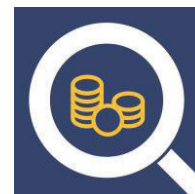




Fee Information Document



Name of the account provider: Allied Irish Banks, p.l.c.

Account name: AIB Graduate Account

Date: 15th January 2019

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in 'A Guide to Fees and Charges for Personal Accounts' and 'Schedule of International Transaction Charges'.
- A glossary of the terms used in this document is available free of charge.

Service	Fee		
General account services			
Maintaining the account	Account maintenance fee quarterly	€0.00	
	Total annual fee	€0.00	
Payments (excluding cards)			
Credit transfer	Paylink Euro Standard		
	Paper	€0.00	
	Electronic	€0.00	
	Paylink Euro Urgent		
	Paper	€25.00	
	Electronic	€12.70	
	Paylink Standard		
	Paper	€20.00	
	Electronic	€15.00	
	Paylink Urgent		
	Paper	€32.00	
	Electronic	€22.50	
	Direct debit	Direct debit transaction	€0.00
		Standing order	Standing order transaction
Set up			
Manual			€4.50
AIB Phone & Internet Banking			€0.00
AIB Kiosk Banking			€0.00
Amendment			
Manual			€2.50
AIB Phone & Internet Banking			€0.00
AIB Kiosk Banking			€0.00
Cancellation			
Manual	€2.50		
AIB Phone & Internet Banking	€0.00		
AIB Kiosk Banking	€0.00		

Cards and cash		
Cash lodgement	In branch / staff assisted	€0.00
	Cash & cheque lodgement machine	€0.00
Cash withdrawal	In branch / staff assisted	€0.00
	An Post	€0.00
	ATM withdrawal	€0.00
	Foreign currency ATM withdrawal	€0.00
	Currency conversion fee	2.5% of euro value
	Commission charge	1% of euro value minimum of €2.00 maximum of €6.00
Using a debit card for purchases in euro	Debit card purchases	€0.00
	Contactless	€0.00
Using a debit card for purchases in foreign currency	Debit card purchases	€0.00
	Currency conversion fee	1.75% of euro value minimum of €0.45 maximum of €11.00
	Contactless	€0.00
	Currency conversion fee	1.75% of euro value maximum of €11.00
Overdrafts and related services		
Overdraft	Facility fee	€0.00
	Overdraft up to €1,000 is interest free. Amounts over this will attract the Bank's Standard Variable 'A' rate 11.85% for Personal Overdrafts. Interest rate is subject to variation.	
Referral item		€5.15 per item up to a max of 5 per day
Unauthorised overdraft		12% surcharge interest (variable) per annum
Other services		
Cheque lodgement	In branch / staff assisted	€0.00
	An Post	€0.00
	Cash & cheque lodgement machine	€0.00
	Items in lodgements	€0.00 per cheque
Unpaid item	Cheques / direct debit / standing order	€10.00
	Incoming International Cheque Collection Unpaid	€8.88
Provision of a cheque book		€0.00