



AIB's latest Combination Offer challenges Tracker market

15th August 2007

- Launched 13th August & minimum investment is EUR10,000.00
- 15% fixed deposit return for 1 year on 20% of total investment
- Balance allocated to Tracker Policy for 3 years and 11 months

The latest Portfolio Combination offer from AIB is offering investors a very attractive proposition for their money, through two different policies. With 20% of the initial investment placed in a deposit policy, a 15% fixed deposit return is offered after 1 year no matter what may happen to interest rates in the meantime.

The remainder of the investment (80%) is invested into a Tracker Policy for 3 years and 11 months. The tracker offers security for investors' capital at the end of the period plus a return equal to 65% of the performance on a basket of three indices, without any limit.

With a third of the money allocated to each of the Dow Jones EuroStoxx 50 Index, S&P 500 Index and the Nikkei 225 Index, investors have the opportunity to benefit from the performance of European, American and Japanese stock markets.

Ronan Twohig, Investment Development Manager at AIB Investments & Protection said: "This latest offer is a strong proposition for investors and designed to challenge other tracker products on the market. The 15% rate on deposit is best in market for the 1 year period, at which point the investor can encash this portion or reinvest it. This combined with a tracker policy that offers investors both security for their capital and the opportunity to benefit from three of the world's major stock markets should appeal to investors who are happier to balance risk and reward."

Additional product details include:

- Tracker linked to performance of three indices.
- Capital secure at end of 3 years and 11 months initial investment period.
- There is also a return equal to 65% of any increase in the value of the basket of three indices over this period, without any limit – less tax on any profit.

Further details are available from local AIB Advisers in branches nationwide.

Offer closes 7th September 2007.

Terms & Conditions apply. Allied Irish Banks p.l.c. is regulated by the Financial Regulator

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