



How to complete the form (if completing paper application only)

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

Account number

Country of birth

Country of birth

By email Yes ☐ No ☐

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

We have to identify and in certain cases report to HMRC the details of accounts held by customers who are US citizens and/or tax resident outside of the UK. We use the information collected from customers to determine whether or not they should be included in the report to HMRC.

The details that may be shared with HMRC include: name, address, tax identification number, US citizenship, tax residence, date of birth, place of birth, account number, account balance at year end and interest paid or credited to the account during the calendar year. HMRC may share this information with other tax authorities. The legislation under which we request and share this information is the Foreign Account Tax Compliance Act (FATCA) and the Common Reporting Standard (CRS), as incorporated into UK law.

Please complete all sections. If we do not get the information, we may not be able to open the account.

We cannot provide tax advice, however you can get more information from your tax advisor or on the Automatic Exchange of Information portal on the HMRC website.

If your tax status changes, please let us know.

Are you a US Citizen? Yes ☐ No ☐

If you are a US Citizen please include the United States as one of the countries below and provide your US Tax Identification Number (TIN) which is typically your US Social Security Number. All persons born in the US are US citizens unless born to a foreign diplomat. If your parents were foreign diplomats or you have relinquished your US citizenship please attach the appropriate evidence.

In what country(ies) are you tax resident?

Please fill in the TIN for each country in which you are tax resident. If you are only tax resident in the UK or in a country that does not provide a TIN leave the TIN field blank. **NOTE: You must provide at least one Country of Tax Residence below.**

Country of Tax Residence

Tax Identification Number (TIN)

Are you a US Citizen? Yes ☐ No ☐

If you are a US Citizen please include the United States as one of the countries below and provide your US Tax Identification Number (TIN) which is typically your US Social Security Number. All persons born in the US are US citizens unless born to a foreign diplomat. If your parents were foreign diplomats or you have relinquished your US citizenship please attach the appropriate evidence.

In what country(ies) are you tax resident?

Please fill in the TIN for each country in which you are tax resident. If you are only tax resident in the UK or in a country that does not provide a TIN leave the TIN field blank. **NOTE: You must provide at least one Country of Tax Residence below.**

Country of Tax Residence

Tax Identification Number (TIN)

Reason for opening an account

Anticipated turnover £ p.a.

Source of initial deposit

Ongoing source of funds

Amount

Term

Terms available: 6, 12 & 24 months.

I/We authorise AIB (NI) to debit the following AIB (NI) account

Sort code

Account number

Amount

IMPORTANT:

If you know what you would like to do with your funds at the end of your investment term (Maturity), you can complete this section now. Alternatively, you can change your Maturity instructions at any time during the term of your account until close of business on the Business Day before your account is due to mature.

Please ensure that your Maturity instructions are accurate and complete. If your Maturity instructions are inaccurate or incomplete, or the funds in your account fall below the required minimum balance, or there is a conflict in your Maturity instructions, we may open up a Select Deposit Account for you and transfer the balance of your account to the new account.

Auto-reinvestment - If you do not give us Maturity instructions, at Maturity, your funds will be automatically reinvested in your Account for a further term at the applicable interest rate (subject to retaining the required minimum balance in your account).

Part 1: At maturity I/we wish to choose (please tick)

1. Full Reinvestment

Reinvest all funds for the same term

☐

Reinvest all funds for a different term*

☐

* Please complete Part 2 – Reinvestment Details

2. Partial Withdrawal

a) Withdraw a specified amount and reinvest the balance*

☐

Amount of

*Please complete Part 2 – Reinvestment Details and Part 3 – Payment Details

b) Withdraw Interest and reinvest the balance*

☐

*Please complete Part 2 – Reinvestment Details and Part 3 – Payment Details

c) Withdraw Interest and a specified amount and reinvest the balance*

☐

In addition to Interest, I would like to withdraw a specified amount of

*Please complete Part 2 – Reinvestment Details and Part 3 – Payment Details

NB: Minimum reinvestment balance is £5,000

3. Full Withdrawal and Close

Withdraw all funds and close my account

☐

Please Complete Part 3 – Payment Details

Part 2: Reinvestment Details

*At Maturity, if your instruction is to reinvest all or a portion of the funds, please tick period of investment:

