








# Personal Account Application Form

## How to complete the form

**1** Please use a **BLACK** pen 

**2** Mark boxes like this   
If you make a mistake, do this  and mark the correct box

**3** Please use **BLOCK CAPITAL**    
**LETTERS** and leave one space between each word

## Contents

This AIB (NI) application form includes:

- Personal Account Opening Application Form
- Data Protection Notice
- Account Mandate and Declaration
- Bank Use Only section (we will fill out these pages)

## Eligibility

- 18 Years and Over
- UK Resident

## Data Protection

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our Data Protection Notice in Branches and online at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection). It may change from time to time.

## Things you'll need to complete your application

After you submit your application we will ask to see one item from each of the following two lists (plus the same for a joint party). Please note you can use Current UK photo card driving licence to confirm both your identity and address.

If you are unable to provide documents from the following lists, please speak with the individual you have been liaising with to discuss other documents that you may be able to provide. You may be asked for additional information at the time of account opening.

### Your Identity:

- Current passport
- Current UK photocard driving licence
- Current EEA National Identity Card

### Your Address:

- Current UK photocard Driving Licence
- Utility Bill dated within the last three months
- Bank or building society statement dated within the last three months
- A local authority or tax bill valid for current year

About You:

Applicant 1

Title (Mr, Mrs, Miss, Ms, other)

First name

Other name

Surname

Day

Month

Year

Date of birth

Applicant 2 (if applicable)

Title (Mr, Mrs, Miss, Ms, other)

First name

Other name

Surname

Day

Month

Year

Date of birth

Your Relationship Status:

Applicant 1

Single

Married

Civil Partnership

Widowed

Separated

Divorced

Number of dependants

Age range (under 18s only)  to

Applicant 2 (if applicable)

Single

Married

Civil Partnership

Widowed

Separated

Divorced

Number of dependants

Age range (under 18s only)  to

Where You Live:

Applicant 1

Current address

Postcode

Country

Time at address (years / months)

Years

Months

Previous address (if above is less than 3 years)

Postcode

Country

Residential Status

Home Owner

Living with Parents

Rent Your Home

Country of birth

Nationality

Applicant 2 (if applicable)

Current address

Postcode

Country

Time at address (years / months)

Years

Months

Previous address (if above is less than 3 years)

Postcode

Country

Residential Status

Home Owner

Living with Parents

Rent Your Home

Country of birth

Nationality

Your Contact Details:

Applicant 1

Mobile number

Work number

Home telephone number

Email

Indicate your preferred contact number

Mobile\* ☐      Work ☐      Home ☐

\*We need your mobile number so that we can send you text alerts which will help us keep you informed about your account activity

Applicant 2 (if applicable)

Mobile number

Work number

Home telephone number

Email

Indicate your preferred contact number

Mobile\* ☐      Work ☐      Home ☐

\*We need your mobile number so that we can send you text alerts which will help us keep you informed about your account activity

Marketing Options:

From time to time, AIB Group would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

Applicant 1

By phone    Yes ☐    No ☐      By post    Yes ☐    No ☐      By email    Yes ☐    No ☐

Applicant 2

By phone    Yes ☐    No ☐      By post    Yes ☐    No ☐      By email    Yes ☐    No ☐

Employment Details – Applicant 1

Occupation

When did you start?

Day

Month

Year

/

/

Status

Permanent

Temporary

Full Time

Part Time

No of hrs

Employer name

Purpose of account

Gross annual income

Net monthly income

Deposit / source of funds

Source of Income and Wealth

Expected Turnover of account

Employment Details – Applicant 2 (if applicable)

Occupation

When did you start?

Day

Month

Year

/

/

Status

Permanent

Temporary

Full Time

Part Time

No of hrs

Employer name

Purpose of account

Gross annual income

Net monthly income

Deposit / source of funds

Source of Income and Wealth

Expected Turnover of account

Under UK tax law we need you to confirm some details for us.

## Effective 1 April 2021

We respect your trust in us to use, store and share your information. In this notice, we explain how we collect personal information about you, how we use it and how you can interact with us about it.

