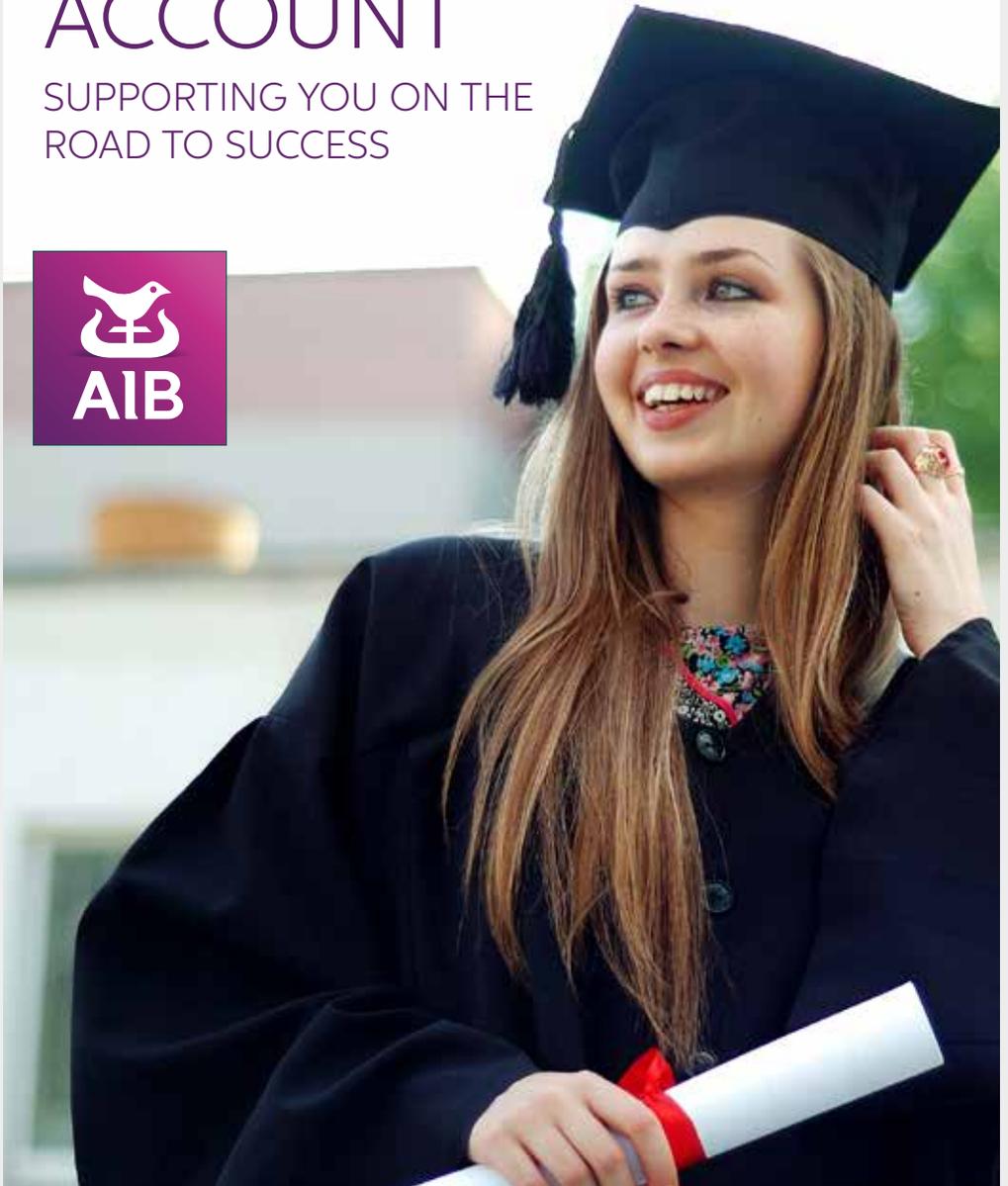


AIB GRADUATE ACCOUNT

SUPPORTING YOU ON THE
ROAD TO SUCCESS



Visit any business centre or call us on 0818 303 203 | www.aib.ie/graduates

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THE AIB GRADUATE ACCOUNT

The AIB Graduate Account is specifically tailored to give you the head start you need.

