








SME Business Lending Application Form

How to complete the form

1 Please use a **BLACK** pen 

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

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

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Three easy steps to applying for business lending with AIB

1. Arrange a meeting with your Relationship Manager at the branch
2. Complete the enclosed application form in full
3. Gather any additional supporting documentation or information that may be required by the Bank (Your Relationship Manager will inform you if the Bank has any additional requirements).

SME – Enterprises which employ fewer than 250 persons and which have an annual turnover not exceeding EUR 50 million, and/or annual balance sheet total not exceeding EUR 43 million.

SME Business Lending Application Form

Thank you for your recent enquiry in relation to credit facilities. In order to progress your application you will need to arrange a meeting with your AIB Relationship Manager and complete this Business Lending Application Form. You can complete this form with the assistance of your Relationship Manager during this meeting or with the help of a Business Professional.

Your Relationship Manager will inform you of any further documentation that may be required to support your application. Your request for credit will be progressed when your Relationship Manager has received these documents along with your signed Business Lending Application Form.

Part 1 Business Details

Please tell us about your business. This information will assist us in providing a professional timely response.

Business Name/ Trading Name	<input type="text"/>																												
Business Address	<input type="text"/>																												
	<input type="text"/>																												
	<input type="text"/>																												
Contact Person	<input type="text"/>														Email	<input type="text"/>													
	<input type="text"/>															<input type="text"/>													
Telephone	<input type="text"/>														Fax	<input type="text"/>													
Mobile	<input type="text"/>														Best Contact Time	<input type="text"/>													

Main Bank Account Details

Sort Code	<input type="text"/>						Account Number	<input type="text"/>																				
Business Type	Sole Trader	<input type="checkbox"/>	LTD co	<input type="checkbox"/>	Other	<input type="checkbox"/>	If Other Specify (e.g. Partnership)	<input type="text"/>																				
Company Registration Number	<input type="text"/>																											
Company Incorporated In (Country)	<input type="text"/>																											
No. of Outlets	<input type="text"/>																											
Primary Business Activity	<input type="text"/>																											
In Business Since	Day	<input type="text"/>	/	Month	<input type="text"/>	/	Year	<input type="text"/>	No. of Employees	<input type="text"/>	As at	Day	<input type="text"/>	/	Month	<input type="text"/>	/	Year	<input type="text"/>									
Customer Since	Day	<input type="text"/>	/	Month	<input type="text"/>	/	Year	<input type="text"/>	Business Premises Status	Leased	<input type="checkbox"/>	Rented	<input type="checkbox"/>															

Business Ownership Details

List the names of all individuals who ultimately own or control 25% or more of the shares or voting rights in the company or otherwise exercise control over the management of the company.

1. Owner Name	<input type="text"/>																												Director	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>
Irish Resident	Yes	<input type="checkbox"/>	No	<input type="checkbox"/>	Date of Birth	Day	<input type="text"/>	/	Month	<input type="text"/>	/	Year	<input type="text"/>	Percentage Shareholding	<input type="text"/>	<input type="text"/>	<input type="text"/>	%															
Address	<input type="text"/>																																
	<input type="text"/>																																
Occupation	<input type="text"/>																																

[illegible][illegible]

If more fields are required, please photocopy page or use a separate form.

[illegible]

Other

Value

e.g. €25,000.00 enter 25

[illegible]

Period Ending

Year

10

11

10

Full Year Accounts?

Yes ☐No ☐

Accounts Type

Audited

Auditor's Name

Certified

Management

Other ☐

e.g. €25,000.00 enter 25

Sales/Turnover

[illegible]

Total Assets

e.g. €25.000.00 enter 25

[illegible]

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□ □ □ □ □ □ □ □

Tax Status (Tax up-to-date)

Yes ☐No ☐

Monthly Amount of Revenue Agreement

Is a revenue agreement in place?

Yes ☐No ☐

Part 2 Personal Details

Your personal details are also important to us and while it is critical to understand your business, it is also important to understand its owners. These details will help us meet your current needs.

Personal Details - Principal Business Owner

Surname

First Name

Address

County

Country

Account Number

Sort Code

Contact Details

Email

Land Line

Mobile

Best Contact Time

Date of Birth

Time with Bank

Annual Salary

Salary Payment Frequency

Previous Address
(if less than 3 years
at current address)

No. of Dependants

Age Range

Residential Status

Owner

Tenant

Living with Parents

Number of Years at Address

Estimated Value of Home

Personal Financial Details - Principal Business Owner

Borrowings	Financial Institution	Amount Outstanding in (000's) e.g. for €25,000.00 please enter 25	Monthly Repayments
Mortgage			
Personal Loan			
Motor Loan			
Overdraft			
Credit & Other Cards			
Tax Liability			
Other			

Savings and Investments

Savings

Deposits

Other

Investments

Investment Accounts

Life Assurance

Shares

Pension

Property

Please also indicate current property value

Other

Financial Institution

Value

Amount Held (000's)

e.g. €25,000.00 enter 25

Personal Details - Second Business Owner

If applicable (if more than 2, please use separate form or photocopy this page).

