



## Current Account

Statement of Account with Allied Irish Banks, p.l.c.

Branch  
10 Main Street, Town, County

MR JOHN A SMITH  
43 MAIN AVENUE  
TOWN  
COUNTY

1 National Sort Code  
93-12-34

Telephone  
01-6123456

Page Number  
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Account Name  
Mr. JOHN SMITH

2 Account Number  
12345-087

Date of Statement  
21 June 2012

3 IBAN: IE25 AIBK 9312 3412 3450 87 (BIC: AIBKIE2D)  
4 Authorised Limit At Date Of Statement €500

Date	Details	Debit €	Credit €	Balance €
05 June 2012	BALANCE FORWARD			698.58
	Interest Rate Lending @ 11.85%		0.08	
	INTEREST CHARGED (INCL. SURCHARGE-INTEREST 0.00)			698.50
06 June 2012	POS RETAILER NAME	40.00		
	ATM SUTTON	100.00		
	06/JUNE12 TIME 14.52			
	OP/ ESB SUPPLY	160.00		
	OP/ BORD GAIS	200.00		198.50
10 June 2012	TEXT TOP-UP	20.00		
	0861234567			
	501525	50.00		
	EMPLOYER NAME		2,500.00	
	DSFA CB EFT		332.00	2960.50
15 June 2012	*INET TO SAVINGS	2000.00		960.50
18 June 2012	PETER O'BRIEN	1150.00		189.50dr
21 June 2012	CREDIT TRANSFER		100.00	89.50

Surcharges – See Notice At Branch

11 Add more green to your banking.  
Switch to eStatements through our Internet Banking service on [www.aib.ie](http://www.aib.ie)  
Terms and Conditions apply.

For important information and standard conditions regarding your account, log onto [www.aib.ie/standardconditions](http://www.aib.ie/standardconditions)

Your Authorised Limit is subject to the terms and conditions referred to in your letter of sanction, (including any set-off, if applicable).

Overdrawn balances are marked dr

Thank you for banking with us.

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

## Understanding your personal current account statement

Your account statement shows all the transactions on your account and is available on paper by post or electronically through AIB Internet Banking. The following is a typical current account statement with key elements explained.

- National Sorting Code (NSC)** – unique number to identify your bank and branch.
- Account Number** – unique bank account number.
- International Bank Account Number (IBAN)** – unique identifier for your account which, along with your BIC, is required for international transactions, particularly but not exclusively in Europe.
- Bank Identifier Code (BIC)** – unique number that identifies your bank. It is the code necessary (together with your IBAN) to send and receive automated international payments.
- Authorised Limit** – if you have an agreed overdraft with AIB, your overdraft limit will be shown here.
- Details column** – gives a description of items lodged into or withdrawn from your account.
- Debit column** – shows money withdrawn from your account. Typical withdrawals include – POS, ATM cash point withdrawals (showing date and time), transactions carried out using AIB Internet Banking and interest charged to your account.
- Credit column** – shows money lodged into your account. Typical lodgements include – Salary and EFT.
- Balance Forward** – Closing balance as at your last statement date.
- Interest rates**
- Debit Interest rate** is money paid by you to the Bank in return for the use of a loan or overdraft, expressed as an annual percentage of the amount of the loan or overdraft.

- Promotional or service messages may appear here from time to time.

### Other Definitions:

**Account Fees:** These are calculated quarterly and charged to customers' accounts in March, June, September and December. For full details on the Fees and Charges for your account, please see our 'Guide to Fees and Charges for Personal Accounts' available in every branch or online at [www.aib.ie](http://www.aib.ie)

**Overdraft:** This is an agreement with your bank to spend more money than you actually have in your account. An agreed overdraft is the limit up to which you may borrow from the bank, when there are no funds in your current account. Your bank must normally approve an overdraft facility in advance. Charges also apply if you use your overdraft facility or try to make a transaction when you do not have enough funds. Overdrawn balance is marked with the letters dr (meaning debit). An overdraft facility fee will apply per annum or per overdraft sanction (whichever is the more frequent).

**Credit Transfer** – This is a manual lodgement to your account from a branch or bank other than the account holding branch.

**Referral Item Charges** – These charges apply when cheques, withdrawals, direct debits or standing orders are presented for payment on your account and, when paid, place the account in an unauthorised overdraft position.

### Common Abbreviations Used:

\*INET – will appear on your statement for transfers and bill payments effected using AIB Internet Banking.

EFT – Electronic Funds Transfer from another account.

POS – 'Point Of Sale' payments made with your AIB Debit Card.

DD – Direct Debit is a service for making payments from your account which are initiated by a payee on the basis of your consent e.g. utility bills, mortgage repayments etc.

OP – ORIGINATOR PLUS – This is a Direct Debit payment where your consent need not be in writing. (e.g. provided through AIB Phone and Internet Banking, etc). You must receive written confirmation within 3 business days of the details of the direct debit agreement.

S/O – Standing Order – An instruction from you to the Bank to pay a specified amount from your account on specified dates to a specified payee.

