



Supporting Our Customers Through Brexit



AIB Brexit Support

At AIB we are actively supporting our customers to prepare for Brexit. No matter what size your business is, if you're concerned about the impact of Brexit, we're here to help.

AIB Brexit Ready Check

The AIB Brexit Ready Check helps you understand how Brexit will affect your business. In less than five minutes you can get a risk assessment of the effect Brexit may, or may not have on your business and get practical advice to help you understand those risks.

To check if your business is Brexit Ready, visit www.aib.ie/Brexit to use the AIB Brexit Ready Check.



Brexit Advisors:

Our 32 local Brexit Advisors understand the challenges and opportunities presented by Brexit. They are focussed on supporting customers to manage their business through Brexit. If you want to talk about the impact of Brexit on your business, contact your Branch or call **our dedicated Brexit Support line on 0818 300 081, Monday to Friday 8am – 9pm.**

AIB Brexit Research & Analysis

AIB Economic Analysis

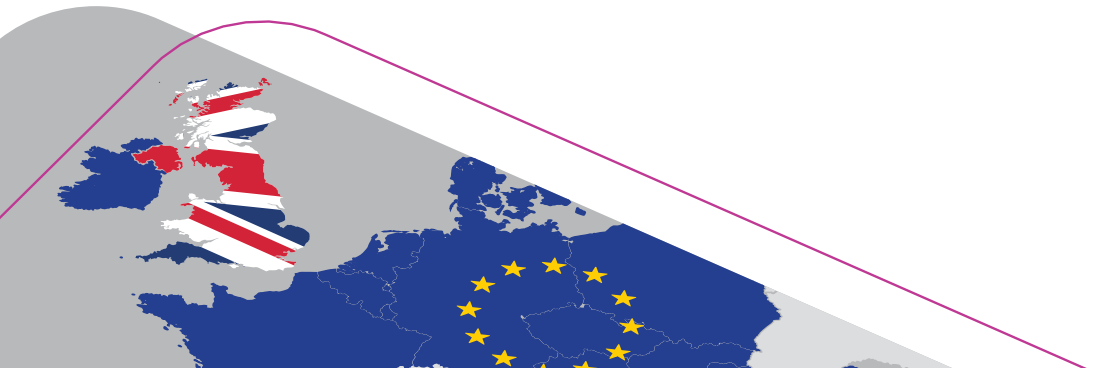
We publish a broad range of research and provide detailed economic and market forecasts to keep our customers informed in constantly changing markets. This research is often shared and discussed in more detail at AIB Events across the country, so keep an eye out for an AIB event near you.

AIB Brexit Sentiment Index

Our Brexit Sentiment Index tracks SME business sentiment across the island of Ireland on a quarterly basis.

The Index reflects business sentiment across four key measures: impact on business now, impact on future business (next 5 years), level of visibility and, finally, the wider economic impact of Brexit.

To stay up to date with the latest research and analysis visit aib.ie/fxcentre/brexit



AIB Customer Treasury Services

We provide a range of solutions to help businesses manage risks in the domestic and international business environment. One of the most significant impacts of Brexit is a potential increase in exchange rate volatility, which is likely to continue. Our Foreign Exchange team can help to design bespoke solutions to mitigate your foreign exchange risk, providing you with revenue protection and greater cost certainty.

And if you're considering diversifying into new markets, our Trade Finance team can help your business get paid securely in a way that suits you, for example with Letters of Credit or Documentary Collections.

For more information on AIB Customer Treasury Services, check out fxcentre.aib.ie

Free Export Credit Check

We've partnered with Euler Hermes who can provide businesses with a deep understanding of sector and country risk which supports exporters to minimise the risk in their debtor book. AIB Business Customers can now avail of the "Free Export Credit Check". This is a free risk assessment on five of your existing or potential overseas clients to provide you with greater peace of mind when you trade with these customers.

To find out more, contact your Branch or Relationship Manager.

in partnership with



Discount on International Shipping

AIB customers can get a discount on international shipping with DHL Express.

