

Information Leaflet for **AIB Student Account**

This document contains
important information.
Please read carefully and
retain for future reference.

September 2018



AIB Student Account

This Information Leaflet sets out and/or explains some of our fees and charges. For details of our fees and charges you need to read our "A Guide to Fees and Charges for Personal Accounts" and our "Schedule of International Transaction Charges" and the terms and conditions of your account and any other service or facility provided by us. Copies are available on www.aib.ie or from any AIB branch.

Who Qualifies?

The AIB Student Account is a current account which caters for students from 12 to 18 years of age involved in full-time or part-time second level education.

Key Product Features and Benefits

Key Product Features

- AIB Debit Card option
- AIB Phone & Internet Banking option
- AIB Mobile Banking – you must be registered for AIB Phone & Internet Banking
- Access to AIB outlets nationwide
- Annual Statement of Account
- eStatements option

Note: For more information on Phone & Internet Banking and Mobile Banking please click on www.aib.ie/internetbanking or phone 0818 724 020 (+353 1 771 2424 outside Ireland) to register for the service. If you are already registered, please call 0818 724 724.

Benefits

- No account maintenance and transaction fees
- AIB will pay the annual Government Stamp Duty on your AIB Debit Card
- No commission charges applicable for buying/selling foreign currency notes
- No service charges applicable on Duplicate Statements and Bank Drafts# payable in euro for use in the Republic of Ireland*

*Medallion Stamp Duty €0.50 applies on this transaction.

*To avail of these additional benefits, you must advise staff at the time of each transaction that you are an AIB Student Account holder. The additional financial benefits are only available on face to face transactions undertaken at the branch and are not available on any transactions undertaken at ATM, AIB Self Service Banking or through any other electronic means.

Bank Fees & Charges*

(i) Account Fees

As an AIB Student Account holder, you are exempt from all account maintenance and transaction fees on your AIB Student Account.

(ii) Service Charges

As an AIB Student Account holder, you are liable for the following Service Charges as they occur:

Unpaid Charges	<ul style="list-style-type: none">• Cheques lodged to your account and returned unpaid• You may incur an unpaid charge if cheques, direct debits or standing orders, presented for payment on your account, are returned unpaid because of insufficient balance on the account (unpaid items) or sometimes for other reasons, for example, where a cheque hasn't been signed.	€4.44 per item €10.00 per item
Standing Orders	<ul style="list-style-type: none">• Manual Standing Order Set up• Manual Standing Order Amend/Cancel <p>Note: AIB Phone & Internet Banking customers can set up, amend and cancel Standing Orders for free on AIB Phone & Internet Banking and AIB Kiosks.</p> <p>[†]A Manual Standing Order Amendment fee will apply where one or more of the following fields on an existing Standing Order is changed: Sender Name, Sender Reference, Amount, Receiver Name, Receiver Reference and Receiver BIC and IBAN. A request to change any other field will result in the manual cancellation of the existing Standing Order and the manual set up of a new Standing Order with both fees applying to the account.</p>	€4.50 [†] per request €2.50 [†] per request
Other Services	<ul style="list-style-type: none">• Additional/Replacement Card Reader for AIB Phone & Internet Banking	€5.50 per request
Same Day Value Payments	<ul style="list-style-type: none">• Inter-Bank transfer via the branch	€25.00 per item

*Please see our booklets 'A Guide to Fees and Charges for Personal Accounts' and 'Schedule of International Transaction Charges' for more information.

Government Charges (current legislation)

As an AIB Student Account holder, AIB will pay the annual Government Stamp Duty on your AIB Debit Card on your behalf

Debit Cards	Government Stamp Duty will be charged at a rate of €0.12 per ATM transaction. Government Stamp Duty 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. Government Stamp Duty charge on debit cards is applied in January, for the previous year.
Domestic Euro Bank Drafts	€0.50 Medallion Stamp Duty per draft. This is applied at point of sale.

For more information, call into any AIB branch or log on to www.aib.ie

Lending criteria, terms and conditions apply. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.