We try to keep this notice as simple as possible but if you are unfamiliar with our terms, or want more detail on any of the information here, please see our website's Frequently Asked Questions section or our contact details at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You can also ask for more details at your local branch.

### 1. Who we are

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes AIB (NI), Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct, and AIB Group which refers to Allied Irish Banks, p.l.c., its subsidiaries, affiliates and their respective parent and subsidiary companies. For more information about our group of companies, please visit [www.aibgroup.com](http://www.aibgroup.com).

We share your information within AIB Group to help us provide our services, comply with regulatory and legal requirements, and improve our products.

### 2. Data Protection Officer

Our Data Protection Officer oversees how we collect, use, share and protect your information to ensure your rights are fulfilled. You can contact our Data Protection Officer at [UKDPO@aib.ie](mailto:UKDPO@aib.ie) or by writing to them at: Data Protection Officer, AIB Group (UK) p.l.c., 92 Ann Street, Belfast, BT1 3HH.

### 3. How we collect information about you

We collect personal information from you, for example when you open an account; make a deposit; apply for products and services; use your credit or debit card; complete transactions; or look for advice. We also collect information through our website, apps, social media, discussion forums, market research and CCTV footage. We will sometimes record phone conversations and we will always let you know when we do this.

We may collect information to identify you through voice, facial or fingerprint (biometric data) recognition technology. We always ask for your consent to do this.

Our websites use 'cookie' technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites or apps. They help us make the sites work better for you.

When you apply to us for products and services, and during the time you use these, we carry out information searches and verify your identity. We do this by sending and receiving information about you to and from third parties including credit reference agencies and fraud prevention agencies. We and these agencies may keep records of our searches whether or not the product or service goes ahead.

### 4. How we keep your information safe

We protect your information with security measures under the laws that apply and we meet international standards. We keep our computers, files and buildings secure.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information

### 5. How long we keep your information

To meet our legal and regulatory obligations, we hold your information while you are a customer and for a period of time after that. We do not hold it for longer than necessary.

### 6. Meeting our legal and regulatory obligations

To use your information lawfully, we rely on one or more of the following legal bases:

- performance of a contract;
- legal obligation;

- protecting the vital interests of you or others;
- public interest;
- our legitimate interests; and
- your consent.

To meet our regulatory and legal obligations, we collect some of your personal information, verify it, keep it up to date through regular checks, and delete it once we no longer have to keep it. We may also gather information about you from third parties to help us meet our obligations. If you do not provide the information we need, or help us keep it up to date, we may not be able to provide you with our products and services.

### 7. Consent

Sometimes we need your consent to use your personal information. With direct marketing for example, we need your consent to make you aware of products and services which may be of interest to you. We may do this by phone, post, email, text or through other digital media.

You can decide how much direct marketing you want to accept when you apply for new products and services. If we ever contact you to get your feedback on ways to improve our products and services, you have the choice to opt out.

When we use sensitive personal information about you, such as medical or biometric data, we ask for your consent. Before you give your consent, we tell you what information we collect and what we use it for. You can remove your consent at any time by contacting us.

### 8. How we use your information

We use information about you to:

- provide relevant products and services;
- identify ways we can improve our products and services;
- maintain and monitor your products and services;
- protect both our interests;
- meet our legal and regulatory obligations; and
- decide and recommend how our products and services might be suitable for you.

To provide our products and services under the terms and conditions we agree between us, we need to collect and use personal information about you. If you do not provide this personal information, we may not be able to provide you with our products and services.

We analyse the information that we collect on you through your use of our products and services and on our social media, apps and websites. This helps us understand your financial behaviour, how we interact with you and our position in a market place. Examples of how we use this information includes helping protect you and others from financial crime, offering you products and services and personalising your experience.

We may report trends we see to third parties. These trend reports may include information about activity on devices, for example mobile phones, ATMs and self-service kiosks, or card spend in particular regions or industries. When we prepare these reports, we group customers' information and remove any names. We do not share information in these reports that can identify you as a customer, such as your name, or account details.

