



Fee Information Document



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

Account name: AIB Student Plus 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 (for First and Second Year Students) or €1,500 (for Third and Fourth Year Students) is interest free. Amounts over this will attract the Bank's Standard Variable 'A' 11.85% rate for Personal Overdrafts. Interest rate is subject to variation. | |
| Referral item | | €0.00 |
| 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 | Direct debit / standing order | €10.00 |
| Provision of a cheque book | | service not available |