Surname

First Name

Address

Account Number

Sort Code

Contact Details

Email

Land Line

Mobile

Best Contact Time

Date of Birth

Time with Bank

No. of Dependants

Age Range

from

to

Residential Status

Owner

Tenant

Living with Parents

Number of Years at Address

Estimated Value of Home

Annual Salary

Salary Payment Frequency

Previous Address

(if less than 3 years at current address)

Personal Financial Details - Second Business Owner

Borrowings	Financial Institution	Amount Outstanding in (000's) e.g. for €25,000.00 please enter 25	Monthly Repayments
Mortgage	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Personal Loan	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Motor Loan	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Overdraft	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Credit & Other Cards	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Tax Liability	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Savings and Investments	Financial Institution	Amount Held (000's) e.g. €25,000.00 enter 25
Savings	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Deposits	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Other	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Investments	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Investment Accounts	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Shares	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Property Please also indicate current property value	Value <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Other	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>

Part 3 Application Details

Please tell us about your current financial requirements. If you are unsure, please discuss with your Relationship Manager, who will be happy to go through the various options.

Application Details

Facility 1	Overdraft <input type="checkbox"/>	Loan <input type="checkbox"/>	Other (e.g. Promptpay, Insurance Premium Finance etc.) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Amount Required	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Loan First Repayment Date	Day <input type="text"/> <input type="text"/> / Month <input type="text"/> <input type="text"/> / Year <input type="text"/> <input type="text"/>
Repayment Period	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>		
Purpose of Facility e.g. Working Capital	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Loan Repayment Frequency e.g. Monthly	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Do you foresee any additional requirement over the coming 12 months?	Yes <input type="checkbox"/> No <input type="checkbox"/>		
If Yes, please comment	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
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Facility 2	Overdraft <input type="checkbox"/>	Loan <input type="checkbox"/>	Other (e.g. Promptpay, Insurance Premium Finance etc.) <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
Amount required	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>	Loan First Repayment Date	Day <input type="text"/> <input type="text"/> / Month <input type="text"/> <input type="text"/> / Year <input type="text"/> <input type="text"/>
Repayment Period	Years <input type="text"/> <input type="text"/> Months <input type="text"/> <input type="text"/>		
Purpose of Facility e.g. Working Capital	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		
Loan Repayment Frequency e.g. Monthly	<input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>		

Depending on the purpose of your borrowing further details may be required. For example, if you are purchasing a new business premises, the address, property valuation etc. will be required. For a machinery purchase, the machinery value, expected fit-out costs, expected life etc. will be required. Please provide any additional information which is relevant to your application.

These details may not be required for all applications. Your Relationship Manager will advise you what further information is required to ensure a speedy decision.

		Day	Month	Year
Management Accounts	<input type="checkbox"/>	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/>
Certified/Audited Accounts	<input type="checkbox"/>	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/>
Cash Flow Statement/Projections	<input type="checkbox"/>	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/>
Business Plan	<input type="checkbox"/>	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/>
Aged Debtors Listing	<input type="checkbox"/>	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/>
Aged Creditors Listing	<input type="checkbox"/>	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/>
Confirmation of Tax Affairs	<input type="checkbox"/>	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/>
Other	<input type="checkbox"/>	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/>
<input type="text"/>	<input type="checkbox"/>	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/> /	<input type="text"/> <input type="text"/>

Your Relationship Manager will inform you if security is required.

Part 4 Central Credit Register Notifications

NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This factsheet is available on www.centralcreditregister.ie. Copies can also be obtained at your local AIB branch and on www.aib.ie.

Part 5 (i) Data Protection Notice

How we use your information at AIB

In this Notice, we explain how we collect information about you, how we use it and how you can interact with us about it.

Who We Are

When we talk about “AIB”, or “us” or “we” in this Notice, we are referring to Allied Irish Banks, p.l.c. and its subsidiaries, affiliates and their respective parent and subsidiary companies (“AIB Group”). We will share information about you within AIB Group.

