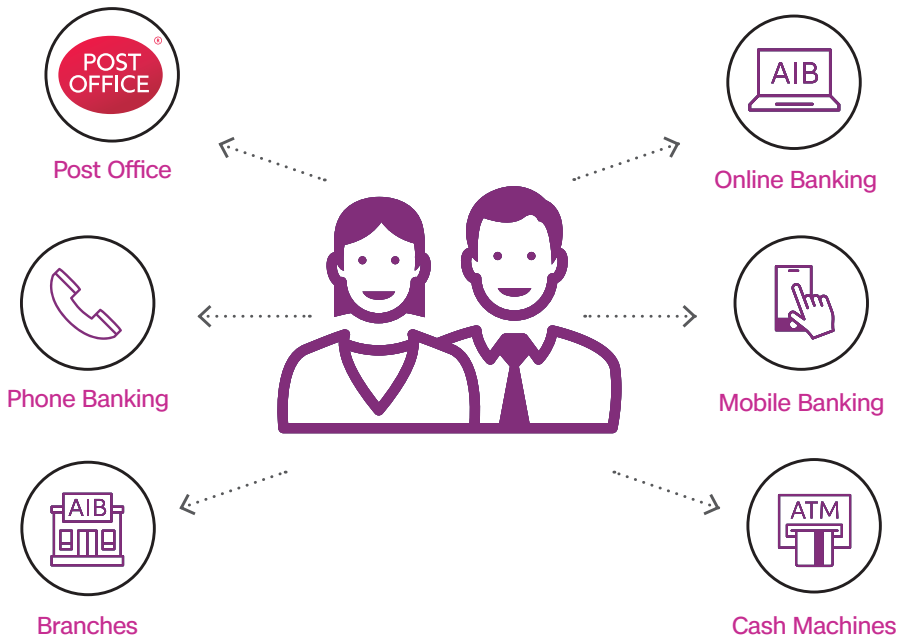




Ways to Bank

Secure and convenient banking options to fit your lifestyle



Contents

- 1 What can I do in branch or at the Post Office®?
- 2 What can I do online, on my mobile and by phone?
- 4 A quick guide to: banking online, on your mobile, or on the phone.
- 6 How do I view statements online? Stop paper statements?
- 7 What can I do at the cash machine and with my debit card?
- 8 Safer banking with us.
- 9 Need help or want to connect Online?

Your life is 24/7 So is banking with us

We offer many convenient personal banking options so you can bank securely, day and night, 365 days of the year. This is a quick guide on how to maximise the ways you can bank with us.

What can I do in branch or at the Post Office®?

What can I do at my branch?

Our experienced staff will give you the tailored information you need about our products and services, and managing your finances. We'll also be on hand to show you how to use Quickbanking.

Find your nearest branch

- See our branch locator tool on our website aibni.co.uk
- Call us on **0345 6005 925**

What is Quickbanking

Carry out your banking securely in a fast and convenient way in-branch with:

Quicklodge

- Lodge cash and cheques

In-branch tablet

- Log in to Online Banking to: check your balance, pay your bills and credit card and transfer money between accounts

In-branch phone

- Register for online, mobile or phone banking
- Get a new Personal Access Code (PAC)
- Use Phonenumber Banking
- Talk to us about a mortgage, credit and debit cards, and other general queries like how to stop a cheque

Post Office® Services

If you can't make it to a branch, there's always the Post Office®, where you can do much of your regular banking, even at the weekend.

At the Post Office® you can:

- Check your balance
- Lodge cash
- Lodge cheques
- Withdraw cash

To find out more visit our website aibni.co.uk or ask at the



What can I do **online**, on my **mobile** and by **phone**?

Online Banking

With Online Banking you have the flexibility of banking at a time and place that suits you, and our security precautions mean your money is kept safe. It's flexible banking, day and night, 365 days a year.

Getting started

Call **0345 793 0000** and we will be happy to help you. We're available between 8am and 12am (Midnight), 7 days a week.

Once registered you will be able to use Online, Mobile and Phonline Banking.

Phonline Banking **0345 793 0000**

With Phonline Banking, you can bank securely and confidentially over the phone, day or night, 365 days a year.

Mobile Banking

You can check your balance (with one tap), pay your bills and manage your money on the move. Plus logging in is even simpler from your mobile. But you'll still have the same high level of security.

Data charges may apply. Terms and conditions apply.

Download the App today!

Simply download the AIB (NI) Mobile Banking App directly from your App Store.











Want to know more?

See our handy guide on pages 4 and 5






Guide to banking online, on your mobile, or on the phone.

Choose the service that best suits your banking needs, depending on the device you have and what you need to do.

Features			
	Online	Mobile	Phoneline
Get a Quick Balance - with just one tap		✓	
Check your account balance	✓	✓	✓
Set a Balance Alert	✓		
Report your credit or debit card lost or stolen	✓	✓	
Order a replacement credit or debit card	✓	✓	
Freeze and unfreeze your credit or debit card	✓	✓	
See your recent transactions and pending Visa debit card transactions	✓	✓	✓
 Transfer money between your accounts and any UK bank*	✓	✓	✓*
 Pay your bills and credit cards	✓	✓*	✓*
View and cancel standing orders	✓	✓	
 Set-up a new standing order	✓		
View and cancel direct debits	✓	✓	
 Manage your credit card	✓	✓	
 Update your contact details	✓		

 **Card reader may be needed.** Find out more about our card reader on page 8.

*You can transfer funds and pay bills to existing accounts and companies you have already set up on Online Banking.

