



**AIB announces changes to its interest rates
14th July 2008**

AIB today announces changes to its lending and deposit rates, with effect from close of business Tuesday, 15th July 2008. This follows the ECB interest rate increase of 0.25% which was announced on 3rd July 2008.

0.25% to 5.50% and the Standard Variable rate for buy-to-let customers increases by 0.25% to 5.70%. ECB Tracker related mortgages increase by 0.25%.

Overdraft rates for personal and business customers increase by 0.25%. The bank's standard variable 'A' loan rate for Personal Loans is increasing by 0.25%.

The Bank's High Interest Current Account rate increases from 4.00% (AER) to 4.25% (AER)

On the deposit side, the Parent Saver rate increases by 0.25% to 10.25% (AER) on the Savings Account and to 3.25% (AER) on the Deposit Account.

The Regular Saver rate increases from 7.30% (AER) to 7.50% (AER); the rate on Regular Saver accounts opened before 19th February 2008 increases by 0.25% to 4.295% (AER). The 3-year Special Term Account rate increases by 0.20% to 4.85% (AER), with the 5-year Special Term Account rate increasing 0.19% to 5.25% (AER). The Instant Access Account rate increases by 0.25% to 4.29% (AER). Also, the Online Notice 7 Account rate on balances less than €10,000 increases by 0.25% to 5.25% (AER).

Effective from 8th August 2008, the interest rate on purchases for the following credit card products will increase by 0.5%: Be, Platinum, Standard, Gold, Classic, Low Interest Mastercard and Budget Mastercard.

- Ends -

AER is annual equivalent rate

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