Tilmaamaha Furashada Akoono Bangi ee Ireland

Banking & Payments Federation Ireland

Dadka magangalyo doonka ah ama aqoonsi la siiyay iyadoo la eegayo Xeerka Caalamiga ee Magangalyada 2015

AIB | Bank of Ireland | EBS | KBC | permanent tsb | Ulster Bank

Hordhaca tilmaamaha

Banking & Payments Federation Ireland

Tilmaamahan waxaa loogu talagalay dadka codsadayaasha magangelinta caalamiga ah ama dhawaan aqoonsi la siiyay iyadoo la eegayo Xeerka Caalamiga ee Magangalyada 2015.

Tilmaamahan waxey sharaxayaan waxaad u baahan tahay si akoon uga furato bangi.
Waxaa jira macluumaad badan oo ka dhigaya hawshan mid fudud sida ugu macquulsan.

Hawlaha bangiyada ee Ireland

- Bangiyada ku yaala Ireland waxay codsadayaasha magangelinta caalamiga ah (magangalyo doonka iyo qaxootiga) u soo dhaweyaan macaamiisha bangiga ahaan
- Shaqaalaha laanta ayaa kaa caawin doona diyaarinta codsigaaga
- Shaqaalaha bangiga waxaa loo tababaray inay taageero siiyaan dhammaan macaamiisha
- Bangigu wuxuu tixgelin doonaa in adeegyadooda iyo badeecadooda maaliyadeed ay ku haboon yihiin macaamiisha
- Sida uu farayo sharciga Ka-hortaga Wareejinta Sharci Darada Ah ee Lacagaha, bangiyada waxaa looga baahan yahay inay xaqiijiyaan aqoonsigaaga iyo cinwaankaaga iyagoo kaa fiirinaya dukumiintiyada qaarkood
- Haddii aadan haysan dukumiintiyada caadiga ah ee loo baahan yahay, bangigu wuu aqbali karaa dukumiintiyo nooc kale ah laakiin taasi waxay qaadan kartaa xoogaa waqti ah
- Xaaladaha badankood waxaad u baahan doontaa inaad qabsato ballan si aad u furato akoon bangi

Maxaa loo furtaa akoon bangi?

Banking & Payments Federation Ireland

Dhamaanteen waxaan ubaahanahay akoon bangi si aan lacagteena ugu maamulno si nabadgelyo leh oo hufan.

Waxaa jira noocyo badan oo akoono ah. Bangiga ayaa ku siin doona macluumaad kaa caawinaya inaad doorato akoonka ku habboon baahiyahaaga. Markaad leedahay akoon bangi, waxaad:

- Lacagtaada u ilaashan kartaa si nabdoon
- Mushaharkaaga ama gunnooyinka si toos ah laguugu soo shubi karaa akoonkaaga
- Biilashaada u maamuli kartaa si hufan
- La socon kartaa kharashyadaada iyo keydkaaga
- Isticmaali kartaa kaararka bankiga iyo onlayn wax ku iibsiga, haddii aad rabto

Waxa aad u baahan tahay si akoon uga furato bangi ku yaal Ireland

Banking & Payments Federation Ireland

Bangiyada waxaa looga baahan yahay inay xaqiijiyaan aqoonsigaaga oo ay sidoo kale xaqiijiyaan cinwaankaaga sida uu farayo sharciga Kahortagga Wareejinta Sharci-darrada ah ee Lacagaha. Si aad akoon uga furato laanta ama xarunta bangiga waxaad u baahan doontaa inaad keento ugu yaraan hal dukumiinti oo ah **Caddaynta Aqoonsiga** iyo dukumiinti kale oo ah **Caddaynta Cinwaanka.**

Xusuusnow: Dukumiintiyada la aqbalo way ku kala duwanaan karaan bangiyada. Waxaa si adag laguugula talinayaa inaad la xiriirto bangiga aad dooratay, haddii aadan haysan dukumiinti caadi ah. Bangiga ayaa kuu sheegi kara dukumentiyada ay tahay inaad keento markaad u imaanaysid inaad furato akoonkaaga.

