



Your AIB newsletter

Northern Ireland

Welcome to the Spring edition of your AIB Newsletter

Topping up your Cash ISA?

If you have a Cash ISA you can make the most of your £20,000 tax-free allowance for the new tax year 2024/2025.

A Cash ISA is a tax-free savings account, which means you pay no tax on the interest you earn.

Simply top up your Cash ISA if you haven't already. You have until **5 April 2025** to do this.

For all the up-to-date information on managing your Cash ISA:
aibni.co.uk/our-products/savings-and-deposits/cash-isa

Rates on savings accounts can go down as well as up. Terms and conditions apply.

Supporting NI's young talent



Pictured above (back row) are three apprentices, Leah Gorman, Caleb Didrichsen, and Stuart Gibson, who applied through Workplus and were successful in securing apprenticeships at AIB NI. They are on their way to further develop their career and make a difference to the organisation in their various roles.

Also pictured are Brian Gillan (front left) and Rachael Trimble (front right) from AIB NI, and Lucy Marshall (front middle) from Workplus.

We partnered with early talent experts Workplus to host an event specifically aimed at young people, parents and career-changers during NI Apprenticeship Week.

Brian Gillan, Head of Retail and Northern Ireland at AIB said "We are pleased to join forces with Workplus in highlighting apprenticeship opportunities within the bank. This is the first time we've held an event during NI Apprenticeship Week – it's an indication of AIB's commitment to growing talent through apprenticeships. They are a great launchpad for a career in banking, combining on-the-job experience and skill-building, mentoring with AIB colleagues, and continued education."

How criminals get your money



Fraudsters are contacting AIB customers pretending to be staff from our Fraud dept, and on a phone number that appears genuine. Actual AIB staff will NEVER ask for online banking details, Card Reader and One Time Passcodes, and we would ask you to terminate any call received from someone asking this information.

Criminals are texting customers claiming to be from official organisations offering a grant/funding to help with rising energy costs. These texts may include a link to a fake website asking customers for their card details or Online Banking details to receive support.

Sharing your details may allow a fraudster to steal your money rather than giving you money.

You should check with these organisations independently whether this is a legitimate text message, and contact us if you have already shared your details and are concerned. Remember, NEVER share your Online Service details or codes from your Card Reader with anyone, not even bank staff.

Here to help

We are here to help, if you want to talk to us about any of our products or services you'll find some useful contacts below

Useful contacts for Personal Customers

Customer Service Helpdesk	+44 (0)345 600 5925 Mon – Fri 09:00 – 17:00 (excluding Bank Holidays)
Online Services	+44 (0)345 793 0000 aibni.co.uk/ways-to-bank/online-banking
New Personal Lending Queries	+44 (0) 800 382 265 aibni.co.uk/our-products/borrowing
Mortgage Sales	+44 (0)28 9047 9221 mortgage.sales@aib.ie
Mortgage Queries	+44 (0)28 9082 1670 mortgage.business@aib.ie
Visa Credit Cards Helpdesk	+44 (0)28 9024 1822 aibni.co.uk/our-products/credit-cards
Savings and Deposits	aibni.co.uk/our-products/savings-and-deposits
Worried about payments	aibni.co.uk/worried-about-payments

Useful contacts for Business Customers

Customer Service Helpdesk	+44 (0)345 600 5925 Mon – Fri 09:00 – 17:00 (excluding Bank Holidays)
iBusiness Banking Helpdesk	+44 (0)370 243 0331 ibbuk.customer.support@aib.ie
Sterling Payment Queries	+44 (0)345 600 5204 csuchaps.hampstead@aib.ie
New Lending Queries	+44 (0)345 600 5925 lendingni@aib.ie
Visa Business Credit Cards Helpdesk	+44 (0)28 9024 1822 aibni.co.uk/business/our-products/business-cards
Strong Customer Authentication	+44 (0)345 646 0310 aibni.co.uk/secure-internet-shopping#business

KNOWING THAT I AM DOING MY BIT FOR THE ENVIRONMENT MAKES ME FEEL PROUD

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Business Leaders Lessons: with Mark Kelly, Kellenergy

In this series we're meeting leading voices from organisations across Northern Ireland for their advice and insights into business success.

We recently caught up with AIB customer Mark Kelly, owner of Kellenergy, based in Dungannon. Mark reflects on the importance of sustainability for farming and businesses.