Please select from the following terms

6 Months

☐

12 Months

☐

2 Years

☐

Part 3: Payment Details

Please transfer my funds to the following AIB (NI) account

Account Name

Sort code

Account number

Signing Instruction:

I/We, the customer(s) named above

1. Hereby request you open and keep a Fixed Rate Saver in my/our names. I/We have received a copy of the First Trust Bank Fixed Rate Saver Terms & Conditions and have been given the opportunity to read them. I/We accept and agree to be bound by them (Note: Please take the time to read the Terms & Conditions carefully before signing this document. If you do not understand any point please ask for further information).
2. Understand that completion of this application does not impose an obligation upon First Trust Bank to open a Fixed Rate Saver in my/our names.
3. Accept that if I/we do not amend my/our Maturity instruction before the Maturity date that my/our funds will be reinvested for the same or lesser term at the applicable interest rate for reinvestment.
4. Have considered my/our short term needs and have retained sufficient funds in short term accessible deposits.
5. Understand that no withdrawals before the Maturity date are permitted.
6. Understand that should interest rates rise I/we will not be able to avail of such rise until maturity.
7. I/We acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet / Exclusion List.

For Joint Account holders, the signing instruction is "either of us".

WARNING TO JOINT ACCOUNT HOLDERS: If you instruct the Bank to make payments from the Account on the signature of any, funds in the Account may be withdrawn or reinvested without the knowledge of all of you.

Applicant 1 signature

Date

Applicant 2 signature

Date

For bank use only

BANK Information only

Designated Referral
Code

Sort Code

Account number
(if applicable)

Applicant 1

Source of Income & Wealth

Applicant 2

Source of Income & Wealth

Account 1

Account Title

Account Short
Name

Product Code

Product Name

Purpose & Reason for Opening

Origin of Funds

Turnover

Account 2

Account Title

Account Short
Name

Product Code

Product Name

Purpose & Reason
for Opening

Origin of Funds

Turnover

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

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 ☐

Customer Type

BoE Class ☐ ☐[illegible]

Sector Group

Sector Code

Is the customer an existing business account holder Yes ☐ No ☐

Confirm that Summary Box been handed to customer (if applicable) Yes ☐ No ☐

ID/POA Held/Received Yes ☐ No ☐

Equifax Search Completed Yes ☐ No ☐

All documents provided to customer including FSCS Information Sheet & Exclusions List Yes ☐ No ☐

Select Account Required Yes ☐ No ☐

Signed off by (Staff no)										Location (Branch/Department)								Signature										Date					
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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 2025

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Customer Information Section

You will need to read and retain these pages



Protected

Financial Services Compensation Scheme – Depositor Information Sheet



Basic information about the protection of your eligible deposits

Eligible deposits in AIB Group (UK) p.l.c. are protected by:	the Financial Services Compensation Scheme ("FSCS") ⁽¹⁾
Limit of protection:	£85,000 per depositor per bank ⁽²⁾ Your bank, AIB Group (UK) p.l.c., operates under license as AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain
If you have more eligible deposits at the same bank:	All your eligible deposits at the same bank are "aggregated" and the total is subject to the limit of £85,000. ⁽²⁾
If you have a joint account with other person(s):	The limit of £85,000 applies to each depositor separately. ⁽³⁾
Reimbursement period in case of bank's failure:	20 working days ⁽⁴⁾
Currency of reimbursement:	Pound sterling (GBP, £)
To contact AIB Group (UK) p.l.c for enquiries relating to your account	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
To contact the FSCS for further information on compensation:	Financial Services Compensation Scheme 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0800 678 1100 or 020 7741 4100 Email: ICT@fscs.org.uk
More information:	http://www.fscs.org.uk

Additional information

(1) Scheme responsible for the protection of your deposit

Your eligible deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your bank should occur, your eligible deposits would be repaid up to £85,000 by the Deposit Guarantee Scheme.

(2) General limit of protection

If a covered deposit is unavailable because a bank is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers a maximum of £85,000 per bank. This means that all eligible deposits at the same bank are added up in order to determine the coverage level. If, for instance a depositor holds a savings account with £80,000 and a current account with £20,000, he or she will only be repaid £85,000.

