

AIB ADVANTAGE ACCOUNT TERMS AND CONDITIONS



1. General

- 1.1 The AIB Advantage Account Terms and Conditions ('the Conditions') are effective from 1st March 2015 and replace any other AIB Advantage Account Terms and Conditions that may have previously been advertised.
- 1.2 The Conditions are in addition to AIB's 'Terms and Conditions for Current, Demand Deposit and Masterplan Accounts'. Should there be a conflict between the Conditions and the 'Terms and Conditions for Current, Demand Deposit and Masterplan Accounts', the Conditions shall prevail. A copy of the 'Terms and Conditions for AIB Current, Demand Deposit and Masterplan Accounts' are furnished to you on the opening of the AIB Advantage Account and are available at www.aib.ie and at our branches.
- 1.3 The AIB Advantage Account is a current account available to personal customers who meet the eligibility criteria.
- 1.4 You are eligible to apply for the AIB Advantage Account if you are 66 years of age or older. There is no limitation to the number of AIB Advantage Accounts you may maintain in your sole name or in joint names with another or others, provided all parties to the account(s) are aged 66 or over.
- 1.5 Any current account benefits or reduced rates that you may have previously been entitled to will expire upon you opting in for the AIB Advantage Account.
- 1.6 Further terms and conditions will apply to any other service or facility provided by us in connection with your AIB Advantage Account and you will be notified of any such terms and conditions if and when you request, and we provide, any additional service or facility.
- 1.7 We may alter these Conditions including the withdrawal or variation of any benefits. Unless we are permitted by law to give you shorter notice, we will notify you at least two months in advance of any alteration to these Conditions.
- 1.8 It is your responsibility to identify to AIB Bank any existing personal current account that you wish to convert to an AIB Advantage Account in order to avail of banking free of account maintenance and transaction fees. You will benefit from account maintenance and transaction fee free banking from the date of conversion to an AIB Advantage Account.
- 1.9 AIB reserves the right to seek proof of identification and proof of date of birth from you at any time – while opening the AIB Advantage Account and after the AIB Advantage Account has been opened.

2. Bank Free of Account Maintenance and Transaction Fees

- 2.1 Account maintenance and transaction fees (as described under the heading Account Fees at A. and B. in our booklet 'A Guide to Fees and Charges for Personal Accounts') will be waived on any AIB Advantage Account you have.
- 2.2 Other charges may apply, please see the current editions of our booklets 'A Guide to Fees and Charges for Personal Accounts' and the 'Schedule of International Transaction Charges' ('the Booklets')
- 2.3 Other benefits for customers over the age of 66 are available. For details of these benefits and details of all fees and charges applicable to personal accounts please refer to the current editions of our Booklets which are available at www.aib.ie and at our branches.