NI) Personal Current Account using the Current Account Switch Service on or after 21st September 2026 and before the offer is withdrawn.
   - 2.4. Activate AIB (NI) Online Banking.
   - 2.5. Lodge a minimum of £1500 to your AIB (NI) Current Account and have at least two active direct debits in place within 30 days of opening your account.
   - 2.6 Not have previously received any **Switch Incentive Payment** or **Cashback Offer** from AIB (NI), whether as a sole or joint account holder.
3. To qualify for the **Cashback Offer,** you must meet the criteria at clause 2 above, and:
   - 3.1. Have opened an AIB (NI) Personal Current Account using the Current Account Switch Service within the last 30 days.
   - 3.2. Lodge a minimum of £100 to your AIB (NI) Regular Saver Account within 30 days of opening.
4. If you meet the criteria and qualify for the Switch Incentive, we will pay £100 directly to your AIB (NI) Personal Current Account within 60 days of the criteria at clause 2 being met.
5. If you meet the criteria and qualify for the Cashback Offer, we will pay £100 directly to your AIB (NI) Regular Saver Account within 60 days of the criteria at clauses 2 and 3 being met.
6. The Offer starts on 21st September 2026. We can change, replace or withdraw these terms or cancel the Offer at any time. If we withdraw the Offer, all applications received by AIB (NI) up until the date of withdrawal will qualify for the Offer subject to these terms and conditions.
7. Only one Offer is available per customer. Customers who have previously received the Offer from AIB (NI), whether as a sole account holder or joint account holder, are not eligible for this Offer. Joint Accounts are eligible for one payment only.
8. By taking part in the Offer, you agree to be bound by these Terms and Conditions. These Terms and Conditions are subject to Northern Irish law and the exclusive jurisdiction of the Northern Ireland courts.

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