



AIB Student Account, Student Plus Account and Graduate 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 Accounts (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 either your Student Account, Student Plus Account or Graduate Account, whichever applies; 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. Eligibility for the Account

2.1 You can open or hold a Student Account if you are between 12 and 18 and you are in part-time or full-time second level education.

2.2 You can open or hold a Student Plus Account if you are enrolling or are currently enrolled in any full time third level education course, which includes full time post-graduate studies with a minimum duration of 1 academic year.

2.3 You can open or hold a Graduate Account if:

- a) you currently hold a Student Plus Account with us and have graduated from full time third level education in the last 2 years; or
- b) you are a new customer and have graduated from a full time third level course of 3 years or more in length in the last 2 years.

3. About your Account

3.1 You may only hold one Account at any time.

3.2 The Account is only available as a euro account.

3.3 The Account will be held in your sole name and cannot be held as a joint account which means it cannot be held with another person.

3.4 For further details about fees or charges on the Account, please see our Fees and Charges Booklets.

3.5 You may be eligible to apply for certain benefits while you hold the Account. These benefits will generally have

their own terms and conditions, be subject to certain eligibility criteria and may change or be withdrawn by us at any time without notice to you. These benefits will be different, depending on the kind of Account you hold, and will not be available to you once you move to another Account. For more information on these benefits please visit our website or ask in any of our branches.

3.6 Any benefits that you may have been previously entitled to as the holder of another personal current account with us will not be available to you once you choose to move to, or open, the Account. If you do change an existing personal account held with us into the Account, any accrued debit interest or other fees and charges payable by you on your existing personal account may be charged to your Account (in the case of debit or surcharge interest, at the end of the next interest charging period).

3.7 If you hold a Student Account, a standard debit card will be issued for use with the Account. This means you cannot use this debit card for contactless transactions.

3.8 An overdraft is not available on the Student Account.

4. Changes to your Account

The name of your Account will automatically change as you get older and this change will be reflected on your Account statement. We will tell you about these changes in the way described in the ‘Changes to your Agreement’ section of the Primary Terms and Conditions. We outline how your Account will change over time below:

4.1 Student Account

If you hold a Student Account, when you reach 18 we will automatically change your Account to a Student Plus Account or another type of personal current account. If you are still in second level education at this stage, please let us know and we may extend your Account for an agreed period.

4.2 Student Plus Account

If you hold a Student Plus Account, after you have held the Account for 4 years or when you graduate (whichever comes first), your Account will automatically change to a Graduate Account. If your course lasts more than 4 years please let us know and we may extend your Account for an agreed period.

4.3 Graduate Account

If you hold a Graduate Account, the Account can be held for up to 2 years from the date you change to or open the Account. At the end of this time, your Account will automatically change to another suitable personal current account.