

# Account Fees & Service Charges

4th April 2022



## Personal & Business Customers

Account Fees		
	Personal*	Business
<b>Account Maintenance</b>		
Current Account	€4.50 per quarter or part thereof	
Masterplan Account	€4.50 per quarter or part thereof	N/A

\* Private Banking Quarterly account maintenance fee €63.49

Account Transaction Fees		
Masterplan Account	No account transaction fees	N/A

Automated Transactions		
Debit Card purchases	€0.20	
Contactless transactions <sup>(1)</sup>		
Standing Orders		
Direct Debits		
Automated Debit & Credit transactions including transactions through: – AIB Phone & Internet Banking – AIB Mobile Banking – AIB Kiosk Banking – AIB Tablet Banking		
Automated Debit & Credit transactions originated through: – iBusiness Banking**	N/A	€0.20

\*\* Certain inter-account transfers between branch and foreign currency hold accounts can be initiated electronically on iBB but require staff intervention to process and therefore will attract the paper/staff assisted transaction fee. Details of these transactions can be provided on request.

Self-Service Transactions		
– ATM Withdrawals <sup>(2)</sup> – Cash & Cheque Lodgement Machine Transactions <sup>(3)</sup>		€0.35

Paper/Staff Assisted Transactions <sup>(3)</sup>		
Cheques	€0.39	
Withdrawals		
Lodgements <sup>(4)</sup>		
Staff Assisted Transactions at AIB or An Post Office Counters		
Items in Lodgements <sup>(5)</sup>		€0.20

Cash Handling <sup>(6)</sup> per €100		
Notes Lodged	€0.00	€0.45 <sup>(7)</sup>
Notes Paid Out	€0.00	€0.45
Notes Exchanged for Notes	€0.00	€0.90
Notes Exchanged for Coin	€0.00	€2.45
Coin Lodged	€0.00	€2.00 <sup>(7)</sup>
Coin Paid Out	€0.00	€2.00
Coin Exchanged for Coin	€0.00	€2.00
Coin Exchanged for Notes	€0.00	€2.45

Facility Fee		
Personal overdraft customers are liable for a facility fee per annum or per overdraft sanction, whichever is the more frequent, in addition to standard account maintenance and transaction fees.	€25.39	€0.00

### Notes:

- The transaction fee for Contactless transactions with your Debit Card will be waived until further notice.
- Includes: Domestic, Eurozone and Non-Euro Automated Teller Machine (ATM) transactions.
- Cash handling and items in lodgements fees also apply, where applicable.
- This includes a lodgement completed in another bank or an AIB branch other than the branch where the account is held. A lodgement with or without a reference will be charged at the same price.
- These are paper, non-cash items contained in a lodgement and include cheques, drafts and paper account withdrawals.
- Cash Handling includes cashing cheques written by you. Cash Handling charges are applied in proportion for amounts less than €100. Transaction Fees may also apply.

## Government Charges

Under current legislation, the following Government charges apply.

Cheques	€0.50 stamp duty per cheque*
Domestic Euro Bank Draft	€0.50 Medallion Stamp Duty per draft. This is applied at point of sale.
Debit Cards	Government Stamp Duty will be charged at a rate of €0.12 per ATM transaction. Government Stamp Duty only applies to ATM transactions carried out within Ireland (excluding Northern Ireland). This charge is capped at €2.50 if you only use your debit card for ATM transactions and capped at €5 if you use your debit card for both purchases and ATM transactions. Government Stamp Duty charge on debit cards is applied in January, for the previous year.

\* Medallion Stamp Duty for cheque books ordered on or after 1st January 2009 is calculated as each cheque is presented and paid on your account and applied quarterly in arrears on the last business day of March, June, September and December.

## Foreign Currency\*

Buy foreign notes and sell foreign currency notes	1% of value (min. €1.27 max. €6.35)
Buy foreign currency cheques: per item	1% of value (min. €1.27 max. €6.35)

### Debit Card\*\* Currency Conversion Fees

Point of Sale Purchase including Contactless Transactions	1.75% of euro value (minimum €0.45 maximum €11.00)
Cash Withdrawals Transactions	2.5% of euro value. Cash Withdrawal Commission 1% of euro value (Minimum €2.00 Maximum €6.00)

\* Any transactions not in euro are subject to the variable exchange rates in addition to the commission charges quoted.