"Coming from a farming background I've always had a keen interest in the environment around me and how to protect and harness our natural resources. I went to Queen's University Belfast and completed a Masters in mechanical engineering. Having gained this qualification, coupled with my interest in sustainability and farming, I knew there was more I could offer."

1.) Embrace your passion

Over the years, we have been able to expand our dairy farming business in County Tyrone by incorporating an anaerobic digester into our operations; this is where the idea for Kellenergy came from. I like to think of us as 'small but mighty'. There are two of us working in the business and everyday we're doing our bit for the environment by helping recycle waste and produce green energy. There is nothing more rewarding than being able to embrace your passion and turn it into a business.

2.) Take that leap of faith!

In 2005, the Renewables Obligation scheme had just been introduced in Northern Ireland. This scheme was designed to encourage generation of electricity from eligible renewable sources. This was a great starting point to enter the renewable energy market, although it did take a certain leap of faith to trust in my own skills and knowledge to make the business work. Our robotic dairy system transfers all our farmyard waste such as slurry

through our anaerobic digester to produce biogas, a form of renewable energy, which is then sold back onto the grid to help power and heat homes. Knowing that I am doing my bit for the environment, and helping power homes up and down the country, is something I am very proud of to this day.

3.) Do your homework

In the past decade we've seen great strides being taken by farms in Northern Ireland to be more sustainable. It's more commonplace now for farming businesses to have solar panels, wind turbines or hydro systems to power their processes. Keeping ahead of the curve in an industry like this is vital, as technology and farming practices are constantly evolving.

As a business, we must be on the ball in terms of leading sustainable efforts.

If you are an up-and-coming business leader in this space my advice is to do your homework. It's important to keep up to date on the latest policy developments, technology trends and research. From reading local news and attending events to networking and building relationships in your sector, you can ensure to prioritise sustainability practices in your business and services.

4.) Evaluate your inputs and outputs

For businesses who are looking to become more energy efficient themselves, my advice would be to evaluate your inputs and outputs and what you need to operate your business. In terms of your energy requirements, is there any way you can produce them? Bring your costs down? Acquire more sustainable sources?

It's easier said than done, but it is worth sitting down to analyse the business as a whole and what makes it tick. Being able to produce more from less is really the crux of becoming more efficient.

In the future, we hope to expand Kellenergy further and become as sustainable as we possibly can. We are always investigating future opportunities in terms of technology or renewable energy sources. Looking into the likes of green gas production or working within hydrogen production as that's becoming increasingly popular within the farming sector.

For more great insights from AIB customers, visit aibni.co.uk/blogs

Be Fraud Aware

We want to help you understand more about how to protect yourself and your bank account from fraud.

Fraudulent texts:

Criminals can make fake text messages look like they come from us. They can even insert these fake messages into genuine text conversations we are having with you.

One way of spotting a scam is that our web address will have .co.uk at the end. If it has any other ending like .com, it is definitely a scam.

Be careful and never click a link in a text message - even if it appears to be part of a conversation with us. We don't put links into our text messages.

Fraudulent phone calls:

Criminals can call you pretending to be us. They can even mimic our phone number. But remember:

We will never text you a One Time Passcode to cancel a transaction.

We will never ask you to get a code from your Card Reader to cancel a transaction.

We will never ask you not to log back into your account.

You should not share a One Time Passcode code or Card Reader code with anyone if you get an unexpected call or text message, whoever they say they are, **even if they say they are from our fraud team.**

We will never call you to ask for a code we have sent to you, or to ask why you didn't complete the process in the text message.

These codes are the way to make money leave your account. Never share them with anyone including bank staff

Remember: AIB staff including those working in our Fraud teams will **NEVER** ask you for security information, or for you to transfer money out of your account in any of our email, phone or text communications.

If you do receive an email or a phone call that claims to be from AIB and asks you for personal information or to take urgent action, **please do not respond, do not follow the instructions and report it to alert@aib.ie** or call 028 9034 6034 (8.30am to 5pm Monday to Friday, including bank holidays). We may record your call and there may be a charge from your service provider to call us.

For more security advice and pointers on how to protect yourself from Fraud, do refer to the Government '[scamwiseni](https://www.scamwiseni.com)' and '[TakeFive](https://www.takefive.gov.uk)' initiatives, and to the list of AIB contact telephone numbers on our secure website www.aibni.co.uk.



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