

# AIB Advantage Account

## Terms and Conditions



### 1. Your Agreement

- 1.1 These terms and conditions are additional to the terms and conditions for our Current, Demand Deposit and Masterplan Account (the “**Primary Terms and Conditions**”). Because of this you should read both sets together, as they both form part of your Agreement with us. Where there is any difference between these terms and conditions and the Primary Terms and Conditions, we will rely on these terms and conditions.
- 1.2 In this document:
  - a) where we use the word Account, we mean your Advantage Account; and
  - b) where a word or term is capitalised but is not explained, the definition and explanation will be in the Primary Terms and Conditions.
- 1.3 The Account is a personal current account.

### 2. About your Account

- 2.1 You may hold an Account if you are 66 or over.
- 2.2 You can hold the Account in your sole name or as a joint account with another person, provided all parties to the account are aged 66 or over.
- 2.3 It is up to you to tell us about any existing personal current account you wish to convert to this Account.
- 2.4 Any benefits or reduced rates that you may have been entitled to as the holder of another personal current account with us may not apply if you choose to opt for this Account.
- 2.5 We will not charge you maintenance and transaction fees on your Account but other charges may apply. Please see our Fees and Charges Booklets for further information.