



AIB announces changes to fees and charges

22nd January 2008

AIB is today announcing the following changes to its "Unpaid" and "Referral item" fees and charges for personal and business customers with effect from 3rd March 2008 as the current pricing structure does not reflect increased costs.

Unpaid incoming cheques (lodged to a customer's account and returned unpaid) will be reduced from €4.50 to €4.44 for business customers.

Unpaid outgoing items (cheques, direct debits and standing orders presented to a customer's account but returned unpaid) will be increased for personal customers from €6.35 to €10.00, and for business customers from €7.50 to €10.00.

Referral item charges (items which are presented for payment and when paid place the account in an unauthorised overdraft position) will be increased for personal customers from €4.44 to €5.15, and for business customers from €4.50 to €5.15.

The pricing of Unpaid and Referral item charges was last amended in 1992 for personal customers and in 2001 for business customers.

See note to editors below

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Unpaid item Charges - Competitor Comparison

| | AIB | BOI | Halifax | NIB | Ulster | PTSB |
|----------|--------|--------|---------|--------|--------|-------|
| Personal | €10.00 | €12.70 | €10.00 | €10.00 | €12.70 | €4.44 |
| Business | €10.00 | €10.15 | €10.00 | €10.00 | €12.70 | €4.44 |

Source: competitor websites and advertised rates - competitor charges as at Dec 2007

Referral Item Charges - Competitor Comparison

| | Personal | Business |
|----------------|---|--|
| AIB | €5.15 up to 5 items per day | €5.15 up to 5 items per day |
| ACC | €4.44 | €4.44 |
| BOI | (Per quarter) 1st item: no charge; 2nd/3rd item: €3.50 per item; 4th/5th items: €5.00; 6th and subsequent items: €10.00 | €4.63 per item |
| Halifax | €5.00 | €5.00 |
| PTSB | €4.44 per item; €8.88 for two or more items on a single day | €4.44 per item; €8.88 for two or more items on a single day |
| Ulster | €4.44 per day | €4.44 per day |

Source: competitor websites and advertised rates - competitor charges as at Dec 2007.