Cadaynta Aqoonsiga

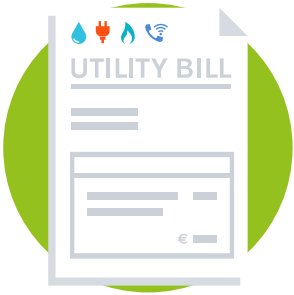
Foomamka caadiga ah ee Cadaynta Aqoonsiga:

- **Baasaboor**
- **Laysinka Daraawalnimada** - EU ama Irish

Bangigaagu wuxuu aqbali doonaa dukumiintiyo cadeynaya aqoonsiga oo noocyo kale ah, haddii aadan haysan baasaboor ama laysinka daraawalnimada. Dukumentiyadaas waxaa ka mid ah, tusaale ahaan:

- **Oggolaanshaha Deganaanshaha Ireland**
- **Shahaadada Deganaanshaha Kumeelgaarka ah**
- **Dukumentiga Safarka ee Dowlada Ireland** (UN ay soo saartay)

Cadaynta Cinwaanka



Foomamka caadiga ah ee Cadaynta Cinwaanka:

- **Biilkii Adeegyada Guriga ee Ugu Dambeeyey**
  Tusaale ahaan, biilka gaaska ama korontada, oo ku taariikheysan lixdii bilood ee la soo dhaafay
- **Bayaanka Bangiga oo Dhowaan ah**
  ku taariikhaysan lixdii bilood ee la soo dhaafay
- **Ogeysiiska Go'aaminta ee Kiridhitka Canshuurta** ee sanadka markaas la joogo ah
- **Warqad ka socota Waaxda Dowlada**

Bangigaagu wuxuu dukumiintiyo noocyo kale ah u aqbali doonaa cadeynta cinwaanka ahaan. Dukumentiyadaas waxaa ka mid ah, tusaale ahaan:

- **Warqadda Oggolaanshaha Gelitaanka Suuqa Shaqada**
- **Warqad ka socota Waaxda Dowlada ama Xafiiska Caalamiga ee Magangalyada** Warqad si toos ah loogu dirayo bangiga, taas oo xaqiijinaysa aqoonsigaaga ah inaad tahay codsadaha magangelinta caalamiga ah iyo cinwaankaaga deegaanka oo buuxa
- **Warqad ka socota Xarunta Bixinta Tooska ah ama Xarunta Soo Dhaweynta iyo Jihaynta (EROC) warqadaas oo aad ku nooshahay**
  Warqad toos ah

Talooyin

- Caddaynta cinwaankaagu waa inay lahaadaan taariikh (oo ka yar 6 bilood) iyo iney ahaadan kuwa ansax ah, waana inaad haysataa caddeyn aqoonsi oo ansax ah oo taarikheysan
- Magaca ku yaal Aqoonsiga sawirka leh waa inuu la mid ahaadaa magaca ku yaal caddeynta cinwaankaaga
- Bangiyada kaladuwan waxay aqbalaan dukumiintiyo kala duwan, sidaas darteed marka hore iyaga kala xiriir codsigaaga si aad u ogaato waxa ay aqbalaayaan
- Websaydhada Bangiyada waxaa ku jira liis ka kooban waxyaabaha ay aqbalaan. Hore u soo qaado noocyo badan oo aqoonsi ah iyo caddeyn cinwaan ah hadba inta aad haysato
- Waxaa ugu wanaagsan in ballan la qabsado marka qof ahaan loo aadayo laanta ama xarunta bangiga
si loo soo furto akoonka
- Waxaad furan kartaa oo keliya akoon lacag-bixineed oo aasaasi ah (oo loo yaqaan akoonka aasaasiga ah ee bangiga marka la joogo Ireland), haddii AADAN akoon noocan ah ama akoon bangi oo nooc kale ah ku lahayn Ireland ama wadan kale oo EU ah

Waxaa ugu wanaagsan in ballan la qabsado marka la aadayo laanta ama xarunta bangiga si loo soo furto akoonka.

