A guide to fees and charges for personal accounts

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

1 July 2026

Contents

Welcome to AIB 4

What types of fees and charges apply 4

1. Government charges 5

2. Bank fees and charges 6

   a) Account fees 6

   b) Service charges 7

   c) Overdraft borrowing charges 9

   d) Using your debit card abroad 10

Extra in branch benefits for Student/ Student Plus, Youth Current Account and Advantage accounts 11

Welcome to AIB

This guide explains the fees and charges that we may apply to your personal accounts, so you know what you might be charged, when and why.

It is part of our agreement with you when you have a personal account with us.

Details about how your personal account works are set out in our Terms and Conditions for Current, Demand Deposit and Masterplan Accounts. You'll find these in any of our branches and online at www.aib.ie

We've explained some of the terms used in this guide in our 'Fee Information Document Glossary', which is available at www.aib.ie

What types of fees and charges do we apply?

There are two types of charges you may see on your account:

1. Government charges
2. Bank fees and charges

This guide explains both. It also tells you which accounts we do not charge certain fees on.

1. Government charges

Some charges are set by the Government. We have to charge you these under law.

These charges will be taken from your account even if your account does not have to pay certain bank fees and charges.

Current Government Charges

Charge	When it applies	Amount
Cheques	Medallion stamp duty - It is charged for each cheque paid from your account. Taken from your account quarterly on the last business day of March, June, September, December.	€0.50 per cheque
Domestic Euro Bank Draft	Charged when we give you the bank draft	€0.50 per bank draft
Debit Card – ATM use only	Charged annually in January	€0.12 each time you take out cash at an ATM. Only applies to taking out cash at ATMs within Ireland (excluding Northern Ireland) Capped at a maximum charge of €2.50 per year
Debit card - ATM and purchases	Charged annually in January	€0.12 each time you take out cash at an ATM. Only applies to taking out cash at ATMs within Ireland (excluding Northern Ireland) Capped at a maximum charge of €5.00 per year if you use your debit card for both ATM and purchases.



We pay the Government Stamp Duty on AIB Debit Cards for second-level students with AIB Student Accounts and for customers under 18 with an AIB Youth Current Account*.

*available in early 2027

2. Bank fees and charges

These can be grouped into four categories –

a) Account fees

b) Service charges

c) Overdraft borrowing charges

d) Using your debit card abroad

a) Account fees

Monthly Account Fee

What is the monthly account fee?

This fee is charged to cover an unlimited number of euro transactions on your account such as payments, taking cash out and putting money in your account.

How much is the fee?

- €6.00 per month per account for personal current accounts
- €20.00 per month per account for Private Banking accounts

When do we charge it?

- We'll take this fee from your account on the last business day of each calendar month where your account has been active that month

Accounts on which we do not charge monthly fees

- AIB Student 2nd Level Account
- AIB Student Plus Account
- AIB Graduate Account
- AIB Advantage Account
- AIB Basic Bank Account
- AIB Demand Deposit Account
- AIB Youth Current Account*
- AIB Junior/Student Saver Account

*available in early 2027

ⓘ Other charges may still apply. They're explained further in this booklet.

Mortgage benefit – no monthly fee

If you have an AIB mortgage on your main home in Ireland, you may not have to pay a monthly fee.

We won't charge you a monthly fee if:

- your mortgage is for the home you live in, and
- your mortgage payments are paid by direct debit from that account.
- Your main home (also called a PDH) is the home you live in, in the Republic of Ireland.

For more, please read the Mortgage Benefit: 'No Fees Mortgage Benefit' – Terms and Conditions available on www.aib.ie

AIB Masterplan Account fee

- We apply an account maintenance fee of €4.50 per quarter (or part of a quarter). We calculate it on the last working Friday of February, May, August and November.
- We charge it to your account on 28 March, June, September and December or where that day is not a business day, the next business day.
- We do not charge transaction fees to AIB Masterplan Accounts



Other charges may still apply. They're explained further in this booklet.

b) Service charges

We apply service charges when you use specific AIB services.

We charge these at the time the service is used, unless we say otherwise.

Bank drafts

Bank Drafts – payable in euro for use in the Republic of Ireland	€3.00 per item plus MSD[1]

[1] Government Medallion Stamp Duty is currently charged at a rate of €0.50 per item.