If you are considering exporting to new markets as a result of Brexit, check out DHL Express' exclusive 50% discount offer for AIB Business Customers.

To find out more about DHL Express offer, call 01 870 1590 or visit www.dhl.ie/aib

in partnership with



Finance

Perhaps you're investigating the impact that Brexit will have on your business, or maybe you want to develop or activate a strategic plan to become Brexit ready. If it's finance that your business needs to do that, we've got a range of solutions that could help.

- **Cashflow Finance** – Credit with interest rates from 3.70%* variable, such as
 - Business Credit Line - from 3.70% variable*
 - Business Overdraft - 7.85% variable
- **Short to Medium Term Business Loans** - Including the SBCI Brexit Loan Scheme detailed below
- **Medium or Longer Term Business Loans** – Facilities with flexible terms and repayment options available such as Asset Finance.

Flexible repayment arrangements may impact on the repayment amount and/or term of the loan.

*The total cost of credit for a Business Credit Line facility of €25,000 is €937.91

SBCI Brexit Loan Scheme

AIB are partnering with the Strategic Banking Corporation of Ireland (SBCI) to provide our customers with the SBCI Brexit Loan Scheme. This Scheme provides competitively priced, flexible funding to businesses to address the challenges posed by Brexit. Funding is available until 31st March 2020 or until the scheme has been fully subscribed.



Key features of the loans include:

- Maximum interest rate of 4%*, fixed for the term of the loan with no breakage costs
- Loan terms from 1 to 3 years
- Loans are available for amounts from €25,000 up to a maximum of €1,500,000 per business
- No security will be required for loans up to €500,000
- An interest only repayment option may be available at the start of a loan, subject to normal lending criteria
- Loans must be used to:
 - Fund working capital needs, and;
 - Fund innovation, change or adaption of the business to mitigate the impact of Brexit

A Business Plan is required for all applications. For further information on the scheme and how to apply go to business.aib.ie/sbcibrexit

*An SBCI Brexit Loan of €100,000 over 3 years at 4% will have 36 monthly repayments of €2,952.09. The total cost of credit for the loan is €6,275.24.



AIB are here to support all of your Brexit needs. Call **0818 300 081** Monday to Friday 8am – 9pm to find out about how we can support your business, alternatively contact your local Brexit Advisor or Relationship Manager.

Important/ Regulatory Information

Warning: The entire amount you have borrowed will still be outstanding at the end of the interest-only period.

Warning: You may have to pay charges if you repay early, in full or in part, a fixed-rate credit facility.

Warning: The cost of your repayments may increase.

AIB will not apply charges if you repay an SBCI Brexit Loan early.

Lending Criteria, 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. Security may be required.

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

It is important to be aware that AIB is obliged to share personal information about successful applicants with the SBCI and this information will also be shared with EU Bodies and State Bodies. This will be done with regard to obligations under data protection legislation. You can read our Data Protection – Use of Information Notice by visiting our website or contact us directly for more information on how we use your information.

You also need to be aware that you will need to keep and be able to produce all documents relating to the SBCI Brexit Loan Scheme for a period of 7 years from the end of your loan.

If you provide false information in relation to your eligibility for the Scheme or the amount of State Aid received, AIB are obliged to share this information with the SBCI who may take further action. This may also result in the termination of your loan facility and a demand for early repayment in full.

The Brexit Loan Scheme is being offered by the Strategic Banking Corporation of Ireland in partnership with the Department of Business, Enterprise and Innovation, the Department of Agriculture and the Marine and is supported by the InnovFin SME Guarantee Facility, with the financial backing of the European Union under Horizon 2020 Financial Instruments and the European Fund for Strategic Investments (EFSI) set up under the Investment Plan for Europe. The purpose of EFSI is to help support financing and implementing productive investments in the European Union and to ensure increased access to financing.

Branch. Phone. Online.

Call **0818 300 081** Monday to Friday 8am – 9pm.

Visit **www.aib.ie/Brexit**