For many graduates, their first year of work offers their first taste of the “real world”. To help make your transition from education to working life as smooth as possible, we have developed the AIB Graduate Account. With a range of unique benefits, it will make it easier for you to stay in control of your money. If you need advice on managing your money, our dedicated AIB Graduate Centre is there to support you with your banking needs.

Who can apply?

The AIB Graduate Account is available to anyone who has graduated from a full time third level course of three years duration or more in the last two years.

How can we help?

If you have questions, need more information, or simply want to talk to one of our team, you can:

- Contact the dedicated AIB Graduate Centre on 0818 303 203 (8am to 9pm Monday to Friday and 9am to 6pm on Saturdays)
- Call into any AIB branch.



HOW THE ACCOUNT WORKS

Friendly, flexible and helpful banking with a unique range of benefits only available to our graduate customers.

Banking Free of Maintenance and Transaction Fees

You will not be charged account maintenance and transaction fees on your AIB Graduate Account. Bank Service Charges will apply, full details of our fees and charges are published in our booklet 'A Guide to Fees and Charges for Personal Accounts'. This booklet is available from any AIB branch or www.aib.ie

Interest Free Overdraft (up to €1,000)

You can apply for an interest free overdraft of up to €1,000 and you won't have to pay the Standard Overdraft Facility Fee of €25.39, while you hold an AIB Graduate Account.

Additional Benefits

First Loan

If you are between 18 and 30 you may be eligible to apply for First Loan to help keep you in control of your money. You can borrow up to 3 times your net monthly salary, from €1,000 up to €8,000. The term of the loan is from 6 to 60 months or up to the end of your working contract if less.

To be eligible you must have at least one month's salary (minimum €1500) mandated to your AIB account, have no unpaid charges on your account in the previous 6 month period, have not had a personal

loan before (excludes student loans) and if required provide a copy of your contract.

Applying for your First Loan can be a daunting process. Apply in branch or on the phone where a Lending Advisor can guide you through the process.

AIB Credit Card

We have a range of personal credit cards with great features and benefits, giving you flexible and secure spending power both at home and abroad. AIB Credit Cards are Contactless enabled, allowing you to make Contactless payments where you see the Contactless sign.

Government Stamp Duty of €30.00 is charged annually per credit card account.

AIB Debit Card

The AIB Debit Card *lets you make purchases at Point of Sale (POS) and cash withdrawals at ATMs in Ireland and abroad. You can also use your card to shop online or pay for goods or services over the phone. If there is a Contactless symbol located under the Visa Debit logo on the front of your debit card, then your card is enabled for Contactless payments. You can make Contactless payments where you see the Contactless sign.)))

*Terms and conditions apply.

Debit Cards are liable to annual Government Stamp Duty charge which is applied in January, for the previous year. Government Stamp Duty is charged at a rate of €0.12 per ATM transaction. It 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.

Both AIB Credit and applicable Debit Cards can also be used for Mobile Payments (Apple and Google Pay).

AIB Savings Accounts

We have a great choice of savings accounts to help you achieve those all important goals. Start saving today. You'll be surprised how quickly your money can grow with AIB.

Interest is subject to D.I.R.T at the prevailing rate where applicable (for more information go to www.revenue.ie).

AIB Insurance

Whatever you value most, we do too. Our competitive insurance policies are built around your individual needs. Giving you peace of mind for everything you value. At AIB, we have some great deals to help you save on your insurance.

AIB Car Insurance

Young drivers under the age of 25 get rewarded for safe driving with cash back discounts with our Drivesave app. Discounts are subject to a minimum premium of €317.

AIB Travel Insurance

We have a fantastic range of travel insurance types available and something to suit everyone - all at low, low prices. Whether you are going on a short hop to Europe or travelling around the world, be sure to check out the great discounts online.

Would you like more information on insurance?



Call in to any AIB branch



Click on www.aib.ie/insurance



For Car Insurance call us

on **0818 27 26 25**

Monday to Friday 8am-8pm,
Saturday 10am-2pm

WARNING:

If you do not meet the repayments on your loan, your account will go into arrears. This may affect your credit rating, which may limit your ability to access credit in the future.

AIB PHONE, INTERNET & TABLET BANKING

Making it easy to stay in control of your money while you're on the move, at home or when you're travelling abroad.

