

Information Leaflet for AIB Demand Deposit Account

(for personal
customers)

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

September 2016



AIB Demand Deposit Account

The fees and charges contained in this information leaflet relate to domestic transactions only. In addition to the charges outlined, you may be liable for international euro or foreign currency related transaction fees and charges as outlined in our 'Schedule of International Transaction Charges' brochure which is 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	<ul style="list-style-type: none">You can save as much as you like, as often as you likeWithdrawals can be made at any timeAccess your savings through any branch, or via our AIB Phone & Internet Banking and/or AIB Mobile BankingInterest is variable, calculated on a daily basis and paid twice yearly in April and October. <i>Interest is subject to DIRT where applicable</i>Annual Statement on AccounteStatements option <p><i>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.</i></p>
Benefits	<ul style="list-style-type: none">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 Items	<ul style="list-style-type: none">Cheques lodged to your account and returned unpaidCheques, direct debits or standing orders presented on your account and returned unpaid	€4.44 per item €10.00 per item
Standing Orders	<ul style="list-style-type: none">Manual Standing Order Set upManual Standing Order Amend/Cancel <p><i>Note: AIB Phone & Internet Banking customers can set up, amend and cancel Standing Orders for free on AIB Phone & Internet Banking and AIB Kiosks.</i></p> <p><i>*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.</i></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***
Same Day Value Payments	<ul style="list-style-type: none">Inter-Bank transfer (a payment from an AIB account to a non-AIB account within Republic of Ireland) – via the branch	€25.00 per item

*Please see our booklet 'A Guide to Fees and Charges for Personal Accounts' 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'.

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

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