We sometimes use technology to help us make decisions automatically. For example, when you apply for a loan online. Before we make a decision, we automatically score the information you give us, any information we already hold about you, and any information we may get from other sources.

### 9. Your information and third parties

Sometimes we share your information with third parties.

For example to:

- provide products, services and information;
- analyse information;

- research your experiences dealing with us;
- collect debts;
- sell your debts;
- sell whole or part of our business;
- prevent financial crime;
- help trace, investigate and recover funds on your behalf;
- trace information; and
- protect both our interests.

In order to process your application we will supply your personal information to credit reference agencies (CRAs) and they will give us information about you, such as about your financial history. We do this to assess creditworthiness and product suitability, check your identity, manage your account, trace and recover debts and prevent criminal activity.

We will also continue to exchange information about you with CRAs on an ongoing basis, including about your settled accounts and any debts not fully repaid on time. CRAs will share your information with other organisations. Your data will also be linked to the data of your spouse, any joint applicants or other financial associates.

The personal information we have collected from you will be shared with fraud prevention agencies who will use it to prevent fraud and money-laundering and to verify your identity. If fraud is detected, you could be refused certain services, finance or employment.

Further details of the CRA's and fraud prevention agencies, and how they process your information can be found at our websites.

We expect these third parties to have the same levels of information protection that we have.

We also have to share information with third parties to meet any applicable law, regulation or lawful request. When we believe we have been given false or misleading information, or we suspect criminal activity we must record this and tell law enforcement agencies, which may be either in or outside the UK.

## 10. International transfers of data

We may transfer your personal information outside of the United Kingdom (UK) and the European Economic Area (EEA) to help us provide your products and services. We expect the same standard of data protection is applied outside of the UK and EEA to these transfers and the use of the information, to ensure your rights are protected.

## 11. Your personal information rights

You will find information about your rights, when they apply and our responsibility to you on our website's Frequently Asked Questions section.

You can exercise your rights by calling into a branch, using our social media channels, phoning or writing to us. Further information and our contact details are available on our websites at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection)

We can help you with:

*Accessing your personal information:* You can ask us for a copy of the personal information we hold. You can ask us about how we collect, share and use your personal information.

*Updating and correcting your personal details.*

*Removing consent:* You can change your mind wherever you give us your consent, such as for direct marketing, or using your sensitive information, such as medical or biometric data.

*Restricting and objecting:* You may have the right to restrict or object to us using your personal information or using automated decision making.

*Deleting your information (your right to be forgotten).* You may ask us to delete your personal information.

*Moving your information (your right to Portability).* Where possible we can share a digital copy of your information directly with you or another organisation.

When you contact us to ask about your information, we may ask you to identify yourself. This is to help protect your information.

We generally do not charge you when you contact us to ask about your information.

## 12. Making a complaint

If you have a complaint about the use of your personal information, please let a member of staff in your branch (or service outlet) know, giving them the opportunity to put things right as quickly as possible. If you wish to make a complaint you may do so in person, by telephone, in writing and by email. Please be assured that all complaints received will be fully investigated. You can register a complaint through our contact centre, our branches, our Website, by phone, by email or in person at your branch. We ask that you supply as much information as possible to help our staff resolve your complaint quickly.

You can also contact the Information Commissioner's Office at [www.ico.org.uk](http://www.ico.org.uk)

## 13. Updates to this notice

We will make changes to this notice from time to time, particularly when we change how we use your information, and change our technology and products.

You can always find an up-to-date version of this notice on our website at [aibni.co.uk/data-protection](http://aibni.co.uk/data-protection) or [www.aibgb.co.uk/Data-protection](http://www.aibgb.co.uk/Data-protection). You will also find a copy on display at your local branch, or you can ask us for a copy.

**Warning:** If you hold a joint account, you and each of the other account holders will be jointly and severally liable for any balance you owe and any debts that come about as a result of any of you withdrawing money from this account. If you choose “Both of us” in statement 2 below, you will not be eligible for a Visa debit card.

For statements 2, 4, 5 and 6 please indicate with a ☐ whichever is to apply.