This method will also be applied if a bank operates under different trading names. AIB Group (UK) p.l.c. also trades under AIB (NI) in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain. This means that all eligible deposits with one or more of these trading names are in total covered up to £85,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above £85,000 for six months after the amount has been credited or from the moment when such eligible deposits become

legally transferable. These are eligible deposits connected with certain events including:

- (a) certain transactions relating to the depositor's current or prospective only or main residence or dwelling;
- (b) a death, or the depositor's marriage or civil partnership, divorce, retirement, dismissal, redundancy or invalidity;
- (c) the payment to the depositor of insurance benefits or compensation for criminal injuries or wrongful conviction.

More information can be obtained under <http://www.fscs.org.uk>

(3) Limit of protection for joint accounts

In case of joint accounts, the limit of £85,000 applies to each depositor.

However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of £85,000.

(4) Reimbursement

The responsible Deposit Guarantee Scheme is the Financial Services Compensation Scheme, 10th Floor Beaufort House, 15 St Botolph Street, London, EC3A 7QU, Tel: 0800 678 1100 or 020 7741 4100, Email: ICT@fscs.org.uk. It will repay your eligible deposits (up to £85,000) within 20 working days until 31 December 2018;

within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply. Where the FSCS cannot make the repayable amount available within 7 working days, it will, from 1 June 2016 until 31 December 2023, ensure that you have access to an appropriate amount of your covered deposits to cover the cost of living (in the case of a depositor which is an individual) or to cover necessary business expenses or operating costs (in the case of a depositor which is not an individual or a large company) within 5 working days of a request. If you have not been repaid within these deadlines, you should contact the Deposit Guarantee Scheme since the time to claim reimbursement may be barred after a certain time limit. Further information can be obtained under <http://www.fscs.org.uk>.

Other important information

In general, all retail depositors and businesses are covered by Deposit Guarantee Schemes. Exceptions for certain deposits are stated on the website of the responsible Deposit Guarantee Scheme. Your bank will also inform you of any exclusions from protection which may apply. If deposits are eligible, the bank shall also confirm this on the statement of account.



Protected

Financial Services Compensation Scheme – Exclusions List



A deposit is excluded from protection if:

- | | |
|---|---|
| <p>(1) The holder and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements. For further information, contact your bank, bank building society or credit union.</p> <p>(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.</p> <p>(3) It is a deposit made by a depositor which is one of the following:</p> <ul style="list-style-type: none"> • credit institution • financial institution • investment firm • insurance undertaking • reinsurance undertaking • collective investment undertaking • pension or retirement fund⁽¹⁾ • public authority, other than a small local authority. <p>(4) It is a deposit of a credit union to which the credit union itself is entitled.</p> | <p>(5) It is a deposit which can only be proven by a financial instrument⁽²⁾ unless it is a savings product which is evidenced by a certificate of deposit made out to a named person and which existed in the <i>UK, Gibraltar</i> or a Member State of the EU on 2 July 2014.</p> <p>(6) It is a deposit of a collective investment scheme which qualifies as a small company.⁽³⁾</p> <p>(7) It is a deposit of an overseas financial services institution which qualifies as a small company.⁽⁴⁾</p> <p>(8) It is a deposit of certain regulated firms (investment firms, insurance undertakings and reinsurance undertakings) which qualify as a small business or a small company⁽⁵⁾ – refer to the FSCS for further information on this category.</p> <p>(9) It is not held by an establishment of a bank, building society or credit union in the <i>UK</i> or, in the case of a <i>bank or building society</i> incorporated in the <i>UK</i>, it is not held by an establishment in Gibraltar.</p> |
|---|---|

For further information about exclusions, refer to the FSCS website at www.FSCS.org.uk

⁽¹⁾ Deposits by personal pension schemes, stakeholder pension schemes and occupational pension schemes of micro, small and medium sized enterprises are **not** excluded

⁽²⁾ As listed in Part I of Schedule 2 to the Financial Services and Markets Act 2000 (Regulated Activities) Order 2001, read with Part 2 of that Schedule

⁽³⁾ Under the Companies Act 1985 or Companies Act 2006

⁽⁴⁾ See footnote 3

⁽⁵⁾ See footnote 3