



18<sup>th</sup> March 2026

### **AIB making banking cheaper and simpler for majority of current account customers with new monthly fee structure**

- Customers will pay on average c. 12% less in fees and charges following customer feedback
- Majority of customers who pay fees will pay less than they pay now
- Students, those 66 and over among those to be exempt from €6 monthly fee
- Fees cover services like card transactions, transfers, card taps and ATM withdrawals, while customers have access to mobile app, support in 170 branches and 24/7 fraud helpline
- AIB also abolishing a number of service fees
- New structure in place from July 1st

AIB is making personal banking cheaper and simpler for most of our personal customers by replacing existing variable quarterly maintenance and transaction fees with a fixed €6 monthly charge. It will cover most current account services including card transactions, transfers, card taps and euro payment transactions. These changes are in keeping with AIB's commitment to put our customers first, and are being introduced on foot of customer research and feedback, and will result in a reduction of c12% in customer fees on average. The majority of customers who pay fees will pay less than they pay now.

The new structure provides greater clarity and certainty for customers. Customers will also continue to have access to AIB's mobile app, instant payments, advice and service they can trust in Ireland's largest branch network. They will also continue to enjoy full and thorough customer support which includes a 24/7 fraud helpline, and AIB at An Post services.

Customer accounts currently exempt from account maintenance and transaction fees will be exempt from the monthly fee. These include AIB Advantage customers (those 66 or over), Student and Student Plus customers, Graduate, Standard Care Account and Basic Account customers as well as customers who have an AIB mortgage on their home in the Republic of Ireland paid through their personal AIB current account. In addition AIB will not charge a monthly fee on accounts that have been inactive throughout the month.

The new fee structure will be applied from 1<sup>st</sup> July, when AIB is also removing a range of service charges from personal and business accounts. These include:

- Having items unpaid on their account
- Staff assisted standing order set ups and amendments
- Duplicate statements.

Some other non day to day service fees and charges remain unchanged, and full details are available on our website at our Fees and Charges page, in our fees and charges information booklet and in any of our branches.

The last personal quarterly fee will be charged on 30<sup>th</sup> June, covering the period 1<sup>st</sup> March to 31<sup>st</sup> May 2026. The first €6 monthly fee will be charged on 31<sup>st</sup> July, covering the month of July. To support our customers during the change, AIB will not be charging a quarterly fee or monthly fee for the month of June 2026. AIB Managing Director of Retail Banking Geraldine Casey said: “In keeping with AIB’s commitment to put our customers first we have listened and are providing cheaper banking with more clarity and certainty around fees, while abolishing a range of service fees. Trust is important to AIB. Our customers can not only manage their money and make instant payments on their phone, they can also continue to visit the largest branch network in the country to engage with our advisors and have the peace of mind and security of 24/7 fraud support. We remain committed to delivering the best customer experiences and continue to invest in our offering, with our next generation mobile app set to be released later in the year.”

Further information will be available at [www.aib.ie/changes-to-fees-and-charges](http://www.aib.ie/changes-to-fees-and-charges). Non day to day fees and charges that remain unchanged include fees for non Euro transactions, urgent transfers and overdraft facilities.

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