\*\* In addition to account transaction fees. The transaction fee on Contactless transactions will be waived until further notice.

## Purchase of International

euro Cheques*	
Less than €600	3.5% of value (per item), Minimum €3, Maximum €19
€600 and over	1.5% of value (per item), Minimum €19, Maximum €60

\* Cheques issued in euro drawn on financial institutions outside the Republic of Ireland

### Notes:

- Including Notes/Coin lodged at An Post.
- Medallion Stamp Duty is currently charged at a rate of €0.50 per item.
- A Manual Standing Order Amendment fee will apply where one or more of the following fields on an existing Standing Order is changed: Sender Name, Sender Reference, Amount, Receiver Name, Receiver Reference and Receiver BIC and IBAN. A request to change any other field will result in the manual cancellation of the existing Standing Order and the manual set up of a new Standing Order with both fees applying to the account. These fees do not apply to the AIB Basic Bank Account.
- To complete a Domestic Credit Transfer via the branch, please use the Paylink Euro Form.

## Service Charges†

	Personal	Business
Bank Drafts (euro bank drafts for use within the Republic of Ireland)	€3.00 per item plus MSD <sup>(8)</sup>	
Bank Giro Credits -Third Party Credits (i.e. credits tendered by a non customer for credit of the account of a third party)	€0.50 per credit	N/A
Duplicate Statements	€3.00 per page	
Referral Item Charge – items* which are presented for payment and, when paid, place the account in an unauthorised overdraft position (max. of 5 per day)	€5.15 per item	
You may incur an unpaid charge if cheques, direct debits or standing orders, presented for payment on your account, are returned unpaid because of insufficient balance on the account (Unpaid Items) or sometimes for other reasons, for example, where a cheque hasn't been signed	€10.00 per item	
Items* lodged to your account and returned unpaid	€4.44 per item	
Additional/Replacement Card Reader for AIB Phone & Internet Banking	€5.50 per request	
Stop Payment	€0.00	€2.00 per item
Auditor's Reports	€0.00	€30.00 per Report (plus VAT)
Manual Standing Order Set Up	€4.50 <sup>(9)</sup> per request	
Manual Standing Order Amend /Cancel	€2.50 <sup>(9)</sup> per request	
Domestic Credit Transfer <sup>(10)</sup> - Paper Paylink Euro Standard Instruction to be completed via the branch.	€0.00 per item	
Domestic Credit Transfer <sup>(10)</sup> - Paper Paylink Euro Urgent Instruction to be completed via the branch.	€25.00 per item	
Inter-Bank Same Day Value Payments – via iBusiness Banking(iBB)	N/A	€12.70 per item
Payment File Origination Charges	N/A	€0.07 per transaction minimum charge of €6.35 per month
Autorec	N/A	€0.03 per item (subject to a minimum of €25.00 per month)
iBusiness Banking Service Charge**	N/A	1 Entity €250.00 2 Entities €400.00 3 Entities or more €500.00
iBusiness Banking Payment Files – MCY Option Service Charge**	N/A	€250.00 per quarter
Direct File Submission Service (DFS)**	N/A	€10,000.00 One off set up fee €1,000.00 Annually

† Service Charges are applied as they occur unless otherwise stated. Transaction Fees may also apply.

\* Cheques, withdrawals, direct debits and standing orders. (This charge will also apply where a direct debit is rejected before the requested collection date.)

\*\* For the dates when the charge is applied please see 'Business Fees and Charges' brochure for details

## Account Fees

Account Fees are calculated quarterly on the last working Friday of February, May, August and November and charged to customer accounts in March, June, September and December.

The fee will be charged on the 28th or where the 28th is not a business day, the next business day.

Information correct as at 15th January 2019

Brochures giving comprehensive details of all Fees and Charges are on display in every AIB Branch or at [www.aib.ie](http://www.aib.ie)