1. Please open a

2. I/We authorise payments and transfers from the account on the signature(s) of:

**Myself** ☐, and I apply to the Bank to activate Online, Mobile and Phonenumber Banking ☐

**Either of us** ☐, and We apply to the Bank to activate Online, Mobile and Phonline Banking ☐

**Both of us** ☐ , and We apply to the Bank to activate Online, Mobile and Phonenumber Banking ☐ This is restricted to view only

3. Statements are available monthly.

4. For joint account holders, do you both wish to receive copies of statements? Yes ☐ No ☐

**If you have selected 'yes' you will be provided with separate statements of your account in line with Consumer Credit Act 1974**

5. In the event of the death of any of us, the money then in the account is to be paid to the survivor of us, subject to any right to payment that the Bank may have. (Delete this statement if it is a sole account)

For joint account holders with different addresses, which address should be used for correspondence purposes -

Applicant 1 ☐ Applicant 2 ☐

6. I/We apply for a Visa debit card under the Bank's card terms and conditions, to be sent to me/us at our address overleaf with our personal identification numbers (PINS)

7. I/We acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet and Exclusions List.

8. I/We certify that the information above is accurate.

9. I/We have read and understand the Data Protection Notice.

Applicant 1 signature	Date
	<div>Day</div> <div> <input type="text"/> <input type="text"/> </div>
	<div>Month</div> <div> <input type="text"/> <input type="text"/> </div>
	<div>Year</div> <div> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> </div>
Applicant 2 signature	Date
	<div>Day</div> <div> <input type="text"/> <input type="text"/> </div>
	<div>Month</div> <div> <input type="text"/> <input type="text"/> </div>
	<div>Year</div> <div> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> </div>



## For bank use only

**BANK Information only**

Designated Referral Code

[illegible]

Account number  
(if applicable)

### Applicant 1

[illegible]

### Applicant 2

[illegible]

### Account 1

[illegible]

Account Short  
Name

[illegible]

Product Name

[illegible][illegible][illegible]

## Account 2

[illegible]

Account Short Name

Product Code

Product Name

Purpose & Reason for Opening

[illegible][illegible]

### Other information

If the answer to any of the following questions is 'Yes' then a Personal Risk Assessment must be completed.

Was the customer born or is a resident in a geographic area considered to be high risk? Yes ☐ No ☐

Was the customer NOT met face to face? Yes ☐ No ☐

Will payments be received from unknown or un-associated third parties? Yes ☐ No ☐

What is the anticipated term of the relationship? One off transaction ☐ Ongoing ☐

Is Customer a Politically Exposed Person/RCA? Yes ☐ No ☐

Risk Classification Standard ☐ Non Standard ☐

If existing customer is there a change to Risk Classification?  
(If Yes new PAT and Trigger event form attached)

Yes ☐ No ☐

Does the CDD flag on customer profile match the risk assessment above? Yes ☐ No ☐

**BANK Information only**

Customer Type	
BoE Class	
Sector	
Sector Group	
Sector Sub Group	
Sector Code	

Is the customer an existing business account holder	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Confirm that Summary Box been handed to customer (if applicable)	Yes <input type="checkbox"/>	No <input type="checkbox"/>
ID/POA Held/Received	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Equifax Search Completed	Yes <input type="checkbox"/>	No <input type="checkbox"/>
All documents provided to customer including FSCS Information Sheet & Exclusions List	Yes <input type="checkbox"/>	No <input type="checkbox"/>

Day      Month      Year

Date full information to open the account was provided by the customer

At the time of account opening please confirm if the customer requested the following:

Online Banking and a Card Reader    Yes ☐    How Many ☐    No ☐

Visa debit card Yes ☐ How Many ☐ No ☐

Overdraft Yes ☐ No ☐

Was the customer issued with their account number on the day the account was opened? Yes ☐ No ☐

Signed off by (Staff no)								Location (Branch/Department)								Signature	Date		
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Day	Month	Year
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

By signing this I confirm that all the above is correct and where necessary documents attached, confirm that they are accurate and complete.