Features			
	Online	Mobile	Phoneline
Apply for a personal loan	✓	✓	
Apply for a personal arranged overdraft	✓		
Open and manage a personal savings account	✓		
View your statements for the last 7 years	✓	✓	
Stop your paper statements	✓		
Order a paper statement	✓		✓
Search for a cheque	✓		✓
Send us a secure message	✓		
Hear the PIN for your Personal Visa debit card			✓
Order a PIN reminder	✓		

Terms and conditions apply and full details are available on aibni.co.uk/onlinebanking, from any branch, or call Phoneline Banking on 0345 793 0000.

Innovative solutions for you

Ask us for more info about online and mobile banking as we continually add more services to help you bank 24/7

How do I view my statements online and stop paper statements?

What are the benefits of online statements?

- eStatements are a free, convenient and secure method of receiving your personal account statements and personal credit card statements through Online or Mobile Banking
- You can view and print whenever you need a copy of your statement
- You don't have to worry about storing or safely disposing of your bank and credit card paper statements
- eStatements are available for up to seven years.

We'll text you when your new eStatement is available

How do I stop paper statements?

It's easy. Using Online Banking choose 'Accounts' then 'Statements & Fees'. Choose 'Statements' and select the account(s) you wish to stop receiving paper statements for.

How do I view eStatements?

You can view your eStatements through Online Banking and the Mobile Banking App. Once opened you can also choose to save or print your eStatement.

Using Online Banking choose, 'Accounts' and then 'Statements & Fees' and you will be provided with a list of your accounts. Choose to view your eStatement, order a statement or stop paper statements.

Using the Mobile Banking App choose 'Services' then 'Statements'. Choose the account you wish to view the statement for.

Your eStatements will be updated and available as often as you receive them by post (or would have received them by post if you have opted to stop your paper statements).

What can I do at the cash machine and with my debit card?

Cash machines

Cash machines are not just for getting cash. Using your Visa debit card and PIN you can also complete balance enquiries, change your PIN and order a mini statement for your account.

How do I use my Visa debit card?

The Visa debit card allows you to access money from your bank account.

It's widely accepted in millions of shops and cash machines around the world where you see the Visa sign and can be used to:

- Make purchases in shops or supermarkets
- Make purchases with Cashback* up to £100
- Make withdrawals of up to £500 per day from cash machines displaying the LINK or Visa logos
- Shop online or over the phone
- Make Contactless payments where you see the Contactless sign

*Cashback is only available in the UK and amounts are at the merchant's discretion. Not all merchants will offer Cashback.

Contactless Payments



Contactless is the faster way to pay for everyday items. When the transaction is £45 or less, you can choose to pay quickly and securely with contactless, just touch and pay where you see the contactless symbol. Occasionally, you'll be asked to enter your PIN just for added security.

If there's a Contactless symbol under the Visa logo on the front of your debit card or credit card, then your card is enabled for Contactless payments.

Mobile Payments

You can pay for your purchases quickly and securely with Mobile Payments such as Apple Pay and Google Pay™ using your mobile device.

Simply touch and pay for items that cost £45 or less. For items over £45 you can pay using Mobile Payments, depending on the retailer.

To find out more visit aibni.co.uk/waystobank

Safer banking.

Security

We take your security seriously. To protect you against the threats associated with fraud and scams, we will never ask you for your Personal Access Code (PAC). Never disclose codes from your PAC, Card Reader, personal or financial information by email or after clicking on a link in an email or text message. You can verify any telephone numbers or information provided in this email by visiting our secure website at

aibni.co.uk

For more information on the common frauds and threats, and how to protect yourself against these, visit our Security Centre at **aibni.co.uk/securitycentre**

Card reader

Our card reader is a security device that works in conjunction with your Visa debit card and PIN to generate unique security codes which are used to complete certain activities on Online Services.

Order a card reader through the 'Service and Settings' section on Online Banking or call Phoneline Banking on **0345 793 0000**.

Log in and choose option zero (0).

We're available between 8am and 12am (Midnight), 7 days a week.



The card reader provides an additional control for keeping your money safe from online fraudsters.

Need help or want to connect Online?

Help Centre

Help Centre located on aibni.co.uk is where you will find help and guidance on how to use the range of services available to you.

My Messages

With Online Banking you have your very own secure mailbox where you can ask us anything.

To send a message simply select the 'envelope' image beside the logout button in Online Banking or choose 'My Messages' from the 'Services & Settings' menu.

We're available to answer your queries between 9am and 5pm, Monday to Friday.

Phone

If you have a query or need help with our digital banking call 0345 793 0000, log in and choose option zero (0). We're available from 8am to 12am (Midnight), 7 days a week.

Twitter

@AIB_NI

Connect with us on Twitter for dedicated customer support, useful content, information on innovative digital banking solutions and community news.

We're here to help Monday to Friday between 9am and 8pm, and Saturday and Sunday between 9am and 5pm.

Never tweet your personal details.

LinkedIn

Follow us on LinkedIn for official company updates and expert business reports and the latest career opportunities within AIB.



If you need this brochure in Braille, in large print or on audio, please ring 0345 646 0318[†] or pop into your local branch.

Customers with hearing or speech difficulties can contact us using the Relay UK service to convey the conversation by translating speech to text and text to speech. Please dial 18001 0345 646 0318[†] from a Textphone or by downloading the Relay UK app to your smartphone, tablet or PC.

If you are a sign language user, you can contact us using Convo - log on to the Convo app and find us in Community Directory.

[†] Lines open: Monday - Friday 09:00 - 17:00 (excluding bank holidays). Calls may be recorded. Call charges may vary - refer to your service provider.



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Call into any branch or visit
→ www.aibni.co.uk