

Watch your nest egg grow - tax free!

Cash ISA

If you need this brochure in Braille, in large print or on audio, ring 0345 6005 925[†] or ask your branch. Customers with hearing difficulties can use our Text Relay service by dialling 18001 0345 6005 925.

Call into any branch | Phone 0800 38 22 65 | www.firsttrustbank.co.uk



[†] Calls may be recorded. Call charges may vary - refer to your service provider.

First Trust Bank is a trade mark of AIB Group (UK) p.l.c. (a wholly owned subsidiary of Allied Irish Banks, 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.

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ISA – the tax-free way to grow your nest egg!

At First Trust Bank we've made Cash ISA saving really simple. With competitive rates and instant access to your money, our easy access Cash ISA is gimmick-free meaning you can relax and watch your nest egg grow, tax-free, year after year.

Simply put, an ISA is a savings account where you don't pay any tax on the interest you earn.

What's in it for you?

- Open a Cash ISA with just £50 or a lump sum
- Save up to £20,000 in your 2017/2018 tax allowance
- Instant access to your cash
- Earn competitive interest rates

Interest is calculated daily on the cleared balance in your account.

Golden rules to building your nest egg

● Is a Cash ISA for me?

A Cash ISA is for an individual aged 16 or over who is resident in the UK for tax purposes (excluding Isle of Man and Channel Islands).

● How many Cash ISAs can I hold?

You can only lodge money to one ISA in any tax year although you can hold several ISA accounts.

● How much can I save in my Cash ISA?

The current overall annual ISA subscription limit is £20,000. You can divide your annual subscription amount between a Cash ISA and a Stocks & Shares ISA*. However, it's important never to exceed the subscription limit.

● What if I change my mind about my ISA?

Please let us know within 14 days of opening your Cash ISA. We will help you switch accounts or we'll give you all your money back plus any interest earned. Any interest earned during this period will be paid gross. If you decide to cancel, you will not incur any additional charges or be affected by any notice period.

● Can I transfer my Cash ISA from another financial institution?

Please contact your local branch or phone 0800 38 22 65 to discuss transferring your Cash ISA to us.

● What if I transfer my ISA to another financial institution?

You have the right to transfer your Cash ISA to another ISA provider. If you instruct us to do so we will transfer your ISA. Please allow up to 15 Banking days for the transfer to take place from when you request the transfer.

Ask us for more information.

Need more information?

If you have any questions please talk to one of our staff members who will be more than happy to help you. Please see the Contact Information section within your Terms and Conditions.

* First Trust Bank does not offer a Stocks and Shares ISA.

Important information

Please note:

Investors should be aware that the favourable tax treatment of ISAs may change or not be maintained in the future.

Reference to "tax efficiency" and "tax-free" in this leaflet is based on the assumption that the depositor/investor has received the benefits free of Personal Income and Capital Gains Tax.

The First Trust Bank Cash ISA product does not apply the Government Stakeholder Standards. Accounts that meet the Stakeholder Standard aren't guaranteed to perform better than other accounts. It is simply that the account meets all of the Government's requirements.

Full terms and conditions are available on request.

Important information about compensation arrangements

In the event that AIB Group (UK) p.l.c. is unable to meet its financial obligations, your eligible deposits are protected up to a total of £85,000 by the Financial Services Compensation Scheme, the UK's deposit protection scheme. This limit is applied to the total of any eligible deposits you have with First Trust Bank in Northern Ireland and Allied Irish Bank (GB) and Allied Irish Bank (GB) Savings Direct in Great Britain, each a trading name of AIB Group (UK) p.l.c. In the case of joint accounts, each account holder is protected up to this limit.

Any total deposits you hold above £85,000 between these trading names are unlikely to be covered.

For further information about the scheme (including the amounts covered and eligibility to claim), please ask at your local branch or refer to the FSCS website www.fscs.org.uk

Tax Reporting

Financial Institutions in the UK are required, under legislation which incorporates the US Foreign Account Tax Compliance Act (FATCA) and the OECD* Common Reporting Standards (CRS) into UK law, to seek answers to certain questions for purposes of identifying those accounts, the details of which are reportable to HMRC for onward transmission to the tax authorities in the relevant jurisdiction(s).

If customers do not provide all of the information requested, we may not be able to process with opening the new account until the relevant information is provided. Existing customers of Financial Institutions such as First Trust Bank must provide the answers to these specific FATCA and CRS questions otherwise we may be obliged to include the account(s) details in the annual FATCA return and the CRS return to HMRC.

Please note that First Trust Bank is unable to offer taxation advice.

For tax related questions and/or further information please contact your professional tax advisor or HMRC (<http://www.hmrc.gov.uk>).

Customers MUST advise First Trust Bank if their tax jurisdiction information changes.

*Organisation for Economic Cooperation and Development.

Cash ISA

Terms and conditions

These terms and conditions apply to any First Trust Bank Cash ISA held by personal account holders (referred to as 'you' and 'your') with AIB Group (UK) p.l.c., trading as First Trust Bank (referred to as 'we', 'us', and 'our'). AIB Group comprises Allied Irish Banks p.l.c., its subsidiaries and associated companies from time to time, including AIB Group (UK) p.l.c. As the Account holder you have agreed to be bound by these terms and conditions.

These terms and conditions are effective from 13 January 2018.

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Section A: Contact Information

1. Contacting Us

You can contact us through our contact centre, through our branches, by email, by phone, or by any other electronic means (as set out in these terms and conditions), and using our various contact phone numbers. Further details on how to contact us are listed below.

- 1.1 For personal and business account enquiries call 0345 6005 925[†] Monday to Friday from 9am to 5pm, excluding bank holidays.
- 1.2 For our Helpline call 0800 389 6218.
- 1.3 For our Private Banking office call 028 9047 9786. You can also email firsttrust.privatebanking@aib.ie.
- 1.4 If you think someone else knows your PIN, Security Details or any other code allocated to you by us or chosen by you or if your device is lost, stolen or likely to be misused call us immediately on our Freephone helpline 0800 0391 140 or 028 9033 0099 if calling from outside the UK. A customer service adviser is available 24 hours a day.
- 1.5 For general information or queries regarding Online Services call Phonline Banking on 0345 793 0000[†]. Log in and choose option zero (0) to speak to a Customer Service Adviser. A Customer Service Adviser will be available Mon-Sun 8:00am - 12:00am (Midnight). You can also send an email to ftonline@aib.ie. It is our aim to respond to emails within one Banking Day. We will respond to you during office hours, 9am to 5pm, Monday to Friday, excluding bank holidays.
- 1.6 To report suspicious or fraudulent transactions, no matter what product or service they apply to call 028 9034 6034. A customer service adviser is available 24 hours a day. Alternatively, you may use our Helpline outlined at paragraph 1.2 above.
- 1.7 We will give you details of Your branch when you open your Account.
- 1.8 You can also contact us by writing to our head office at First Trust Bank, 92 Ann Street, Belfast, BT1 3HH.

[†]Call charges may vary – refer to your service provider.

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2. Contacting You

Subject to applicable law, we may contact you in person, by phone (including text message), post, hand delivery, by fax, by email or online (for example, via message facility available on our online banking or similar systems) or other electronic means.

