



**AIB announces change to its Surcharge Interest Rate  
6th May 2008**

With effect from 16th June 2008 AIB's Surcharge Interest Rate will be increased from 9% per annum to 12% per annum for branch loans and overdrafts.

Surcharge Interest applies to unscheduled or unauthorised borrowings by a customer on their account(s). It is charged on "out of order" accounts and is based on the amount by which the account is in excess. This interest rate is changing as a result of the increased costs associated with funding these unauthorised debit balances and associated credit management activities. AIB's Surcharge Interest Rate was last amended in 1995.

AIB Bank customers can avoid incurring Surcharge Interest by ensuring their account operates in credit or within their sanctioned limit, if any. Further details on how to avoid incurring Surcharge Interest can be found in AIB's Fees and Charges brochures available at any AIB branch.

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**For further information, please contact:**

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