

Information
Leaflet for
**AIB Demand
Deposit
Account**

(for personal
customers)

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

February 2019



AIB Demand Deposit 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 Demand Deposit Account is a savings account and is available to all customers. The fees and charges outlined in this information leaflet relate to personal customers only.

Key Product Features and Benefits

Key Product Features

- You can save as much as you like, as often as you like
- Withdrawals can be made at any time
- Access your savings through any branch, or via our AIB Phone & Internet Banking and/or AIB Mobile Banking
- Interest is variable, calculated on a daily basis and paid twice yearly in April and October. *Interest is subject to DIRT where applicable*
- Annual Statement on Account
- 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 maintenance or transaction fees apply to personal customers

Bank Fees & Charges*

(i) Account Fees

As a Personal AIB Demand Deposit Account holder, you are exempt from all account maintenance and transaction fees on your AIB Demand Deposit Account.

(ii) Service Charges

As an AIB Demand Deposit 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
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***
Domestic Credit Transfer	<ul style="list-style-type: none">• Paper Paylink Euro Standard Instruction to be completed via the branch	€0.00 per item
Domestic Credit Transfer	<ul style="list-style-type: none">• Paper Paylink Euro Urgent Instruction to be completed 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.

Uncleared Interest

If you draw against funds for which value has not been received then you may be subject to an uncleared interest charge. Please refer to our 'Terms and Conditions for Current, Demand Deposit and Masterplan Accounts' brochure which is available on www.aib.ie or from any AIB branch.

Note: If you are a personal customer of AIB and are 66 years of age or over, you are eligible to apply for certain benefits. For more information, call into any AIB branch or see our booklet 'A Guide to Fees and Charges for Personal Accounts'.