3. How we communicate with you securely

3.1 **Where we contact you by phone** - If we contact you by phone we may need to identify you. We'll do this by asking for certain information known only to you. However, we will:

- NEVER ask you to make payments from your Account to any account; and
- NEVER ask you to provide your Security Details.

If you suspect that a call may be fraudulent, or are unsure about the source of a call please hang up and call us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement, as fraudsters can keep the original line open and use it to gather your details.

3.2 **Where we contact you by email** - We may on occasion send you product related or marketing surveys via email, if you have told

us you are happy to receive such information from us via email. It is important to note that these mails will not ask you for Security Details or personal information.

- 3.3 Always contact us on a trusted number found on our Website or correspondence that is known to be authentic, such as a statement. Do not call the number provided on the text, letter or email without first confirming that it belongs to us.
- 3.4 To ensure that we communicate with you securely it is very important that you tell us immediately if your name, address, telephone number or any other contact details change. You must also make sure that arrangements for receiving mail at your address are secure.
- 3.5 Please visit the Security Centre on our Website to find details of specific current security threats to our customers and alerts that you should be aware of.

4. Data Protection Notice – How We Use Your Information

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes First Trust Bank, 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.

This notice explains what we will do with your information, so that you can decide whether or not to provide that information to us. It is important that you read it carefully. The personal information requested from you is required to enable us to effectively provide or administer a product or service to you. Failure to supply us with sufficient information may result in us not being able to provide or meet your product/service needs. The information that you provide may be held by us on a computer database and/or in any other way and will be treated confidentially.

1. Disclosure of Information:

Information we hold about you will not be disclosed to anyone, outside of AIB Group, other than:

- 1.1 If we are required by law to give the information.
- 1.2 Where we have a public duty to disclose information.
- 1.3 Where disclosure is required for our legitimate business interests.
- 1.4 Where disclosure is made with your consent.

We may use this information in the following ways:

2. Products and Services:

- 2.1 To administer the products and services that we supply to you and any future agreements that we may have with you, and to manage and develop our relationship with you.
- 2.2 For direct marketing purposes; to advise you of products or services, where you have given your permission to us through your marketing choices.

3. Credit Scoring and Credit Reference Agencies:

- 3.1 We may use automated credit scoring methods to assess your application. Credit scoring takes into account information provided directly by you, any information we may hold about you, and any information we may obtain from other organisations.
- 3.2 We will verify the identity and address of all applicants, including through the use of Electronic Identification. We may also carry out additional verification checks throughout the lifetime of your agreement.
- 3.3 To carry out searches (including verifying your identity and/or a credit search) and disclose information to credit reference agencies for the purpose of assessing applications for credit and credit related services and for ongoing review of credit. Credit reference agencies will record details of each type of search we make, whether or not your application proceeds. We may use credit scoring

techniques and other automated decision making systems to either partially or fully assess your application.

- 3.4 Whether you borrow money from us or not, we may regularly give credit reference agencies details of your account and how you use it, including in certain circumstances, details of any payments you have failed to make. These details may include your account balance, credit limit and any arrears. Credit reference agencies may make this information available to other organisations so that they can take decisions about you and your associates.
- 3.5 In relation to joint applications; a 'financial association' may be created between applicants at the credit reference agencies. This association may be considered in future applications by us and other financial institutions.
- 3.6 Please be aware that the presence of several credit searches on your record with a credit reference agency may affect your ability to obtain credit elsewhere for a short period of time.
- 3.7 To review your financial position across AIB Group, including debit and credit balances and security for credit facilities.

4. Other Third Parties:

- 4.1 To provide your personal details to debt collection agencies, tracing agencies, and/or third party processors and contractors, who act on behalf of us, if it is necessary for the performance of a contract and/or to protect the legitimate interests of AIB. The third parties will not be allowed to use your information for anything else.
- 4.2 To whom we transfer, or may transfer any of our rights or obligations under any contract with you.

5. Financial Crime Prevention:

To prevent and detect fraud, money laundering or other criminal activity; and to trace those responsible.

- 5.1 If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- 5.2 Law enforcement agencies may access and use this information.
- 5.3 We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities.
 - Managing credit and credit related accounts or facilities.
 - Recovering debt.
 - Checking details on proposals and claims for all types of insurance.
 - Checking details of job applicants and employees.
- 5.4 We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 5.5 If other criminal activity is identified, details will be passed to the relevant authorities

6. Market Research:

To carry out statistical analysis and market research, or to instruct a third party to perform this on our behalf.

7. Security and Service Improvement:

We may record telephone conversations for additional security, to help resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

8. Miscellaneous:

- 8.1 Under the Data Protection Act 1998 you have the right of access to personal information we hold about you on our records for a nominal fee (currently £10.00). You can exercise this right by writing to the Data Protection Unit,

AIB Group (UK) p.l.c., First Trust Centre, 92 Ann Street, Belfast, BT1 3HH.

- 8.2 If any of your personal information held by us is inaccurate or incorrect, please let us know and we will correct it. There is no fee for such corrections.
- 8.3 If you want details of the Credit Reference Agencies, Fraud Prevention Agencies, Debt Collection Agencies or other third parties we use, please contact us.
- 8.4 If you decide to proceed with this product/service or have any other communication with us through or in relation to our products and services, you consent to the use by us of your personal data as indicated above.

5. Making a Complaint – Customers of First Trust Bank

If at any time you are dissatisfied with our service 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. We ask that you provide the following information:

- your name, address, sort code and account number.
- a summary of your complaint.
- if feasible, any relevant documentation.

We value your feedback and will try to resolve your complaint as soon as possible. In the event that your complaint cannot be resolved to your satisfaction you may have the right to refer the matter to the Financial Ombudsman Service. You must refer your complaint to the Financial Ombudsman Service within six months from the date of our final response letter. You can contact them at:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR
Telephones: 0800 023 4567
+44 20 7964 1000
(for calls from outside the UK)
Email: complaint.info@financial-ombudsman.org.uk
Website: www.financial-ombudsman.org.uk

Alternative Dispute Resolutions (ADR)

If you disagree with the final response we have given you in relation to a complaint about an account opened with us online or a service taken from us online, you may use the online dispute resolution platform, which is available on www.ec.europa.eu/odr to refer the matter to the Financial Ombudsman Service.

You will be able to contact the Financial Conduct Authority if you think that we have not complied with the Payment Services Regulations 2017. If the non-compliance relates to cash machine charging information or access to a payment account you will be able to contact the Payment Systems Regulator on 0300 456 3677.

Section B: Definitions

Within these conditions, some words have special meanings

'We', 'us', 'our' and 'Bank' means First Trust Bank, its successors and assigns.

'You' and 'your' means the customer or customers in whose name the Account is held.

'Account' means the Cash ISA Account you hold with us.

'Additional permitted subscriptions' means an additional allowance, on top of the annual subscription limit, available to a surviving spouse or civil partner of a deceased ISA holder.

'Bacs Direct Credit' is a way to make and receive payments by electronic transfer directly into a bank or building society account using the Bacs payment scheme, mainly used for wages and salary payments.

