

Distance Marketing Directive

AIB Personal Current Account*

Important Information

Terms and Conditions apply.

AIB Personal Current Account Important Information European Communities (Distance Marketing of Consumer Financial Services) Regulations 2004

About Us

- We are Allied Irish Banks, p.l.c. whose principal business is the provision of financial services. Our registered office is at Bankcentre, Ballsbridge, Dublin 4. We are registered at the Companies Registration Office, Dublin. Our registered number is 24173. Our VAT number is IE8E86432H
- We are regulated by the Central Bank of Ireland.

About our AIB Personal Current Accounts

- The product that you are applying for is a current account. The account may be used subject to the terms and conditions agreed between the Bank and you the account holder.
- The key features of AIB Personal Current Accounts are:
 - AIB Debit Card option
 - AIB Phone & Internet Banking option
 - Access to cash at 2,000 cash machines in Ireland and up to a million abroad
 - Regular Statements
 - eStatements and eFee Advices option available. You need to be registered for AIB Phone & Internet Banking.

Fees and Charges

Charges are set out in the booklet "Guide to Fees and Charges for Personal Accounts". We reserve the right to change the fees and charges relating to the account. If we do so we will inform you of the changes before they come into effect.

AIB Student, AIB Student Plus, AIB Graduate, AIB Basic Bank and AIB Advantage Accounts are eligible for maintenance and transaction free banking as per existing terms and conditions.

Withdrawal from Agreement/Cancellation

- If you are a consumer and have opened a Personal Current Account without any face to face contact with us you have the right to withdraw from and cancel the agreement without penalty within 14 days of opening the account by contacting your local Branch. If you exercise this right we reserve the right to impose fees and charges for services provided by us up to the date of cancellation in accordance with the terms of the agreement.
- If you do not exercise your right of cancellation, the terms of the agreement will continue to apply.

Termination

You can close the account at any time. We can close the account by giving you two months notice, subject to any right we may have to set off the money in the account against any money you may owe us.

General

- The agreement will be governed by the laws of Ireland and the Courts of Ireland will have exclusive jurisdiction to resolve any disputes.
- The agreement and all information and communication with you will be in English.

What to do if you have a complaint

In the event that you wish to make a complaint you may do so by writing to our Customer Care Unit at AIB, Block E3, Bankcentre, Ballsbridge, Dublin 4. If you are still not satisfied you are entitled to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2.

Information correct as at May 2019

*Personal Current Account - Includes the following accounts:-

Student (2nd Level) Account
Student Plus Account
Graduate Account
Personal Bank Account
AIB Advantage Account
Basic Bank Account