Information correct as at January 2026

The AIB logo and AIB (NI) are trade marks used under licence by AIB Group (UK) p.l.c. incorporated in Northern Ireland. Registered Office 92 Ann Street, Belfast BT1 3HH. Registered Number NI018800. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

# Customer Information Section

You will need to read and retain these pages



# Financial Services Compensation Scheme

## Depositor information sheet



The Financial Services Compensation Scheme ('FSCS') protects deposits made by most individuals and businesses. Your account statement will confirm whether your deposits with AIB Group (UK) p.l.c. are eligible for FSCS protection. Details of certain exclusions from the FSCS's protection are set out in the exclusions list after this information sheet.

<b>Limit of protection</b>	<p>£120,000 per depositor per bank, building society or credit union.</p> <p>If AIB Group (UK) p.l.c. goes out of business the eligible deposits with AIB (NI) in Northern Ireland, Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain will be added up and the £120,000 will be applied to the total balance. For example, if you hold a savings account with £80,000 and a current account with £50,000, FSCS will pay you £120,000 and you may lose £10,000.</p> <p>To ensure the FSCS can pay you promptly please ensure that AIB Group (UK) p.l.c. has your up-to-date contact details including your email address.</p>
<b>Joint and group accounts</b>	<p>Each eligible account holder is entitled to £120,000 protection in total. For example, if there are two account holders, you will each be entitled to £120,000 protection, giving a total of £240,000.</p> <p>Eligible deposits in business accounts are treated as if made by a single depositor. This means these types of account will only be protected up to £120,000.</p>
<b>Temporary high balances</b>	<p>If you have a 'temporary high balance' you may be entitled to more than £120,000 protection for six months from when the amount was first deposited or legally transferred. Temporary high balances are deposits connected with certain events, including:</p> <ul style="list-style-type: none"><li>(a) Transactions relating to the purchase and sale of your main home.</li><li>(b) Major life events such as death, your marriage or civil partnership, divorce, retirement, redundancy, disability or incapacity.</li><li>(c) Compensation for personal injuries or wrongful conviction.</li></ul>
<b>How the FSCS will pay you</b>	<p>FSCS will typically return deposits within seven business days by cheque or electronic payment into an alternative account. Payments may take longer in exceptional circumstances, for example if there is a temporary high balance, or the deposit is held on behalf of underlying beneficiaries.</p>
<b>Contact details for further questions about your account</b>	<p>AIB Group (UK) p.l.c (trading as AIB (NI)) 92 Ann Street, Belfast, BT1 3HH 0345 6005 925* aibni.co.uk *Call charges may vary – refer to your service provider</p>
<b>Contact details for more information on FSCS protection</b>	<p>You can find more information on FSCS protection on its website at <a href="http://www.fscs.org.uk">www.fscs.org.uk</a> or by contacting the FSCS using the details below:</p> <p>Telephone: 0800 678 110 Email: <a href="mailto:enquiries@FSCS.org.uk">enquiries@FSCS.org.uk</a></p>



# Financial Services Compensation Scheme Exclusions list



As set out in the Depositor Protection Information Sheet, deposits held by individuals and businesses will be generally eligible for FSCS protection up to the compensation limit. However, some exclusions do apply. Details of the most common exclusions are set out below. For full details of the exclusions please see the Depositor Protection Part of the PRA Rulebook.

## A deposit is excluded from protection if it meets any of the following criteria:

(1) The account holder is:

- a credit institution
- a financial institution
- an investment firm
- an insurance undertaking
- a reinsurance undertaking
- a collective investment undertaking
- a pension or retirement fund
- a public authority, other than a small local authority.

Note that:

- a) Deposits held on behalf of underlying beneficiaries who are eligible for FSCS protection, are not excluded.
- b) Personal pension schemes, stakeholder pension schemes or occupational pension schemes for micro, small and medium sized companies are not excluded.

(2) It is not held at a UK establishment of a bank, building society or credit union. Or, in the case of a bank, building society or credit union incorporated in the UK, it is not held at an establishment in Gibraltar.

(3) The deposit is involved in any transactions where there is a link to a criminal conviction for money laundering. For example, it is transferred from an account held by someone who has been convicted of money laundering.