'Banking Day' means any day of the week other than Saturday, Sunday or Northern Ireland bank holidays, even though some of our branches and services are open on non-Banking Days. Payments made into your Account on a day that is not a Banking Day will be processed the following Banking Day. However, with some payment methods (such as the Faster Payments Service), payments will appear in your Account, and be available to use, on the same day. The date that is shown for that payment (for example, on your statement), and the date from which the money starts to earn interest if it is in an interest-bearing Account, will still be the following Banking Day.

'CHAPS' is an electronic transfer system for sending, on a same day value (SDV) basis, any amount of sterling to another bank within the United Kingdom including First Trust Bank.

'Cleared' and 'Uncleared' means when you lodge a cheque to your Account, it must go through a process known as the clearing cycle before you can withdraw the funds from your Account or you can earn interest on the amount. Once this process has completed the funds will become Cleared and are then available to you to withdraw. For more information on the clearing cycle please see our accounts guide which is available at any of our branches or on our Website.

'Cut-off time' means a time, usually towards the end of the Banking Day, after which any payment order received (whether to credit or debit your Account) will be deemed to have been received in the following Banking Day. Further information on Cut-off times for payment types is available within the Authorised Payments section.

'Electronic Payment' means a payment which is initiated and processed using electronic means (for example, a direct debit, Standing Order or Online Services transaction) and specifically excludes paper based transactions such as cheques and banker's drafts.

'Faster Payments Service' (FPS) is an Electronic Payment to accounts held with UK banks and building societies.

'GIRO Credit transfer' means a method of paying cash or cheques into a bank account. They are commonly found in the form of tear-off strips at the bottom of utility, telephone and other regular bills.

'Gross negligence' means a very significant degree of carelessness.

'Helpline' means our Freephone service on 0800 389 6218.

'International Payment' means a payment, in any currency, from or to an account outside the UK, or a payment from or to another account inside the UK in any currency other than sterling.

'Liable' means to be held legally responsible.

'Mandate' means the instruction signed, or otherwise authorised, by you and any other Account holder on your Account Mandate which is used to tell us how you want to manage the Account, for example by telling us how many signatories are needed to authorise a payment.

'Paper transaction' means a transaction using paper cheques of any kind, including traveller's cheques, banker's drafts, paper-based vouchers and paper postal orders.

'Payee' means the owner of an account to which a payment is to be credited.

'Payer' means the owner of an account from which a payment is to be debited.

'Payment Services' means the services we provide in relation to payments into and out of your Account.

'Payment Service Provider' means an organisation that offers any payment services to customers including, but not limited to, us, AIB Group (UK) p.l.c., trading as First Trust Bank.

'Payment Services Regulations' or **PSR's** means the Payment Services Regulations 2017 which is effective in the UK from 13 January 2018 and replaces the Payment Services Regulations 2009.

'Price list' means the published list of our prices, fees and interest for personal customers. The Price list is available at all our branches and also on our Website. You can also call our Helpline.

'Quicklodge' means any automated or manual facility we provide in our branches for paying money into your Account.

'Security Details' means any security procedure you follow or use to give or authorise an instruction, confirm your identity or access a device or certain functionality on that device (for example a passcode, access code, security code, or biometric data such as a fingerprint).

'Standing Order' means the account provider makes regular transfers, on the instruction of the customer, of a fixed amount of money from the customer's account to another account.

'Standard exchange rate' means a foreign exchange rate of the day, provided by us for payment amounts below the Standard exchange rate threshold value which is available on our Website. The reference exchange rate used by us to determine the Standard exchange rate is the mid-market rate available at the start of the Banking Day.

'Support Services' are extra services we provide which are not part of our standard daily banking (for example, a certificate of balance or an instruction to stop a payment). If you want to order this kind of service, we will charge the fee to your Account and it will appear on your Account statement. The fees are set out in our Price list and we will tell you what they are at the time you want to use the service.

'Transfer in' means the ability to move a Cash ISA held with another financial institution to First Trust Bank.

'Unauthorised payment' means a payment which has been made without your permission and/or which may be considered as fraudulent.

'Value date' means the date by which we take account of any item paid into your Account, or any item paid out of your Account, when we work out any relevant interest.

'Website' refers to our internet site, www.firsttrustbank.co.uk

'Your branch' means the First Trust Bank branch you hold your Account with.

Section C: General Conditions

1. Eligibility

- 1.1 The Cash ISA is available to personal customers only, who are aged 16 years or over on the date the Account is opened.
- 1.2 The Cash ISA may not be a joint Account.
- 1.3 The application form provided by us must be completed and signed by you. You must declare that you do not already hold a Cash ISA for the current tax year.
- 1.4 You must further declare that you are resident in the United Kingdom (UK) for tax purposes or, if not so resident, you or your spouse or your civil partner are performing duties as a Crown employee serving overseas and paid out of the public revenue of the UK. You must inform us if you cease to be resident in the UK.
- 1.5 United Kingdom (UK) means England, Wales, Scotland and Northern Ireland. It does not include anywhere outside the UK and, in particular, the Channel Islands and the Isle of Man.
- 1.6 The Cash ISA may not be held on behalf of a person other than yourself.
- 1.7 The Cash ISA must be opened without reference to any other account, and the terms on which the Cash ISA is opened must remain unconnected with any other account.

1.8 You cannot assign any rights to the Cash ISA or use such rights as security for a loan.

1.9 For Additional permitted subscriptions only, conditions 1.3 and 1.4 are not applicable. You must complete the relevant declaration to avail of the Additional permitted subscriptions.

2. The Account

- 2.1 In order for an application to be deemed valid you must complete the application form in full detailing your full name, permanent residential address, telephone number, date of birth and National Insurance Number (if applicable).
- 2.2 Applications remain valid for subscriptions made in the next and consecutive tax years.
- 2.3 Where a break between subscriptions lasts for a whole tax year then a fresh application form must be completed by you before subscriptions can recommence.
- 2.4 You should check the transactions on your statement regularly, and at least once a month, against your account records. If an entry on the statement seems to have been made incorrectly or without your authority, you should tell us as soon as possible but no later than 13 months after the date the transaction was taken from your Account.
- 2.5 If your name, address, telephone number or any other contact details change, you must tell us immediately. You must also make sure that arrangements for receiving mail at your address are secure. If you do not keep to this condition, you may be Liable if the Account is misused.
- 2.6 We may use any credit balance on any account you hold with one of our offices or branches to pay any amount (or part of any amount) you owe under any loan or overdraft if there has been a default in payment (where a payment due has not been made). We may use any credit balance held in your sole name against any amount you owe jointly with any other account holder. We may use any credit balance you have in a joint account to pay any amount you owe in your sole name. The first time we intend to do this we will give you at least 14 days' notice. We may not give you notice before we exercise this right again, but we will tell you about it afterwards. For the purposes of taking advantage of any rights under this clause, or any rights under the general law, we can convert or transfer all or any part of the credit balance in your Account into another currency, and apply an exchange rate which, in our opinion, fairly reflects the current rates. In these terms and conditions, 'rights under the general law' means any right to set off, combine accounts, lien (to keep hold of any property until you have paid a debt), or similar rights we have under any law.
- 2.7 **Statements**
An account statement will be issued to you after the first transaction on the Account. We must make your statement available to you at least every month and free of charge during any period that there has been a payment transaction on your Account. If you are a registered user of Online and Mobile banking, you have the option to view eStatements through these services. Using Online Banking you can choose to stop receiving your statements in paper format. If we do not hear from you, we will assume you are happy to receive your statement in the same way that you receive this information currently, for example, by way of paper statement or eStatement.
- 2.8 You can at any time change how you receive your statement – just contact Your branch or relationship manager. However you choose to receive your statement, we will send you a statement at least every 6 months following your last transaction without being asked.