Waxa aad u baahan tahay inaad ogaato markaad akoon bangi furan rabto

Banking & Payments Federation Ireland

- Bangiyadu waxay raacaan xeerar badan oo sharciyeed markay furayaan akoon bangi oo cusub. Xaaladaha badankood, waxay qaadan kartaa dhowr maalmood si laanta bangiga ay kuugu furto akoonkaaga
- Haddii ay suurogal tahay, ka eeg websaydhka bangiga wixii talooyin ah kahor intaada aadin laanta
- **Qabso ballan si aad u aado laanta bangiga aad dooratay**
- Si aad u furato akoon bangi, waa inaad horay u soo qaadataa dukumintiyada lagu qeexay qaybta 'Waxa aad u baahan tahay si aad u furato akoon bangi'
- Waxaad u baahan doontaa inaad bixiso macluumaad aasaasi ah, eeg tusaalaha foomka codsiga furashada akoonka bangiga ee ku yaala bogga soo socda
- Fadlan weydii shaqaalaha laanta wixii su'aalo ah
- Shaqaalaha laantu waxay rabaan inay ku caawiyaan. Haddii aysan garanayn jawaabta, waxay weydiin doonaan dadka ku habboon ee jooga bangigooda waxayna isku dayi doonaan inay jawaab kuu helaan sida ugu dhakhsaha badan
- Waxaa laga yaabaa inaad rabto inaad qof ka codsato inuu kaa caawiyo inaad ballan qabsato iyo/ama inuu kula yimaado bangiga. Waxay u badan tahay in bangiga ay qofkaas ka codsadaan inuu keeno caddeyntiisa aqoonsi
- Xusuusnow haddii aad haysato dukumiinti aan ahayn kuwa caadiga ah, bangiyada way ku kala duwan waraaqaha ay aqbalaan. La hadal bangiga ka hor intaadan aadin si aad ugu diyaar garowdo sida ugu macquulsan
- Hore u qaado dukumiintiyo badan hadba inta aad ku cadeyn karto cinwaanka iyo Aqoonsiga

Tusaale Foom

Banking & Payments Federation Ireland

Macluumaadka shaqsiyadeed

* Cinwaan Mudane ☐ Marwo ☐ Miss ☐ Waxkale ☐ Halkan ku sheeg

* Magaca koowaad

* Magaca qoyska

* Cinwaanka

* Degmada * Wadanka

Iinsiga Lab ☐ Dheddig ☐

Kaaladda Guurka Guursaday/Lammaane Sharciyeed ☐ Keligii ah ☐ La Furey ☐ Carmal ah ☐ Waxkale ☐

* Taariikhda Dhalashada Maalinta / Bisha / Sanadka

Goobta dhalashada (sida ku qoran dukumintiyada aqoonsiga)

DegmadaMagaalada Dhalashada Wadanka

Ujeedada Akoonka

Hawlaha Bangiga ee Maalinlaha ah ☐ Waxkale

Ilaha dakhliga: Halka lacagta aad ku shiban doonta akoonka ay ka imaaneyso, tusaale ahaan - mushaharka shaqada, ama lacagaha gunnooyinka bulshada. Immisa lacag ah ayaad filaysaa inaad ku shubta akoonka si joogto ah?

Faahfaahinta Shaqada

* Nooca shaqada

Shaqaale ☐ Iskii u shaqeysta ☐ Guri Sameeye ☐ Hawlgab ah ☐ Aan Hada Shaqeyn ☐

Sharaxaadda Shaqada

Magaca Shaqaaleysiiyaha

*Dakhliga Guud ee Sanadlaha ah (Haddii aan Dakhli jirin, fadlan gali "eber" tusaale ahaan (0) geli qaybta Dakhliga)

Dakhligaaga ma waxaa lagu shubi doonaa akoonkaaga bangiga? Haa ☐ Maya ☐

Warbixinta Cashuurta

(waxaa u baahan sharciga waxaana looga baahan yahay noocyada qaarkood ee akoonada)

Faahfaahinta xiriirka

Lambarka Telefoonka Guriga Lambarka Taleefanka gacanta

Cinwaanka iimaylka

Qaabka la doorbido ee xiriirka

Taleefan: ☐ iimayl: ☐ Boostada: ☐

Habraaca Bangiga

Banking & Payments Federation Ireland

Markaad dukumiintiyada loo baahan yahay u keento, bangiga wuxuu ka shaqeyn doona codsiga.