AIB Phone & Internet Banking

AIB Phone & Internet Banking gives you the flexibility of banking at a time and location that suits you, and our security precautions mean your money is safe*. It's flexible banking 20 hours a day, subject to our Terms and Conditions. Register for AIB Phone & Internet Banking today and you'll soon be able to:

- Keep track of your spending from wherever you are
- Check the balance and recent transactions on your account
- Pay your gas, electricity, mobile phone, and credit card bills**

- Make credit transfers between your accounts and to other Irish and international accounts
- Top up any Vodafone, Three, Eir or Tesco Mobile prepaid phone
- Set up and manage your standing orders
- Open one of our Online Savings Accounts including the Online Notice Deposit 7 or Online Saver
- View your personal bank account and credit card statements online with eStatements.

You may need an AIB Card Reader to use some of these services. You can find more information on the AIB Card Reader at www.aib.ie/cardreader

* For peace of mind regarding your online security, visit our security centre on www.aib.ie/securitycentre which aims to help answer the questions you may have.

** Transaction limits apply.



How to register?

Registering for AIB Phone & Internet Banking is quick and easy – you can register online or call **0818 724 020** (dial **353 1 771 2424** from abroad).

AIB Tablet Banking

AIB Tablet Banking offers registered AIB Phone & Internet Banking customers an easy and convenient way to access all of the above services on their tablet device.

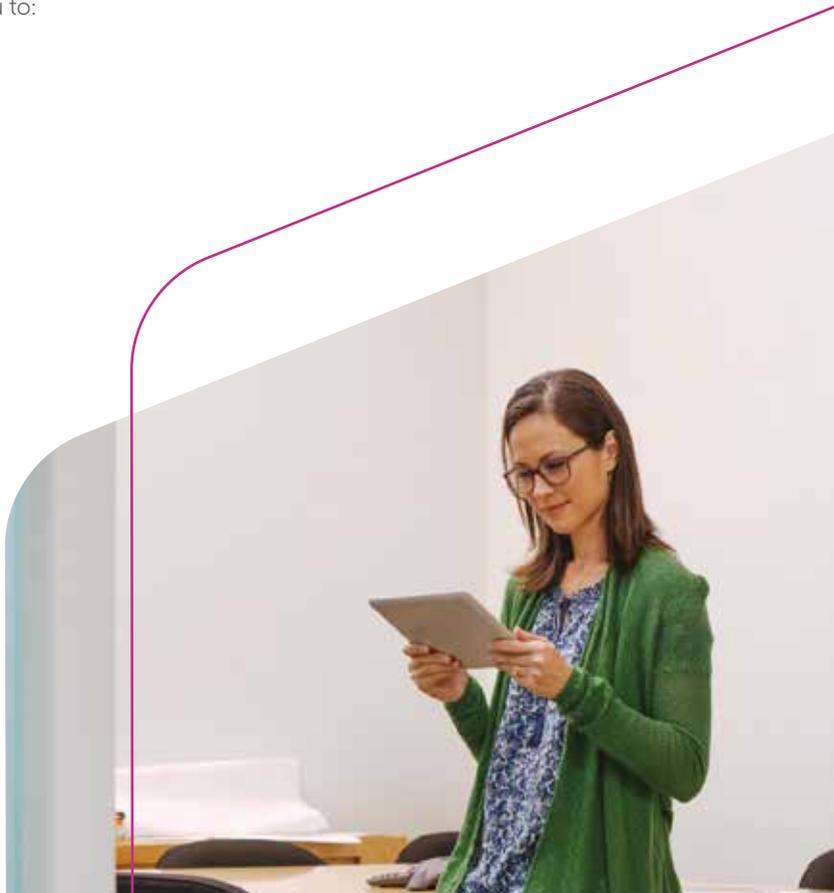
How it works:

Our AIB Tablet Banking App has been designed specifically for use on the Apple iPad and Android tablets. You can download the App directly from the Apple App Store or Google Play Store at no cost to you, however, data charges may apply.

My Money Manager

An additional key feature of AIB Tablet Banking is our new Personal Financial Management tool "My Money Manager", which will allow you to:

- ✓ Track income and expenditure on your current, deposit and credit card accounts and create budgets and savings goals
- ✓ View and analyse your key financial information:
 - **My Spending:** dynamic charting to analyse spending and income across different categories
 - **My Budgets:** create budgets for spending categories
 - **My Savings Goals:** set up financial goals associated with saving accounts
 - **My Categories Manager:** search for specific transactions and create rules to recategorise transaction information.