3. Lodgements and payments to your Account

- 3.1 The maximum amounts which may be invested in a Cash ISA on an annual basis and the actual term over which they may be made (referred to as the 'term') are determined by Government legislation from time to time. The current maximum amounts and length of term are as stated in the Cash ISA brochure.
- 3.2 Lodgements may be made to the Cash ISA (subject to the annual limits referred to in condition 3.1) either by (a) regular instalments (by Standing Order), (b) annual lump sums or (c) occasional contributions.
- 3.3 Payments can be made to your Account by cash, cheque, draft, and other Paper transactions and by Electronic Payments. We may in the future accept payments to your Account by other methods which we make available. Electronic Payments can be made into your Account using the Faster Payments Service, CHAPS or Bacs. Such payments are subject to the rules applicable to the relevant scheme. Details are available from Your branch or our Website.
- 3.4 The Account must be opened with a minimum deposit of £50.
- 3.5 Any funds paid into your Account in cash or through an Electronic Payment, in the same currency as the Account, will be available to you on the Banking Day we receive them. Interest will start to accrue from the date the cash or Electronic Payment is lodged to your Account and will be calculated on the closing balance of your Account on each Banking Day. No interest will be paid on any Cleared lodgement posted to the Account on the date of Account closure. Payments into your Account received after the Cut-off time may be credited on the following Banking Day.
- 3.6 Unused subscription allowances may not be transferred to the next tax year. You should allow a minimum of five Banking Days before the tax year end date when lodging funds to a Cash ISA by GIRO Credit transfer. You should allow adequate mailing time for lodgements made by post.
- 3.7 Where a lodgement to a Cash ISA breaches the relevant subscription limit we will reverse the full lodgement from your Cash ISA and return the lodgement to you. You may make a further payment to your Cash ISA which is within your remaining ISA subscription limit and within the current tax year.
- 3.8 From time to time the Bank may permit transfers in to the Cash ISA. Transfers in will be completed within the statutory timescale subject to the customer providing correct information. Such transfers are free of charge.
- 3.9 If eligible, Additional permitted subscriptions (additional to the maximum amount specified in condition 3.1), up to your entitlement and within the specified time frame, will be allowed on receipt of a completed Additional Permitted Subscription Declaration Form.
- 3.10 We will make information about individual payments made into and out of your Account available at all times (apart from when we occasionally carry out maintenance on our systems) through our contact centre, Your branch and Online Services. You will also find the information on your statement.
- 3.11 If you or someone else lodges money into your Account by cheque, you will have to wait until the cheque has Cleared before you can use the funds. If a cheque is marked 'account payee', we can only credit it to the account of the person the cheque has been made payable to. You can find full details of the time it takes for cheques in the United Kingdom to clear in branch, via our Website or in the Personal Current Accounts guide.
- 3.12 We will not be Liable for any losses you may suffer as a result of a delay in cheques clearing or being collected, if this delay is outside our control.
- 3.13 If any item credited to the Account is not paid or if a payment to the Account is later recalled, we will take the amount of that item from your Account.
- 3.14 The following conditions apply when using the Quicklodge facility in a branch.
1. We will check and approve all lodgements you have made using Quicklodge.

2. We are authorised to open the Quicklodge envelopes, process the contents and credit them to a designated account. We will not have a duty to process any payments if it would otherwise be irregular for us to do so.
3. We will not consider ourselves to have received any payments until we have opened the envelope and credited the amount to the designated account. Any lodgements through Quicklodge are processed on the same Banking Day.
4. We will consider the total amount we receive to be the correct amount you made in your lodgement, despite any differences in the amount we receive and the amount shown on the lodgement form.

3.15 The following table sets out when payments to your Account will be available for you to use

Type of payment	When is my account credited
Standing Orders from a First Trust Bank account	Same Banking Day
Faster Payments Service (including Standing Orders)	
CHAPS payments	
Online Services or iBB payment from a First Trust Bank account	Immediate
Bacs Direct Credit	Value date of the payment
GIRO Credit transfers	Three Banking Days
Cheques	Six Banking Days
Cash lodgement in a First Trust Bank or Allied Irish Bank (GB) branch to a First Trust Bank account	Immediate
Quicklodge	Same Banking Day

3.16 Incoming International Payments

Incoming International Payments are payments that are received in any currency from banks based in another country or in any currency except sterling from banks based in the UK.

To receive an incoming International Payment, you must provide the Payer with the following:

- a) Your full Account name and address; and
- b) Your IBAN and BIC of First Trust Bank. Your IBAN is found on the front of your Account statement and First Trust Bank BIC is: FTBKB2B;
- c) Your sort code and Account number; or
- d) For Euro payments originating within SEPA reachable countries by using SEPA, provide your IBAN.

Any incorrect information provided, including but not limited to IBAN and/or BIC may result in the delay of applying funds to your Account or the return of the incoming International Payment to the sending institution.

The fee for an incoming International Payment will be debited from the Account credited, unless you have agreed an alternative arrangement with Your branch or relationship manager.

Our fees and charges for International Payments are listed in our Customer Treasury Services Charges brochure which is available on our Website under "Fees and Charges" section or in any of our branches.

If you are receiving a payment within the EEA, in any currency, you and the Payee must pay your own bank charges. An intermediary bank may not deduct its charges from the payment amount on a payment made in an EEA currency within the EEA. For non-EEA payments, an intermediary bank may deduct its charges from the payment amount before it is made available to us or to the Payee's bank.

Any payment to your Account in a currency other than the currency in which your Account is denominated, will require a currency conversion using a foreign exchange rate.

For International Payments the exchange rate used for such conversions will be:

- a) for amounts up to and including our Standard exchange rate threshold value, our applicable Standard exchange rate on the Banking Day on which the instruction is received by us; and
- b) for amounts over our Standard exchange rate threshold value, for foreign currency payments to your Account, we will attempt to contact you to negotiate a rate before we make the conversion; and
- c) If we have been unable to contact you or have been unable to agree a rate with you within 2 hours of receiving the payment instruction or by 4pm at the latest on the Banking Day on which a payment is received by us, we will apply the prevailing dealer exchange rate as determined by us at that time.

The exchange rate used to convert an incoming International Payment by us on the day of processing the transaction and will be quoted on the payment advice sent to you by post.

Exchange rate losses may occur where an incoming International Payment is returned to the sending bank by us due to incorrect or incomplete payment information.