- Haddii ay u baahdaan dukumiinti dheeraad ah ama kuwaas ka duwan, way kula soo xiriiri doonaan
- Haddii aysan aqbali karin codsigaaga, way kula soo socodsiin doonaan sida ugu dhakhsaha badan ee suurtogalka ah

Bangiyadu waxay raacaan habraaca cabashooyinka ee macaamiishooda ee ku xusan Xeerka Ilaalinta Macaamiisha ee Bangiga Dhexe

- Haddii aadan ku qanacsaneyn sida bangigaagu uu kuula macaamilayo, ama aad aaminsan tahay inaysan raacin mabaadi'da ama qawaaniinta Xeerka Ilaalinta Macaamiisha, waa inaad marka hore cabashadaada u dirtaa bangiga
- Bangiyada waxaa looga baahan yahay inay lahaadaan habraaca cabashada waana inay si dhakhso leh, oo hufan oo cadaalad ku dheexan u maareeyaan cabashadaada
- Haddii aadan ku qanacsanayn sida loo maareeyay cabashadaada ama aadan ku qanacsanayn jawaabta aad ka heshay cabashadaada, waxaad la xiriiri kartaa Wakiilka Adeegyada Dhaqaaleed iyo Hawlgabka. Hay'addan madaxbanaan, ee sharciyeed ayaa baari karta cabashadaada

Khayaanada & Xadgudubyada Dhaqaale

Banking & Payments Federation Ireland

Eeg www.fraudsmart.ie iyo www.safeguardyourmoney.ie si aad u hesho wixii talooyin ah ee la xiriira ilaalinta lacagtaada & kahortagga khiyaanada lacagaha.

Khayaano:

- **Noqo mid haysta xog:** Noqo midka xakamaynta haya, haku degdegin oo ha gaarin go'aan aad ka shalaayn doontid
- **Feejignow:** Had iyo jeer iska hubi iimaylada, wicitaanada iyo fariimaha kadiska ah ama lama filaanka ah, kuwaas oo kaa codsanaya inaad siiso macluumaad shaqsiyeed, ganacsi ama dhaqaale
- **Noqo Qof Amaansan:** Weligaa cidna ha siinin faahfaahintaada amniyeed sida lambarka sirta ah ee bangiga oo buuxa, koodhka/macluumaadka akoonka lagu galo, ama PIN-ka

Xadgudub dhaqaale:

- Xadgudub dhaqaale wuxuu qaadan karaa waqti dheer, sidaas darteedna ma ogaan kartid in waxa dhacaya ay yihiin cadaalad daro iyo inay yihiin sharci daro. Waxay sidoo kale noqon kartaa mid adag in la ogaado markii xadgudubka uu sameeynayo qof aad taqaanid oo laga yaabo inaad ku tiirsan tahay
- Iyadoo aan loo eegin da'daada, xaaladdaada ama awooddaada, waa inaad kalsooni ku qabtaa in lacagtaada loo maamulayo si toos ah, oo ammaan ah oo dantaada ku jirto
- Haddii aad ka walwalsan tahay maaraynta lacagtaada, waxaad bangigaaga weydiisan kartaa caawimaad

Halka laga raadsado talo

Banking & Payments Federation Ireland

Waxaad raadsan kartaa talo ku saabsan akoon bangi ka furashada:

Bangiyada:

AIB
www.aib.ie
0818 303203

Bangiga Ireland (Bank of Ireland)
www.bankofireland.com
0818 365 365

EBS
www.ebs.ie
1850 654321

KBC Bank
www.kbc.ie
1800 939 244

permanent tsb
www.permanenttsb.ie
0818 50 24 24

Ulster Bank Ireland
www.ulsterbank.ie
1850 424 365

Xafiiska Macluumaadka Muwaadiniinta:
www.citizensinformation.ie
Adeegga taleefanka 0761 07 4000
(Isniin ilaa Jimco, 9am ilaa 8pm)

Xarunta Macaamiilka, Bangiga Dhexe ee Ireland:
www.centralbank.ie/consumer-hub

Wakiilka Adeegyada Dhaqaaleed iyo Hawlgabka:
www.fspo.ie
01 5677 000

Banking & Payments
Federation Ireland

www.bpfi.ie