AIB MOBILE BANKING

AIB Mobile Banking

It's easy to be in control of your money with AIB Mobile Banking. You can use your smartphone to securely check your balance, pay your bills and make credit transfers whenever you need to, from wherever you are. AIB Mobile Banking is available 20 hours a day, 365 days a year, subject to our Terms and Conditions.

For peace of mind regarding your online security, visit our security centre on www.aib.ie/securitycentre which aims to help answer the questions you may have.

How it works:

If you have a smartphone and are registered for AIB Phone & Internet Banking, you can simply download the free* AIB Mobile Banking App directly from the Apple App Store or Google Play Store.

AIB Social Media

Follow us on



@AskAIB – follow our AskAIB feed for customer service advice and speedy answers to your banking questions.

With AIB Mobile Banking you can

- ✓ Check your account balances
- ✓ View recent transactions
- ✓ Report your AIB Credit/Debit Card(s) lost or stolen
- ✓ Make credit transfers between accounts**
- ✓ Pay bills**
- ✓ Top up your Vodafone, Eir, Tesco Mobile or Three prepaid mobile phone.

** Data charges may apply.

* Transaction limits apply.

For more information on the services available to you, visit our Help Centre on www.personal.aib.ie/help-centre

For full details on AIB Mobile Banking click on www.personal.aib.ie/ways-to-bank/mobile-banking



HOW TO OPEN YOUR AIB GRADUATE ACCOUNT

Online

You can now open a personal current account with us on your smartphone if you:

- Live in the Republic of Ireland
- Are aged between 16 and 65 years of age
- Have an EEA Passport
- Do not hold any accounts with AIB



1. Download

Download the AIB mobile banking app



2. Register

Fill in your details to become a new customer



3. Verify

Verify your identity over the phone via video chat



4. Done

Your address verification code will be sent to you. Once entered on the app, you are good to go!



Branch

Step 1

Get in touch.

To open your AIB Graduate Account, simply call into any AIB branch and complete an AIB Graduate Account application form. Application forms are also available at www.aib.ie

Step 2

Gather together your identification documents.

You will need to provide evidence of graduation (e.g. a letter from your College or a Certificate of Graduation).

What you need:



- Proof of Identity: a valid Passport, Driver's Licence or EU National Identity Card



- Proof of Current Permanent Address (documents must be no more than 6 months old): utility bill, correspondence from a regulated financial institution (insurance/assurance co., bank, building society, credit card co.), correspondence from a government department/body, letter from the CAO.

Remember, we can't accept photocopies of documents, so please bring the originals!

Note: The name on your photographic identification must exactly match the name on your proof of address. Please talk to one of our staff at your local AIB branch if you don't possess the documents outlined above.

Step 3



Drop in to your local AIB branch.

To comply with legislation to combat money laundering and terrorist financing, we will need to see suitable documentation to verify both your identity and your current residential address.

Already an AIB Student Plus Account holder?

If you already hold an AIB Student Plus Account, we will automatically convert your account to the AIB Graduate Account after four years - we'll write to you to let you know this is happening

Alternatively you can simply call the dedicated AIB Graduate Centre on **0818 303 203** to convert to the AIB Graduate Account or drop into your local AIB branch.

Thinking of switching from another bank to the AIB Graduate Account?

It's easy to switch your existing account to the AIB Graduate Account. Simply download the AIB Personal Current Account Switching Pack at www.aib.ie, or call the dedicated AIB Graduate Centre on **0818 303 203**.



How can we help?

For full details on any of our services please visit www.aib.ie, drop in to any AIB branch, or call our dedicated AIB Graduate Centre on **0818 303 203** (8am to 9pm Monday to Friday and 9am to 6pm on Saturdays).

TERMS & CONDITIONS

1. Your Agreement

1.1 These terms and conditions are additional to the terms and conditions for our Current, Demand Deposit and Masterplan Accounts (the “**Primary Terms and Conditions**”). Because of this you should read both sets together as they both form part of your Agreement with us. Where there is any difference between these terms and conditions and the Primary Terms and Conditions, we will rely on these terms and conditions.