In the case of an incoming International Payment, if we receive an instruction before currency Cut-off time and for SEPA Credit Transfer before 4pm, we will process your payment on the Value date quoted, unless the Value date specified has passed or unless it is a non-Banking Day. If the date quoted has already passed, we will process your payment on the Banking Day we receive it. If a payment is received after the Cut-off time or on a non-Banking Day, this will be deemed to have been received the following Banking Day.

For payments received from other countries or paid in other currencies, various Cut-off times and Value dates apply. Please contact Your branch or relationship manager or visit our Website for currency Cut-off times. The Cut-off times for electronic channels are available on the relevant channel.

We will provide you with the following information as soon as reasonably practicable after the payment has been processed:

- a) A reference number enabling you to identify the payment, and where applicable, information relating to the Payer of the funds;
- b) The amount of the payment in the currency in which the funds is received by us;
- c) The amount of any charges payable by you for the payment;
- d) The exchange rate used by us and the amount of the payment after the currency conversion;
- e) The credit Value date; and
- f) Any Reference information provided by the Payer or their bank.

4. Withdrawals and payments from your Account

- 4.1 During the term of the Cash ISA, withdrawals may be made at any First Trust Bank branch at any time without notice and without loss of tax exempt status.
- 4.2 The subscription limit will not be reduced if an investor makes a withdrawal during the tax year. Once the subscription limits have been reached during the tax year customers may make no further subscriptions regardless of withdrawals.
- 4.3 We will follow your instructions to withdraw funds or make a payment from your Account whenever we can. In order for us to follow an instruction you must:
 - have sufficient funds in your Account to cover the payment;
 - give us all of the information we need; and
 - have authority to give us the instruction to make the payment from your Account.If we accept a payment instruction and we are unable to carry out the transaction for any reason, we will let you know about this, unless we cannot tell you because of a law or regulation.
- 4.4 Daily limits apply to the amounts that can be transferred through Online Services (see your Online Services terms and conditions or our Website for more information on these limits).
- 4.5 Before we make a payment from your Account, we will need your authority to do so. How you do this will depend on the type of payment you want to make. If you use the Online Services to create payments, we take this as you giving permission. Other

forms of permission include a written letter of instruction or a completed and signed application form.

- 4.6 As long as our procedures are complied with (including completing, either manually or online, the relevant payment instruction) and security requirements are followed, payments can be made from your Account by any of the methods listed in section 6 'Authorised Payments' below. We may in the future also allow payments by other methods which we make available.
- 4.7 If we make a payment from your Account against money which has not yet Cleared, it does not mean we will do it again in the future.
- 4.8 Once we have processed your payment instruction, you cannot cancel it. However, if you need to amend or cancel an instruction that you have given us before we process it, we will try to make your change if it is possible. If you need to amend or cancel a payment instruction, you should give details to Your branch in writing, by phone or by another method that we will tell you at the time. You will be responsible for any extra fees, expenses and exchange rate losses which are caused by amending or cancelling a payment instruction and for the costs of any payment investigation you ask us to carry out.
- 4.9 If we receive a request to refund a payment which we are told has been credited to your Account by mistake, we will contact you before authorising the refund. We are required to co-operate with the Payer's Payment Service Provider in these circumstances, which could include providing them with relevant information about you as the Payee, where they make a written request to us for information to enable the Payer to pursue you, as Payee, for recovery of the payment.
- 4.10 We may choose to make security checks from time to time, including making phone calls to you or your authorised representative. We have the right to delay or not authorise a payment if we are suspicious that you have not authorised the payment or it is fraudulent. We will not be responsible for any delay or failure in making any payment for the reasons above.

5. Authorised Payments

5.1 Payment Types

5.1.1 Cash withdrawals, drafts and other Paper transactions

- A. You can withdraw cash at our branches by signing a withdrawal receipt. You may need to provide identification when you withdraw cash at a branch.
- B. You can withdraw funds by ordering a draft or using a pre-printed GIRO Credit transfer slip. These methods will require your signature in order for a withdrawal to be made. This signed instruction will need to be given in line with the current Mandate for your Account.
- C. If using a pre-printed GIRO Credit transfer slip you will need to provide us with:
 - A pre-printed GIRO Credit transfer slip showing a valid sort code and account number of the account to which the funds are to be transferred;
 - The date and amount of the credit transfer;
 - Any other information that we may request from you in order for the payment to be made; and
 - Your signature in line with the current Mandate for your Account.

5.1.2 Online Services

- A. If you are sending an Electronic Payment using Online Services to another bank or building society account within the United Kingdom, you will need to provide us with:
 - The name of the Payee;
 - The sort code and account number of the account to which the funds are to be transferred;
 - The amount of the payment;
 - A meaningful reference so that the Payee can identify you; and
 - Any other information that we may request from you in order for the payment to be made.

B. If you are paying a bill using the 'Pay a Bill' option, you will need to select the correct Biller from the list provided. You will need to provide us with:

- The date and amount of the payment; and
- A valid biller Reference so that the Payee can identify you.

You authorise an Electronic Payment via Online Services by using the relevant Security Details for Online Banking, Mobile Banking or Phonline Banking.

5.1.3 CHAPS Payment

A. If you are sending a payment to another bank or building society account within the United Kingdom, you will need to provide us with:

- The name and address of the Payee;
- The sort code and account number of the account to which the funds are to be transferred;
- The date and amount of the payment;
- A meaningful reference so that the Payee can identify you; and
- Your permission in line with the Mandate for the Account from which the payment is to be taken. If you are making a CHAPS payment in branch you give your permission by signing an instruction form.

5.2 We may, if agreed with us, accept verbal instruction from you on the phone after we have confirmed your identity by whatever means we deem appropriate. We may also accept authorisation from you for a payment to be made from your Account by any other means that we have agreed with you.

5.3 If we are advised that the Payee details of a payment you have authorised have changed, you agree to us updating the details in order for the payment arrangement to continue. If we cannot make the changes we will write to you to let you know.

5.4 The following table sets out when payments from your Account can be made and when the funds will be available to the Payee. The timeframes assume we have received the payment instruction before the Cut-off time on a Banking Day. If we receive the payment instruction after the Cut-off time on a Banking Day, it will be deemed to have been received the following Banking Day. If we receive the payment instruction on a bank holiday, we will consider to have received it the next Banking Day. If we receive a payment instruction which is post-dated (dated for some time in the future), we will consider to have received it on the day it is due to be paid. If this is not a Banking Day, we will consider to have received it the next Banking Day.

Payment type	Method/Channel	When can I make this payment	When is my Account debited	Payment delivery timeframes
Cash withdrawal	Through a branch	During branch opening hours	Immediately	Immediately
	Cash Machine	Anytime	Immediately	Immediately
	At the Post Office®	During Post Office® opening hours	Immediately	Immediately
Transferring money to another First Trust Bank account	Through a branch	During branch opening hours	Immediately	Immediately
	Online Services	Anytime*	Immediately	Immediately
Faster Payments Service	Online Services	Anytime*	Immediately	Payee's bank will usually be credited within two hours, but no later than the next Banking Day.
CHAPS	Through a branch	Up to 4pm on Banking Days	Immediately	Same Banking Day
International Payments	Through a branch	Please refer to the 'International Payments Terms and Conditions' available in branch or on our Website.		
Setting up or amending a Standing Order to another First Trust Bank account	Through a branch	Allow five Banking Days	4am on the due date	Immediately
	Online Services	Up to 8pm the day before the payment is due	4am on the due date	
Setting up or amending a Standing Order to another UK bank or building society	Through a branch	Allow five Banking Days	4am on the due date	Payee's bank will usually be credited on the same Banking Day, but no later than the next Banking Day.
	Online Services	Up to 8pm the day before the payment is due	4am on the due date	
GIRO Credit transfer	Through a branch	During branch opening hours	Immediately	Three Banking Days

* Online Services may be unavailable between 3am and 7am due to essential maintenance.

