

AIB Entry to Category 3. Plain English – The impact

In 2018 we decide to test the effectiveness of our use of plain language.

We re-wrote three of our standard letters in plain language, the letters that:

1. Welcomes a customer to their current account (we call this 'New Account')
2. Tells the customer what to expect when they have lost their credit card ('Lost Card')
3. Lets the customer know we have decided not to lend them the money they applied for ('Loan Decline').

We presented the old version (before re-writing) and the new version (after re-writing) of each of the three letters. 305 members of the public participated in the research through an independent research company, W5.

We asked the participants to read each version of each letter and tell the research company which they prefer. The letters were presented randomly so there was no bias towards the new letters.

We also asked participants to answer four more questions about each letter:

1. How easy each letter was to understand.
2. How approachable they thought the bank was based on each letter.
3. How much the letter connects with the participant.
4. How the re-written letter compares to the usual letters participants receive.

The overall results are very positive towards the use of plain language.

In the case of each letters, the majority of participants of all age groups prefer the re-written version

- 59% prefer the new, plain language version of the Welcome (New Account) letter, rising to 64% of those aged 35-54
- 62% prefer the new, plain language version of the 'Lost Card' letter, rising to 71% of those aged 35-54
- 71% prefer the new, plain language version of the 'Loan Decline' letter, despite it carrying a negative message,
- In all cases the new, plain language version of each letter performed better on the four questions we asked participants.
- Each new letter:
 - was easier to understand;
 - led the participants to think the bank was more approachable ;
 - connected better with the participant; and
 - compared more favourably to the usual letters participants receive.

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Each version of each letter is presented here:

‘New Account’ - old version

Dear Customer

Thank you for your interest in our current account today.

The documentation relating to this account is attached to this e-mail. This documentation includes the account terms and conditions, which are the basis of our agreement with you, and also a booklet with information on the fees and charges applicable to your account. Please ensure you read all of the attached documents carefully and either print or save a soft copy in case you need to refer to them at a later date.

We want you to get the most from the services we offer so please contact us on 055 123 123 or 055 321 321 from abroad, at www.bank.ie or drop into your local branch if you need any further help.

Kind Regards

Please be aware that at times fraudulent emails are circulated purporting to be from The Bank. Please remember The Bank never asks customers to provide their Internet, Mobile or Phone Banking Personal Access Code (PAC) through email. In addition, The Bank will never request codes from the Code Card or Card Reader to log in.

‘New Account’ – new, plain language version.

Hi there,

You're opening a new account with us. Thank you and welcome on board.

Everything you need to know about your account is attached. There are your account terms and conditions, which are the basis of the agreement between us, and also a booklet on the fees and charges we may apply to your account. We ask you to read and keep these documents.

If you want to know anything else or you have a question, we are here to help. You can call us on 055 123 123 or 055 321 321 from abroad, visit www.bank.ie or drop into your local branch.

Kind regards,

Your Account Opening Team

Just so you know, we never ask customers to provide their Internet, Mobile or Phone Banking Personal Access Code (PAC) through email. We never ask for codes from the Code Card or Card Reader to log in.

'Lost Card'- old version

Dear Customer,

Thank you for notifying us of the theft/loss/unauthorised use of your credit card. We have placed an immediate block on your account to prevent any future fraudulent use. Please do not use any card with the above number, as our system will recognise it as a blocked card.

Should you have an additional user set up on your card, please advise this user that the card has been blocked.

If your card was due to expire this month, a replacement card bearing the above account number may have been produced automatically and sent to you in the post. Should you receive it, or find any other card with this number, please destroy it immediately.

We have opened a new account for you, numbered 1234 XXXX XXXX 1234. We will issue a new pin to you shortly and send the card a few days later. Please contact us on if either fails to arrive.

To ensure that regular payments are made from your new account (e.g. TV Subscriptions, Phone Services, Power Services, Insurance products, TV licence, etc.), please advise the relevant companies of your new account number as soon as possible.

If you and /or an authorised user have added this card to a digital wallet on mobile devices/tablet, then you can continue to use the digital wallet service as your Credit Card will update immediately without having to register it. If your device is lost or stolen, please contact us immediately on 055 123 123, 24 hours a day and we can block your card on your digital wallet.

If you have any questions regarding this matter, please do not hesitate to contact us on 055 321 321

Yours faithfully,

Neil Flaherty

Assistant Manager, Credit Card Fulfilment

Payments, Cards & Treasury Services

'Lost Card' – new, plain language version.

Dear Mr Smith,

Thank you for letting us know about your card (ending in 1234).

We have acted immediately to protect your account. We have blocked the card in case it is in the wrong hands. That means that if you happen to find the card again and try to use it, it won't work.

There is a completely new card with a new card number on its way to you. If you asked for a new PIN we'll send you one of those too. If you don't get these soon, give us a call on the number at the end of the letter. If you didn't ask us for a new PIN you can continue to use the one you have.

If it's the case that your old card was due to expire soon, we may have already sent you a replacement. If it arrives the card won't work as it's linked to the account we blocked. So just cut that card in half and throw it away.

If you have set up your card to make regular payments (for example, your phone bill, or toll charges) you'll need to tell the company that your account number has changed, otherwise payments may not happen.

On the other hand if your card is connected to apps like Apple Pay or Android Pay, you don't have to do anything. The app will update to your new card automatically. If your device was also lost or stolen, let us know on 055 789 789 (or +353 55 456 456 if abroad) 24 hours a day and we can block your card on the app.

If you have any questions, or if there is anything else we can do for you, call us on 055 123 123 (or +353 55 321 321 if abroad).

Yours sincerely

Neil Flaherty

Assistant Manager

Card Fraud Team

'Loan Decline' – old version

Dear Customer,

With reference to your recent application for credit facilities from Bank Group plc, we regret to inform you that your application has not been successful on this occasion.

From our assessment it appears that you have insufficient repayment capacity at this time to repay the facilities sought. Furthermore, the proposal outlined does not represent an acceptable risk to the Bank.

Should your financial circumstances change in the future, we may consider your application again and revert with a further decision as to your suitability for credit facilities.

Yours faithfully
The Manager

'Loan Decline' – new, plain language version

Dear Mr Smith,

Thank you for applying for a personal loan with us. We looked at your application carefully, taking everything into account.

On this occasion, we have decided not to offer you credit because you have missed previous payments on your borrowings with us.

Also, having looked at the information you sent us in your application we do not see clear evidence that you will be able to repay the amount over the specified term.

We understand that this may be disappointing news for you, however we did look at your application carefully and we believe our decision is in everyone's best interest.

Of course, if your circumstances change, we will look at your application again

Thank you for considering us.

Yours sincerely
Mary Murphy
Manager, Personal Loans