1.2 In this document:

- a) where we use the word Account, we mean either your Student Account, Student Plus Account or Graduate Account, whichever applies; and
- b) where a word or term is capitalised but is not explained, the definition and explanation will be in the Primary Terms and Conditions.

1.3 The Account is a personal current account.

2. Eligibility for the Account

2.1 You can open or hold a Student Account if you are between 12 and 18 and you are in part-time or full-time second level education.

2.2 You can open or hold a Student Plus Account if you are enrolling or are currently enrolled in any full time third level education course, which includes full time post-graduate studies with a minimum duration of 1 academic year.

2.3 You can open or hold a Graduate Account if:

- a) you currently hold a Student Plus Account with us and have graduated from full time third level education in the last 2 years; or
- b) you are a new customer and have graduated from a full time third level course of 3 years or more in length in the last 2 years.

2.4 You can open a Graduate Account online if you:

- Live in the Republic of Ireland
- Have an EEA Passport
- Are aged between 16 and 65 years of age
- Do not hold any accounts with AIB

What to do if you do not meet the above criteria:

If you are already a customer, we have all the details we need and we can open an account for you more easily at the branch or via the “Apply & Open” tab on your AIB Internet Banking.

If you are over 66 we can offer you a special Advantage Account which you can open at your branch.

If you don't meet the criteria above, you can still open a Graduate account at your local branch

3. About your Account

3.1 You may only hold one Account at any time.

3.2 The Account is only available as a euro account.

3.3 The Account will be held in your sole name and cannot be held as a joint account which means it cannot be held with another person.

3.4 For further details about fees or charges on the Account, please see our Fees and Charges Booklets.

3.5 You may be eligible to apply for certain benefits while you hold the Account. These benefits will generally have their own terms and conditions, be subject to certain eligibility criteria and may change or be withdrawn by us at any time without notice to you. These benefits will be different, depending on the kind of Account you hold, and will not be available to you once you move to another Account. For more information on these benefits please visit our website or ask in any of our branches.

3.6 Any benefits that you may have been previously entitled to as the holder of another personal current account with us will not be available to you once you choose to move to, or open, the Account. If you do change an existing personal account held with us into the Account, any accrued debit interest or other fees and charges payable by you on your existing personal account may be charged to your Account (in the case of debit or surcharge interest, at the end of the next interest charging period).

3.7 If you hold a Student Account, a standard debit card will be issued for use with the Account. This means you cannot use this debit card for contactless transactions.

3.8 An overdraft is not available on the Student Account.

4. Changes to your Account

The name of your Account will automatically change as you get older and this change will be reflected on your Account statement. We will tell you about these changes in the way described in the '*Changes to your Agreement*' section of the Primary Terms and Conditions. We outline how your Account will change over time below:

4.1 Student Account

If you hold a Student Account, when you reach 18 we will automatically change your Account to a Student Plus Account or another type of personal current account. If you are still in second level education at this stage, please let us know and we may extend your Account for an agreed period.

4.2 Student Plus Account

If you hold a Student Plus Account, after you have held the Account for 4 years or when you graduate (whichever comes first), your Account will automatically change to a Graduate Account. If your course lasts more than 4 years please let us know and we may extend your Account for an agreed period.

4.3 Graduate Account

If you hold a Graduate Account, the Account can be held for up to 2 years from the date you change to or open the Account. At the end of this time, your Account will automatically change to another suitable personal current account.

Important/Regulatory Information

Allied Irish Banks, p.l.c. is an agent of AIB Insurance Services Limited in relation to provision of general insurance products. AIB Car Insurance is exclusively underwritten by AXA Insurance dac. AIB Travel Insurance is exclusively underwritten by Chubb European Group Limited. AIB Insurance Services Limited and Allied Irish Banks, p.l.c are regulated by the Central Bank of Ireland.

Lending criteria, terms and conditions apply. Credit facilities are subject to repayment capacity and financial status, and are not available to persons under 18 years of age. Security may be required.

Allied Irish Banks, p.l.c is regulated by the Central Bank of Ireland.



How to get in touch



Call us 0818 303 203



Call in to any branch



Click on aib.ie/i-am/a-graduate