6. Payments made incorrectly or without authority

- 6.1 If a payment has been made from your Account incorrectly or without your authority, you must tell us as soon as possible. If we fail to make a payment correctly or a payment is made without your authority and you are eligible for a refund we will, as soon as possible, put your Account back to the position it would have been in had we made the payment correctly. We will also refund any charges you have had to pay and any interest we have charged as part of the incorrect payment.
- 6.2 You will only be entitled to a refund for an unauthorised or incorrectly executed payment if you tell us about the transaction as soon as possible and, in any case, no later than 13 months after the date the payment was taken from your Account.
- 6.3 Where any of your personal account details or other items allowing access to your Account (such as your Security Details) have been lost or stolen, you will be Liable to pay a maximum of £35 for any losses in respect of Unauthorised payments arising as a result. However, you will be Liable for all unauthorised transactions if you have acted fraudulently or with Gross negligence by failing to keep your device or Security Details safe in line with your terms and conditions or if you have (with intent or Gross negligence) failed to notify us without undue delay after becoming aware of the loss, theft or unauthorised use of any of Security Details that we have issued to you in connection with the Account.
- 6.4 You are not entitled to a refund if the payment details you provided were incorrect (for example, you gave us the wrong account number or sort code for the Payee) and we used these to make the payment. However, we will make reasonable efforts to recover the funds involved in the payment. We may charge you for doing this. If we decide to charge you for this, we will tell you what the charge will be at the time you ask us to recover the funds. If you provide information as well as the payment details we ask for, we will only be responsible for making the payment in line with the payment details we asked for.
- 6.5 If we are unable to recover the funds you may write to us to request from us any relevant information we may have available in relation to the Payee in order for you to pursue recovery of the funds directly from the Payee.
- 6.6 You are not entitled to a refund from us if you have selected a Payee from your trusted beneficiaries list in Online Services in error and the Payee's Payment Service Provider receives the funds. If that happens, you must ask the Payee directly to return the funds to you. We will, however, make immediate efforts to trace the payment and give you notice of whether this has been successful.
- 6.7 If you dispute a transaction we have made on your Account and we refund this transaction, you must pay us back any refund you have claimed and we have the right to take this money from your Account if following our investigations, we find that you:
 - (a) agreed the transaction;
 - (b) have acted fraudulently or with Gross negligence;
 - (c) do not tell us about the claim in line with your terms and conditions;
 - (d) do not give us any information we ask for about your claim; or
 - (e) do not send us the refund application form within 14 days from the date you first told us about the claim.
- 6.8 We may prevent or stop any transaction on your Account, if we have good reason to believe that:
 - a) the security of your Account is compromised; or
 - b) the Account or device could be used to commit fraud, or by someone who does not have authority to use it; or
 - c) the transaction seems unusual compared with the way you normally use your Account;
 - d) in the case of a payment service that offers you credit (for example, an overdraft), there is a significantly increased risk that you may not be able to pay back the money you have borrowed; or
 - e) the transaction would damage our reputation.Where applicable, we will try to contact you before we take a decision to decline a transaction, but it may not always be

possible for us to do so. Please refer to Section A 'Contacting You' for the ways in which we can communicate with you. If we contact you by text message you may be asked to confirm a transaction by responding to the text message.

7. Term

- 7.1 The Cash ISA is opened on the date on which the first subscription is credited to the Cash ISA Account, provided there is a valid application.
- 7.2 The Cash ISA year runs in conjunction with the tax year (for example, 6th April 2017 - 5th April 2018). Amounts intended to be included in the subscriptions for the current tax year must be lodged to the Cash ISA by the 5 April.

8. Interest

- 8.1 Interest will be calculated on a daily basis on the Cleared balance and credited to the Cash ISA annually on or about the first Banking Day of April, and on closure of the Cash ISA.
- 8.2 The Cash ISA will earn interest at the Cash ISA rate as displayed in our branches.
- 8.3 We will tell you the Cash ISA interest rate when you open your Account. The Cash ISA interest rate may change. If we decrease our Cash ISA interest rates we will let you know about any change at least two months before we make the change. You can find out the Cash ISA interest rate from the posters on display in our branches or on our Website or our helpline 0345 6005 925[†].
[†]Call charges may vary, please refer to your service provider.

9. Account record

- 9.1 We will make information about individual payments made into and out of your Account available at all times (apart from when we occasionally carry out maintenance on our systems) through your contact centre, Your branch and Online Services.

10. Closure of the Account

- 10.1 There is no minimum period for how long your Account needs to be open. It will continue to be open until either you or we close it in line with these terms and conditions.
- 10.2 In the absence of express agreement to the contrary, we may terminate the relationship, i.e., close the Cash ISA by giving you at least two months' notice in writing. When a Cash ISA is terminated it does not lose its tax exempt status, interest will be credited up to date and the balance issued to you. In certain circumstances, where we have a valid reason, including those referred to in 10.3, we may close the Account without notice.
- 10.3 We can close the Account immediately in any of the following circumstances. If we decide to do this we will, wherever possible, give you at least two months' notice in writing unless there are exceptional circumstances. These include, but are not limited, to the following:
 - a) On your bankruptcy or you enter into a voluntary arrangement with your creditors;
 - b) If you can no longer manage your financial affairs or you die;
 - c) If any representations, warranties or statements made by you or an authorised user to us in connection with the Account are breached or are untrue in any material respect;
 - d) If you commit any serious or repeated breach of these terms and conditions;
 - e) If you are in breach of any other agreement with us;
 - f) We have reasonable grounds to believe that you are no longer using the Account and it has not been active for 6 months or more;
 - g) You act, or are suspected of acting, fraudulently against us or any other party;
 - h) To enable us to comply with any law, regulation, code or good practice; or
 - i) For any other valid reason, provided that the closure of the Account is a proportionate and reasonable response to the underlying reason.If we decide to close your Account, we will immediately give you notice of this in writing.

- 10.4 You can close the Account by giving us reasonable notice.
- 10.5 You may request us to close your Cash ISA without penalty or loss of tax exempt status. However, you may not be able to open another Cash ISA, with another ISA provider, if you have closed a Cash ISA which you have had in that year. A tax year runs from 6 April to 5 April in the following year.
- 10.6 If you have already subscribed to a Cash ISA with another financial institution, which you have kept open in the same tax year as you open a Cash ISA with us, then HM Revenue & Customs will regard this account as void. In such circumstances the second (void) account will lose all tax exemptions and all interest paid or credited to the void account will be subject to the tax legislation applicable at that time.
- 10.7 You have the right to transfer your Cash ISA to another ISA manager. On receipt of your transfer request the cash and information will be sent to the new ISA manager within 5 Banking Days. Please allow up to 15 Banking Days for the transfer process to be completed. No administration fee will be charged for such a transfer.
- 10.8 You may cancel your Cash ISA Account within 14 calendar days of opening the Account. Any interest earned during this period will be paid gross.

