

Information
Leaflet for
AIB
Masterplan
Account

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

September 2018



AIB Masterplan 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?

AIB's Masterplan Account is a budgeting tool and can be applied for by anyone over 18 years of age.

Key Product Features and Benefits

Key Product Features

- Plan your spending over the course of the year
- Spread the burden of bills evenly over the 12 month period up to a maximum of €75,000
- Manage your cash flow throughout the year
- Enjoy better control over your finances
- Manage your household budgeting using AIB Phone & Internet Banking and/or AIB Mobile Banking
- eStatements Option

Note: For more information on AIB Phone & Internet Banking and AIB Mobile Banking please click on www.aib.ie/internetbanking or phone 0818 724 020 to register for the service. If you are already registered, please call 0818 724 724. To access AIB Mobile Banking, you must be registered for AIB Phone & Internet Banking.

Benefits

- No account transaction fees

Bank Fees & Charges*

(i) Account Fees

Account Maintenance Fee	This is a fee for maintaining the account	€4.50 per quarter or part thereof
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*Please see our booklets 'A Guide to Fees and Charges for Personal Accounts' and 'Schedule of International Transaction Charges' for more information.

(ii) Service Charges

As an AIB Masterplan Account holder, you are liable for the following services charges as they occur:

Bank Statements	<ul style="list-style-type: none">• Duplicate Statements	€3.00 per page
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>	€4.50 [†] per request €2.50 [†] per request

[†]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.

Referral Item Charges	<ul style="list-style-type: none">• Cheques, withdrawals, direct debits and standing orders presented for payment on your account and, when paid, place the account in an unauthorised overdraft position	€5.15 per item up to a maximum of five items per day
Other Services	<ul style="list-style-type: none">• Bank Drafts – payable in euro for use in the Republic of Ireland**	€3.00 per item plus MSD***
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.

** Bank Drafts ordered through AIB Internet Banking will incur the applicable standard postal rate.

*** Medallion Stamp Duty is currently charged at a rate of €0.50 per item.

(iii) Overdraft Borrowing Charges#

Interest Authorised and unauthorised Overdrafts will attract the Bank's Standard Variable 'A' Masterplan rate. Interest is subject to variation. You will be charged interest on any debit balance on your Masterplan account.

Uncleared Interest In some circumstances, we may allow you to withdraw funds from your account that have not yet become available for you to use. However, if we allow this, you may have to pay debit and surcharge interest on any resulting debit balance in your account.

#Overdrafts are available to persons over 18 years of age and subject to approval of application. Credit Terms and Conditions apply.

Government Charges (current legislation)

There are certain Government charges relating to your account which the Bank is obliged to collect from you:

Cheques	€0.50 stamp duty per cheque
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 terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.