How We Collect Information about You and Your Consent

We collect personal information, for example when you open an account; make a deposit; apply for a loan; use your credit or debit card; or look for advice about your investments. We will also collect information from others, such as credit bureaus (like the Irish Credit Bureau), or through our website, apps, social media sites, community based discussion forums and CCTV footage. We will sometimes record phone conversations to improve security, resolve complaints, improve service and train our people. We will always let you know when we are recording our calls with you.

Our websites use ‘cookie’ technology. A cookie is a little piece of text that our server places on your device when you visit any of our websites. They help us make the site work better for you. You can find out more about cookies, including how to disable them on www.aib.ie. We also use cloud technology to store data including your information, to support our infrastructure and to deliver you real time personalised offers.

By using our products and services, or asking about them directly or online, you are consenting to us collecting and using your information in the ways we explain in this notice and any future versions of it.

How We Keep Your Information Safe

We know that you care about how information about you is used, stored and shared. We appreciate your trust in us to do that. To protect your information we use security measures that comply with Irish law and meet international standards. This includes computer safeguards and secure files and buildings.

What We Use Your Information For

Offering and Managing Your AIB Products and Services

We gather information about you and the products and services you use, or ask us about. We use this information to:

- make recommendations about the products or services you hold with us,
- decide how the products and services you don’t yet hold might be suitable for you, and

- decide to offer these to you, the terms and conditions under which we offer them and how we will offer them to you, for example directly or through digital media.

Developing Our Relationship – Marketing and Customer Experience

We may use your information for direct marketing purposes, where you have given us permission to do so. We may make you aware of products and services which may be of interest to you. We may do this by phone, mail, email, text or through other digital media. You can decide how much direct marketing you want to accept, so we make it as easy as possible for you to change your direct marketing preferences, simply contact us directly online or by calling **1890 724 724**.

We will also use the information we have gathered on you to personalise your experience on digital media such as websites, apps, ATMs, social media sites, mobiles and tablet devices. This may include giving you product and service content we believe might be of interest to you

Data Analytics – Using Information in Our Business

We analyse the information that we collect and hold on you through channels such as social media networks (Facebook, Twitter, YouTube etc.). This helps us understand your behaviour, our relationship with you and also our position in a market place. Our analysis helps us to offer you products and services content we believe will be of interest to you.

Our Legal Obligations

We have legal obligations to prevent fraud, tax avoidance, money laundering and terrorist financing. These obligations mean we have to continually update our customer information. Often we have to share customer information with third party law enforcement agencies. Where false or misleading information is given to us, or we suspect criminal activity we will record this and tell the appropriate law enforcement agencies, which may be within and outside Ireland.

Your Information and Third Parties

We sometimes use other companies and individuals to work on our behalf or to give us information to help us make decisions. For example to:

- analyse data;
- collect debts;
- trace information;
- process information; and
- conduct market research.

We contract with all third parties to whom we give your information for these purposes to keep your information confidential and to respect the law on data protection.

If at any time you would like to be removed from our market research database please let us know by writing to AIB, Office of the Director of Retail & Business Banking, Bankcentre, Ballsbridge, Dublin 4.

We use credit reference agencies to check your credit history, your debts, how you operate your accounts and to verify your identity. The credit reference agencies record these searches, whether we offer you credit or not. We give them information about the products and services you hold with us and we keep them updated about how well you repay credit. We do this so that we can make decisions about offering credit and carry out credit reviews. We may use credit scoring techniques and automated decision making systems to either fully or partially assess your application.

Accessing and Managing Your Information

We try to make sure that the information we have about you is accurate and up-to-date. Sometimes we may ask you to verify that the information we have remains accurate. If your information changes or you believe we have information which is inaccurate or not up-to-date please let us know and we will change it.

Under the Data Protection Acts you have the right to see the personal information we hold about you. We will charge you €6.35 for this. To get a copy of this information, write to your local AIB branch or to the SARS Unit, 4th Floor, 1 Adelaide Road, Dublin 2.

Part 5 (ii) Declaration

To be completed by the individuals listed in part 2 – Personal Details.

I/We hereby authorise AIB Group to procure credit references from a credit reference agency or agencies and to make such enquiries as any member of AIB Group may deem necessary in connection with this application. I/We hereby confirm that the information which I/We have provided above is true and correct.

I/We hereby confirm that the authorisation contained herein to disclose information constitutes a consent for the purposes of the Data Protection Acts, 1988 and 2003.

Signature of First Applicant*	Signature of Joint Applicant (if any)
<input type="text"/>	<input type="text"/>
*Authorised representative of the Business	
Date	Date
Day Month Year	Day Month Year
<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>	<input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/> / <input type="text"/> <input type="text"/>

Lending criteria, terms and conditions apply. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.