11. Death of the Account holder

- 11.1 Upon death the tax exempt status of your Cash ISA will terminate. Upon notification to us of your death, any interest paid between the period from date of death to date of notification will be taxed retrospectively, and any interest earned thereafter will be subject to the tax legislation applicable at that time.
- 11.2 The Account can be closed by the executors or administrators of your estate (people who are dealing with your estate) once we receive letters of probate or administration.

12. Extra Conditions

- 12.1 We may use any intermediary or agent bank and clearing and settlement system of our choice to execute any payment. The routing and channel(s) used by us is entirely at our discretion. If we provide you with services which are not covered by the Payment Services Regulations (including, but not limited to, cheques and other Paper transactions) we will not be responsible for any delay or failure caused by any intermediary or agent bank or any clearing or settlement system.
- 12.2 We will not be Liable if, despite all our efforts, we are prevented (directly or indirectly) from meeting any of our responsibilities under these terms and conditions because of:
 - (a) a fault which has happened in any system used to carry out a transaction;
 - (b) an industrial dispute (for example, a strike); or
 - (c) anything outside our or our agents' or subcontractors' control.

- 12.3 We will be Liable for the amount of any transaction, plus any interest and charges, if there have been any faults with systems you have used and these were not obvious or displayed as a warning message or on a notice at the time you used the system.
- 12.4 If we send a written demand or notice in connection with your Account by post to the last address you gave us, we will consider this to have been properly served and received on the day that you should have received the envelope containing the demand or notice.
- 12.5 If we choose not to enforce any term, or we cannot enforce any term which applies to the Account, this will not affect our right to:
 - (a) enforce that term later; or
 - (b) enforce any of the other terms which apply to the Account.
- 12.6 We have the right at all times to change and add to these terms and conditions as a result of:
 - (a) a change in the law, regulation, code or good practice;
 - (b) customer feedback;
 - (c) product development; or
 - (d) for any other valid reason we give you at the time we tell you about the change.
- 12.7 If we want to make a change to your terms and conditions, we will communicate these changes to you at least two months beforehand in writing (unless, by law or in line with regulation, we are able to give you shorter notice). If you are not happy, you have the right to end your agreement with us. At any time up to two months from the date of the notice, you can, without notice, switch your Account or close it without having to pay any extra charges or interest for doing this. When you receive this notice, you can end the agreement in line with section 10, subsection 10.5 as long as you have paid all the amounts you owe. However, if you continue to hold your Account after this time, we will consider you to have accepted the relevant changes.
- 12.8 You are responsible for ensuring that transactions conducted on the Cash ISA comply with Government legislation applying to ISAs in general. We will not be responsible for any loss of tax advantages resulting from transactions initiated by you which breach this legislation.
- 12.9 We will notify you if, by reason of any failure to satisfy the provisions of the ISA regulations, an ISA has or will become void.
- 12.10 The laws of Northern Ireland apply to these terms and conditions, and the courts of Northern Ireland will have exclusive jurisdiction over any dispute that may come about as a result of these terms and conditions.
- 12.11 These terms and conditions are written in English and any contact we have with you will be in English.

13. Important Information

All the information in these terms and conditions is correct at the time the terms and conditions were printed. If there are any further changes, we will let you know about the changes in line with section 12, subsection 12.7.

Data Protection Notice – How We Use Your Information

In this notice, 'we', 'us' and 'our' refers to AIB Group (UK) p.l.c. which includes First Trust Bank, 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.

This notice explains what we will do with your information, so that you can decide whether or not to provide that information to us. It is important that you read it carefully. The personal information requested from you is required to enable us to effectively provide or administer a product or service to you. Failure to supply us with sufficient information may result in us not being able to provide or meet your product/service needs. The information that you provide may be held by us on a computer database and/or in any other way and will be treated confidentially.

1. Disclosure of Information:

Information we hold about you will not be disclosed to anyone, outside of AIB Group, other than:

- 1.1 If we are required by law to give the information.
- 1.2 Where we have a public duty to disclose information.
- 1.3 Where disclosure is required for our legitimate business interests.
- 1.4 Where disclosure is made with your consent.

We may use this information in the following ways:

2. Products and Services:

- 2.1 To administer the products and services that we supply to you and any future agreements that we may have with you, and to manage and develop our relationship with you.
- 2.2 For direct marketing purposes; to advise you of products or services, where you have given your permission to us through your marketing choices.

3. Credit Scoring and Credit Reference Agencies:

- 3.1 We may use automated credit scoring methods to assess your application. Credit scoring takes into account information provided directly by you, any information we may hold about you, and any information we may obtain from other organisations.
- 3.2 We will verify the identity and address of all applicants, including through the use of Electronic Identification. We may also carry out additional verification checks throughout the lifetime of your agreement.
- 3.3 To carry out searches (including verifying your identity and/or a credit search) and disclose information to credit reference agencies for the purpose of assessing applications for credit and credit related services and for ongoing review of credit. Credit reference agencies will record details of each type of search we make, whether or not your application proceeds. We may use credit scoring techniques and other automated decision making systems to either partially or fully assess your application.
- 3.4 Whether you borrow money from us or not, we may regularly give credit reference agencies details of your account and how you use it, including in certain circumstances, details of any payments you have failed to make. These details may include your account balance, credit limit and any arrears. Credit reference agencies may make this information available to other organisations so that they can take decisions about you and your associates.
- 3.5 In relation to joint applications; a 'financial association' may be created between applicants at the credit reference agencies. This association may be considered in future applications by us and other financial institutions.
- 3.6 Please be aware that the presence of several credit searches on your record with a credit reference agency may affect your ability to obtain credit elsewhere for a short period of time.
- 3.7 To review your financial position across AIB Group, including debit and credit balances and security for credit facilities.

4. Other Third Parties:

- 4.1 To provide your personal details to debt collection agencies, tracing agencies, and/or third party processors and contractors, who act on behalf of us, if it is necessary for the performance of a contract and/or to protect the legitimate interests of AIB. The third parties will not be allowed to use your information for anything else.
- 4.2 To whom we transfer, or may transfer any of our rights or obligations under any contract with you.

5. Financial Crime Prevention:

To prevent and detect fraud, money laundering or other criminal activity; and to trace those responsible.

- 5.1 If false or inaccurate information is provided and fraud is identified, details will be passed to fraud prevention agencies.
- 5.2 Law enforcement agencies may access and use this information.
- 5.3 We and other organisations may also access and use this information to prevent fraud and money laundering, for example, when:
 - Checking details on applications for credit and credit related or other facilities.
 - Managing credit and credit related accounts or facilities.
 - Recovering debt.
 - Checking details on proposals and claims for all types of insurance.
 - Checking details of job applicants and employees.
- 5.4 We and other organisations may access and use from other countries the information recorded by fraud prevention agencies.
- 5.5 If other criminal activity is identified, details will be passed to the relevant authorities

6. Market Research:

To carry out statistical analysis and market research, or to instruct a third party to perform this on our behalf.

