

Account Information Services (AIS)

Clonmel Credit Union Limited generally requires bank account statements to assist with the assessment of loan applications. The Revised Payment Services Directive ([PSD2](#)) provides a means by which Members can supply bank account information electronically, by availing of Account Information Services (AIS). One of the main objectives of PSD2 is to promote competition in the financial services market by allowing people to safely and securely share their bank account information in order to get access to better financial services and products.

Using AIS may reduce the time taken to process loan applications.

AIS is provided by an independent third party, Truelayer (Ireland) Limited. Truelayer (Ireland) Limited is registered as an Account Information Services Provider (AISP) with the Central Bank of Ireland (Institution Code C433487) and their privacy policy is available [here](#). As a Member, this is a new optional service offering to you by Truelayer (Ireland) Limited to enhance the loan application process which is at no extra cost.

This document explains the AIS process: [AIS Process](#)

If you consent to using AIS to supply bank account information, we will provide instructions by e-mail, including a link to the portal of the Account Information Services Provider ('AISP') that will enable you to initiate the AIS process.

If you do not consent to using AIS to supply bank account information, you can:

- Provide paper bank statements to us.
- Send bank statements to us by e-mail.
- Upload bank statements (when making an on-line loan application).

Frequently Asked Questions

Click for a list of frequently asked questions : [AIS FAQs](#)

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