Domestic credit transfer

*Paper Paylink Euro Urgent Instruction to be completed via the branch	€25.00 per item

* To complete a domestic credit transfer via the branch, please use the Paylink Euro Form.

Services with no charge

Standing Orders (Set up, change, cancel)

Unpaid charges

Duplicate bank statements

Euro cheques drawn on banks within the Republic of Ireland sent for collection

Cheque/document retrieval

Stop payment (for example cheque, direct debit)

Character/status enquiry

AIB Debit Card issue and replacement

Registration for AIB Online Banking

Switching instruction to transfer your current account to another bank

Duplicate certificates of interest/balance

Auditor reports

Paper Paylink Euro Standard Instruction to be completed in the branch

Paper Paylink Euro Instant Instruction to be completed in the branch

eStatements are available on our Mobile App and through Internet Banking and can be printed free of charge.

c) Overdraft borrowing charges

You can ask to borrow money for short term needs by setting up an overdraft on your current account. Credit terms and conditions apply.

If we agree to your overdraft, we will charge you:

- a facility fee, and
- interest based on the amount you borrow under the overdraft.

Facility fee

If we agree to an overdraft on a current account, we apply a facility fee of €25.39. We charge this fee once a year or each time the overdraft is approved, whichever happens more often.

If you apply for an overdraft for a full year, even if you only need it for a shorter time, you will avoid paying another facility fee later in the year if you need to apply for an overdraft again.

This facility fee is not applied to overdrafts approved on AIB Student Plus Accounts, AIB Youth Current Accounts* or AIB Graduate Accounts.

*available in early 2027

Interest

You will pay debit interest on any overdrawn balance on your account

- Interest is charged on the amount you are overdrawn
- The rate of debit interest we apply to an agreed overdraft will be stated in your overdraft agreement and set out in your account statement. If you do not have an agreed overdraft limit, the rate of debit interest you are charged on any debit balance will be set out in your account statement. You can find details of the current standard personal lending rates on our website and in any of our branches
- Interest rates may change from time to time

Debit interest is compounded, which means we can charge interest on interest already added to your account.

Using money before it clears

When you lodge a cheque from a bank other than us, you should usually allow five business days before using the money. This allows time for the cheque to clear between banks.

Cheques drawn on UK or other foreign banks, and postal orders, can take longer to clear.

In some cases, we may allow you to use money from your account before it has fully cleared. If this happens and your account goes into a debit balance, you may have to pay debit interest.

When is overdraft interest charged?

We calculate and accrue debit interest daily, based on your overdrawn balance. We charge debit interest to your account quarterly in March, June, September and December after we give you at least 10 business days' notice.

Where to find current overdraft interest rates?

Details of our current overdraft interest rates and related charges are available:

- in any of our branches, and
- on our website at www.aib.ie

d) Using your debit card abroad

Non-euro transactions have additional charges:

Currency conversion fees

Transaction Type	Charge
Purchases in foreign currency (including contactless)	1.75% of the euro value (minimum €0.45, maximum €11.00) Note: No minimum fee applies to contactless
Taking cash out	2.5% of the euro value

Commission charges for taking cash out

- 1% of euro value (Minimum €2.00, Maximum €6.00)

Extra in branch benefits for Student/Student Plus, Youth Current Account* and Advantage accounts

If you have an AIB Student, AIB Student Plus, AIB Youth Current Account* or AIB Advantage Account, you can get the following in branch services free of AIB service or commission charges:

- Bank Drafts payable in euro for use in the Republic of Ireland†
- Purchase and sale of foreign currency notes**

†Government Medallion Stamp Duty €0.50 applies on this transaction.

**Foreign exchange charges may apply — see our Schedule of International Transaction Charges for details

Benefits for personal customers aged 66 or over:

- Foreign exchange free of commission charges

  Commission - free foreign exchange applies only to the purchase and sale of foreign currency notes, the purchase of international euro and foreign currency cheques and Bank Drafts.

  For full details of fees and charges relating to foreign exchange, please refer to the current edition of our Schedule of International Charges booklet available at any AIB branch or online at www.aib.ie

These benefits are only available in your local branch.

When you ask for the service, please tell branch staff that you have an AIB Student, Student Plus, AIB Youth Current Account* or Advantage Account.

We may ask you for proof of identity and age at any time when you ask for a service of benefit.



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*available in early 2027

Terms and conditions apply.

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

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