Your AIB newsletter
Northern Ireland

# Welcome to the Winter edition of your AIB newsletter

## We've increased our savings rates

We've increased rates on AIB NI business and personal variable rate savings accounts. And not just once... not even twice, but several times over the past months. These new rates are applied on variable rate savings products automatically.

For more information visit aibni.co.uk and search for savings rates.

(We want to help protect you from fraud. We promise never to put hyperlinks in our emails. Our websites are set up so you can find what you need. Simply use the search bar on the top right hand side of our website.)

## Here to help... if you're worried about paying your mortgage

Higher interest rates and the rising cost of living mean many people are increasingly concerned about their mortgage repayments. That's where our Mortgage Team step in.

Karen Kidd, Head of the Retail Mortgage Team explains more:

"We're coming into winter with rising energy costs, turning the heating back on, food bills, Christmas lists... it can be worrying for people to think how they're going to make ends meet. If this is you, please don't worry. We want you to know that we're with you every step of the way. We've supported lots of our customers through tough times and through better times. We're very proud of our Mortgage Team, many whom have years of front-line customer experience, and everyone will go the extra mile to help you wherever you want to call home.

It's important that you regularly review your mortgage deal to make sure it's still right for you and your current circumstances. We can support you with this. Last year, we reached out to customers to see if they wanted to review their deal and talk through alternative options. The feedback we received was incredibly positive, most customers didn't know they could do this. We want all our customers to know that we're here to help no matter where you are in your mortgage journey."

You can find the most up to date information and get support on :

- Mortgage Charter solutions – If you're up to date on your payments, you may be eligible to apply for the options available under the Mortgage Charter. You can find out more by clicking on the Mortgage Charter link on the aibni.co.uk homepage.
- If you've already missed a payment, we will help get you get back on track. Our team have lots of experience and can explain the next steps, talk to us on 02890 821 682 option 1 or click on the 'worried about payments' link on the aibni.co.uk homepage.
- If you want to talk to us about an existing or new mortgage, please phone us on 0345 6005 925, option 1 followed by option 4.
- Our phone lines are open Monday – Friday, 09:00 – 17:00, excluding Bank Holidays.

## A big thank you to you!

### AIB €1m Community Fund

We're delighted to let you know that thanks to all your nominations, 23 local charities across NI & GB have been awarded a total of £155,000 in the

second annual AIB Community Fund.

| The 2023 awardees are: | |
|---|---|
| ADDNI | Mae Murray Foundation |
| Angel Wishes | Parkinson's UK Northern Ireland |
| Autism Support Kilkeel | Royal Mencap Society |
| Brainwaves NI | Sólás |
| Cloughmills Community Action Team | Steps UK |
| Cruse Bereavement Support | Surviving Economic Abuse |
| Foyle Down Syndrome Trust | The Cancer Fund for Children |
| Friends of St Gerards | University of the Third Age Foyle |
| Guide Dogs NI | Vision of Good Hope |
| Head Injury Support | Wales Air Ambulance - Ambiwlans Awyr Cymru |
| Hearing Dogs for Deaf People | Women's Aid Armagh Down Ltd |
| Kids Together Belfast | |

Earlier this year, AIB Group asked customers, the wider public and colleagues to nominate charities which connect with causes that matter most. Over 16,000 nominations were received highlighting the immediate support needed for charities across the Republic of Ireland, Northern Ireland and Great Britain. Following the inaugural launch in 2022, the AIB Community €1 Million Fund has already donated to over 70 charities, including Action Cancer, MacMillan Cancer Support, Air Ambulance Northern Ireland, and Great Ormond Street Hospital.

Michelle Emerson, who leads the AIB UK Charity Forum said, "The fund is vital in helping those charities to continue the services they provide. Now more than ever during these challenging times we have seen first-hand the difference this funding has had on local organisations who received support last year. Thank you to all our charities for the work you do."

For more information on AIB's work in the community visit aibni.co.uk

**Business Leaders Lessons with Maria Conway, MKB Law**

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 Maria Conway, Partner at MKB Law, Belfast, as she reflects on her leadership journey to date.

I joined MKB Law as a trainee almost 20 years ago and in that time, I've had the privilege of watching the firm grow and develop, just as I have. Now as a partner in the business, I am responsible for our property team and together with the other directors, I also manage the wider company which has grown to nearly 40 employees. This includes providing financial oversight, ensuring good governance, HR support as well as practice strategy and business development.

## Collaborate to Encourage

Being in a position of leadership means not only continuing to hone your own craft and skills but helping others to develop theirs. In my experience, taking a collaborative approach to leadership encourages others to bring their best selves to work. I like to engage with team members, understand their interests and encourage them to share ideas and open themselves up to opportunities. Being inclusive is key to ensuring everyone understands the firm's direction of travel and that team members are invested in that journey.

## Get Out of Your Comfort Zone

I also believe in gaining hands-on experience and pushing yourself out of your comfort zone. When managing my own team, I encourage people who may shy away from practice development to use it as a growth and learning opportunity. As leaders, we need to tread a fine line of being a safety net and mentor and challenging team members to work independently.

## Focus on Solutions

When I became a partner in 2007, we quickly found ourselves in the midst of a global recession. This resulted in significant challenges for our sector. We embraced that challenge and were able to pivot and expand our property offering, supporting insolvency related property transactions, as well as advising both lenders and borrowers on how to manage distressed assets. Being able to critically assess challenges, collaborate with partners to find solutions and search for opportunities is part and parcel of being a leader.

## Savour Your Wins

This is an approach I take to my professional life daily. Running a busy licensing practice alongside the property elements of my work means I do a lot of work for the hospitality sector. I am proud to have helped deliver some significant projects in Northern Ireland, such as the expansion of the

Merchant Hotel and its portfolio including the Bullitt Hotel and the National. It's always rewarding to see those transactions through from start to finish and my advice to anyone starting out is to enjoy and savour your professional wins - taking pride in your work helps boost your confidence as well.

## Become The Role Model You Would Want

As a woman in business, I am thankful that we are beginning to see more and more women involved at senior management level within professional services, and I hope that continues to translate to the boardroom table more widely. My advice to young women considering a career in professional services is not to be discouraged if you don't immediately see a woman in a senior position; go ahead and seize every opportunity and become the role model you want to be and embrace the work life balance that works for you. To my fellow female leaders, let's continue to encourage future generations and help lay a path where they too can succeed.

At MKB Law we regard ourselves as all-round trusted advisors and I believe one of our key selling points to clients is our holistic service offering. We have exact standards and provide strategic advice alongside commercial insight across all sectors.

## And what can I do to prevent being scammed or defrauded?

Criminals use text, email and phone calls to steal your money. Criminals can call you pretending to be us. They can even spoof our phone number.

We're working hard to protect your money.

**Odd as it might sound, the best thing to do first is DON'T do anything!**

**DON'T click on a link in a text message or email to make any kind of payment**

**DON'T give any of your online banking login details to anyone by text, email or over the phone**

**DON'T click through to a website from a link in a text message or email**

**DON'T be taken in by messages that claim to be URGENT - these are designed to make you panic and rush into doing something you shouldn't**

**DON'T be fooled by texts, emails or websites that look genuine - criminals have ways to duplicate anything to make it look real - read our blog on how to stay safe from all kinds of scam**

**Check security centre on our website for more details**

## 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' and 'TakeFive' initiatives, and to the list of AIB contact telephone numbers on our secure website www.aibni.co.uk.

scamwiseNI PARTNERSHIP

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