7. Security and Service Improvement:

We may record telephone conversations for additional security, to help resolve complaints and improve our service standards. Conversations may also be monitored for staff training purposes.

8. Miscellaneous:

- 8.1 Under the Data Protection Act 1998 you have the right of access to personal information we hold about you on our records for a nominal fee (currently £10.00). You can exercise this right by writing to the Data Protection Unit, AIB Group (UK) p.l.c., First Trust Centre, 92 Ann Street, Belfast, BT1 3HH.
- 8.2 If any of your personal information held by us is inaccurate or incorrect, please let us know and we will correct it. There is no fee for such corrections.
- 8.3 If you want details of the Credit Reference Agencies, Fraud Prevention Agencies, Debt Collection Agencies or other third parties we use, please contact us.
- 8.4 If you decide to proceed with this product/service or have any other communication with us through or in relation to our products and services, you consent to the use by us of your personal data as indicated above.

9. Marketing Options:

We would like to tell you about offers, products and services that may be of interest to you. Please select how you would like to be contacted:

Applicant 1 :	By phone	Yes <input type="checkbox"/>	No <input type="checkbox"/>	By post	Yes <input type="checkbox"/>	No <input type="checkbox"/>	By email	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Applicant 2 :	By phone	Yes <input type="checkbox"/>	No <input type="checkbox"/>	By post	Yes <input type="checkbox"/>	No <input type="checkbox"/>	By email	Yes <input type="checkbox"/>	No <input type="checkbox"/>



Cash ISA application form

Sort code Account number New ISA Account Existing ISA Account

Where this symbol appears this explains how we will use your information.

Personal details

Title (Mr, Mrs, Miss, Ms, other) First name (or names) Surname Permanent residential address Postcode Time you have lived at your home address years monthsDate of birth / / Country of birth Residential status: Home owner Living with parents Rent your home Marital status: Single Married Civil partnership Widowed Separated Divorced Number of dependants: Age range: to Reason for opening an account Anticipated turnover £ p.a.Source of initial deposit Ongoing source of funds Do you have a national insurance number? Tick (✓) Yes No

In what country(ies) are you tax resident?

Jurisdiction of Tax Residence Jurisdiction of Tax Residence Jurisdiction of Tax Residence Tax Identification Number (TIN) Tax Identification Number (TIN) Tax Identification Number (TIN)

You should be able to find your Tax Identification Number (National Insurance Number) on a payslip, form P45 or P60, a letter from HM Revenue & Customs, a letter from the DWP, or pension order book.

Employment details

Full time employee Part time employee Home maker Self employed Retired Not currently employed Job description Employer's name Basic gross annual income £
(if no income, please enter 'zero', i.e. '0' in income field)Will your income be paid into your bank account? Yes No

Contact details

Home phone number (including area code) Email address Mobile phone number Preferred contact number Work phone number Contact preference: Morning Afternoon Evening Anytime Are you a Politically Exposed Person (as defined in the Money Laundering, Terrorist Financing and Transfer of Funds) Regulations 2017)? Yes* No

*If yes, then the Bank may require additional information to complete our due diligence.

For Additional Permitted Subscriptions only*:

If you wish to open an ISA for the sole purpose of Additional Permitted Subscriptions and DO NOT wish to avail of the annual ISA allowance with First Trust Bank, please tick the box

*If you have ticked the box, please **ONLY** complete the separate Additional Permitted Subscription Declaration Form.

Declaration

I wish to subscribe to a First Trust Bank Cash ISA for the tax year / and each subsequent year until further notice.

I enclose a cheque for £

I declare that:

1. All subscriptions made, and to be made, belong to me;
2. I am 16 years of age, or over;
3. I am resident in the United Kingdom for tax purposes or, if not so resident, either perform duties which, by virtue of Section 28 of Income Tax (Earnings & Pensions) Act 2003 (Crown employees serving overseas), are treated as being performed in the United Kingdom, or I am married to, or in a civil partnership with, a person who performs such duties. I will inform First Trust Bank if I cease to be so resident or to perform such duties or be married to, or in a civil partnership with, a person who performs such duties;
4. I have not subscribed and will not subscribe to another Cash ISA in the same tax year that I subscribe to this Cash ISA.
5. I have not subscribed and will not subscribe more than the overall subscription limit* in total to a Cash ISA, a Stocks and Shares ISA and an Innovative Finance ISA in the same tax year.
6. I have received a copy of the First Trust Bank Cash ISA terms and conditions and have been given the opportunity to read them. I accept and agree to be bound by them (Note: Please take the time to read the terms and conditions carefully before signing this document. If you do not understand any point please ask for further information).
7. I acknowledge receipt of the Financial Services Compensation Scheme (FSCS) Depositor Information Sheet / Exclusions List.

* For the current ISA annual subscription limit contact your local First Trust Bank Branch or visit www.firsttrustbank.co.uk.

I authorise First Trust Bank:

1. to hold my cash subscription, and interest.
2. to make on my behalf any claims to relief from tax in respect of ISA investments;

I declare that this application form has been completed to the best of my knowledge and belief.

I agree that the Bank may make such enquires about me as it considers necessary in relation to this application.

By signing this application form, you are giving us permission to use your information as set out in the "Data Protection Notice - How We Use Your Information" section on the previous page and in the 'Data Protection Notice - How We Use Your Information' section in your terms and conditions.

Applicant
Signature

Date / /

For bank use only

Account details

Product name

Staff referral code

Statements are available monthly. Please choose the date each month you wish to your statement to be sent.

eStatements discussed with customer

Brochures issued

- 1) Cash ISA terms and conditions
- 2) Cash ISA key features
- 3) Personal Savings Accounts guide
- 4) Current credit interest rates sheet
- 5) FSCS Depositor Information Sheet / Exclusions List
- 6) Cash ISA Summary Box

Other Information

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

Customer is 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

Purpose of new account

Tax Information Reporting completed? Yes No

Origin of funds

Expected turnover (per annum) £

Source of income/wealth

Connections or relationships with other AIB Group (UK) p.l.c or AIB Group accounts

CDD flag: Yes Face to face: Yes No

ID/POA

ID/POA documentation Held Attached

Contact lead keyed Yes No

APS Declaration Form

This application has been checked and all mandatory fields have been completed Yes No

Account opening official Date / /

RLO Date / /

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 the trading names of First Trust Bank 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 banks 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 First Trust Bank) 92 Ann Street, Belfast, BT1 3HH 0345 6005 925† www.firsttrustbank.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 eligible 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 First Trust Bank 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.

Financial Services Compensation Scheme - Exclusions List



A deposit is excluded from protection if:

(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.

(2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.

(3) It is a deposit made by a depositor which is one of the following:

- credit institution
- financial institution
- investment firm
- insurance undertaking
- reinsurance undertaking
- collective investment undertaking
- pension or retirement fund¹
- public authority, other than a small local authority

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