



HOW TO MINIMISE YOUR PERSONAL FEES & CHARGES

€ Item	✓	✗
 Paying for goods	 Contactless €0.00	 Debit Card €0.20
 ATM Withdrawal €0.35	 Cheque €0.39	
 Paying bills	 Phone/Internet/ Kiosk Banking €0.20	 Direct Debit €0.20
 Paper/Staff Assisted €0.39	 Cheque €0.39	
 Withdrawing cash	 Cashback €0.20	 ATM Withdrawal €0.35
 Paper/Staff Assisted €0.39		
 Domestic bank drafts	 Payment to third party online €0.20	 Paper/Staff Assisted €3.00 plus MSD €0.50 per item.
 Standing order	 Phone/Internet/ Kiosk Banking €0.00	 Set Up in Branch €4.50
 Amend/Cancel in Branch €2.50		
 Duplicate Statements	 eStatement €0.00	 Per page €3.00

Here are the charging dates for 2016

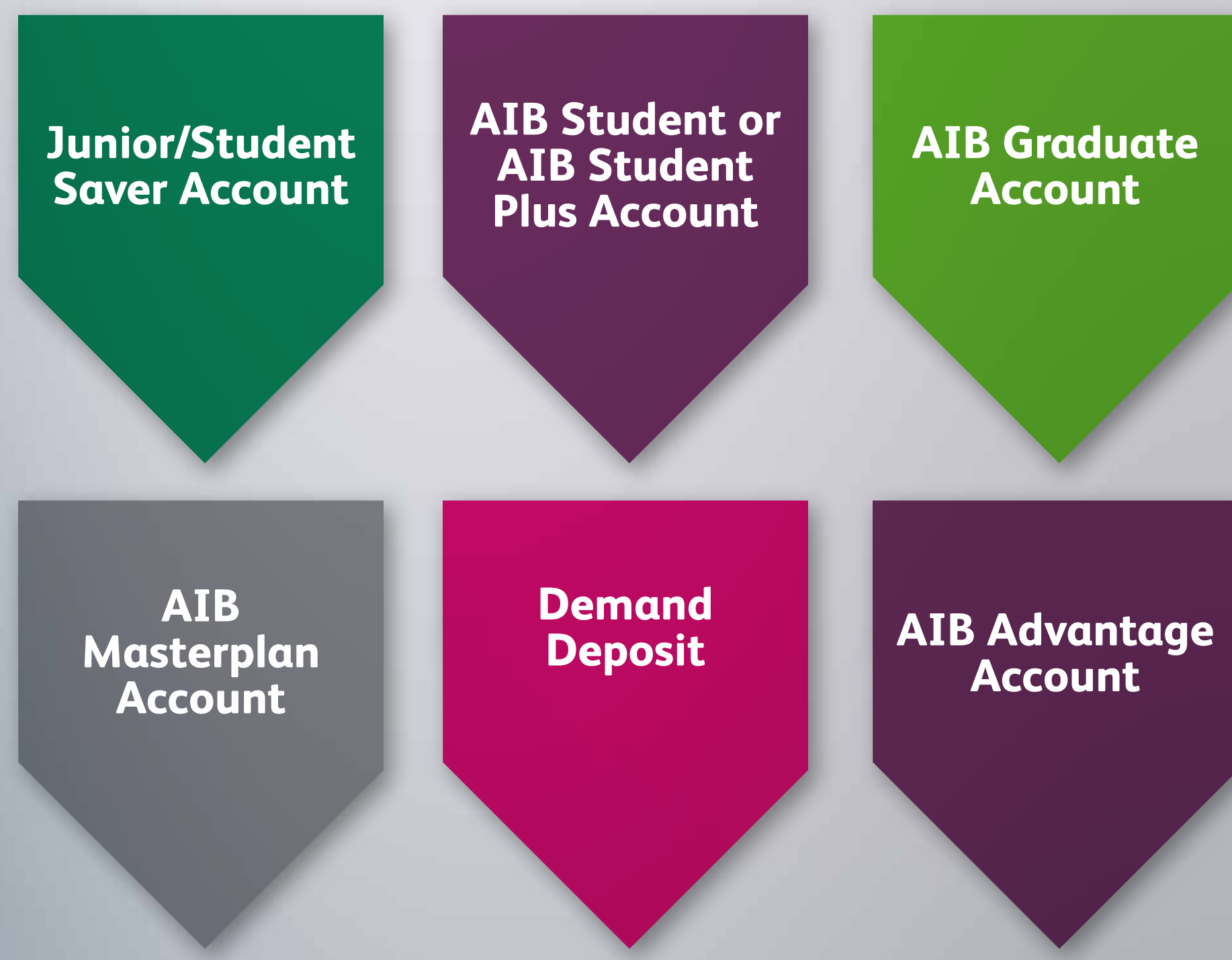


The fee will be charged on the 28th or where the 28th is not a business day, the next business day.

Services for which there is no Transaction Charge

- ✓ AIB Debit Card issue and replacement
- ✓ Registration for AIB Phone & Internet Banking
- ✓ eStatements
- ✓ Cheque/Document Retrieval
- ✓ Stop Payment
- ✓ Character/Status Enquiry
- ✓ Switching instruction
- ✓ Duplicate Certificates of Interest/Balance
- ✓ Auditor Reports
- ✓ Inter-Branch Same Day Value Payments

Accounts Exempt from Transaction Fees*



*Please note: other fees and charges, including service and international transaction charges, may apply, view our [Guide to Fees and Charges](#).

Please note: **Ways to Bank Free of Transaction Charges** Personal account customers who maintain a minimum daily credit statement balance of €2,500 in the account for each fee quarter can qualify for maintenance and transaction free banking.

