



# Personal Banking Service

## Charges Explained

### Monthly Account Charges

If you maintain a cleared credit\* balance on your Account during the charging period (see table below), the charges in this section will not apply. If your account goes overdrawn, whether arranged or otherwise at any time during the relevant charging period, then the following charges will be calculated and charged to your Account.

Charging period	Dates your Account will be debited
16th November 2017 - 15th December 2017	15th January 2018
16th December 2017 - 15th January 2018	15th February 2018
16th January 2018 - 15th February 2018	15th March 2018
16th February 2018 - 15th March 2018	13th April 2018
16th March 2018 - 15th April 2018	15th May 2018
16th April 2018 - 15th May 2018	15th June 2018
16th May 2018 - 15th June 2018	13th July 2018
16th June 2018 - 15th July 2018	15th August 2018
16th July 2018 - 15th August 2018	14th September 2018
16th August 2018 - 15th September 2018	15th October 2018
16th September 2018 - 15th October 2018	15th November 2018
16th October 2018 - 15th November 2018	14th December 2018
16th November 2018 - 15th December 2018	15th January 2019
16th December 2018 - 15th January 2019	15th February 2019

We will advise you of the amounts due, if any, prior to your Account being debited. This gives you the opportunity to ensure that you have sufficient cleared funds in your Account to meet these charges. Other charges, as listed in this leaflet, are due at the time the service is provided.

**Note 1:** If the 15th falls on a day which is not a banking day, we will debit your account on the previous banking day.

\* Cleared credit balances exclude items, such as cheques, lodged to your Account, for which the Bank has yet to collect value. See Personal Banking Service Terms & Conditions.

### Arranged Overdraft Monthly fee

£7.00 per month

Arranged Overdraft Charges include your arranged overdraft monthly fee and any debit interest that may be due. You will only have to pay an arranged overdraft monthly fee if you go into an arranged overdraft position in excess of the £15 fee-free limit at any stage during the charging period (the 16th of month one to the 15th of month two).

### Debit Interest

We will charge debit interest if your account balance goes in excess of the £200 interest-free limit within your arranged overdraft during the charging period.

## Recurring Charges

Recurring charges are charged each time the following services are required.

### Charges for Unarranged overdrafts

£7.00 per banking day

This charge is incurred on each banking day that your Account becomes overdrawn in excess of the £15 fee-free limit, or your indebtedness increases, without a formal agreement in place or is in excess by more than £15 of any Arranged overdraft agreement in place.

### Unpaid item drawn on your Account

£20.00 per day

This charge is incurred if there are insufficient cleared funds in your Account to meet a payment that you have made, and we are required to return the item unpaid. We will only charge one Unpaid item fee per day regardless of the number of Unpaid items that occur on that day.

### Unpaid item lodged to your Account

£5.00 per item

This charge is incurred where a cheque which you have previously lodged to your Account has been returned unpaid.

There is a cap of £90 on Unarranged Overdraft Charges (Unarranged Borrowing fee(s) plus Unpaid item fee (s) in the charging period ), set out as follows:

### Monthly Cap on Unarranged Overdraft Charges

1. Each current account will set a monthly maximum charge for:
  - (a) Going overdrawn when you have not arranged an overdraft; or
  - (b) Going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
  - (a) Interest and fees for going over/past your arranged overdraft limit;
  - (b) Fees for each payment your bank allows despite lack of funds; and
  - (c) Fees for each payment your bank refuses due to lack of funds.

### Copy Statement

£10.00 per request

A charge is levied if you require a copy of a past Account statement.

### Balance certificate

£5.00 each

A charge is incurred for issuing a certificate of the balance of your Account at a specific date. This would typically be required for your accountant.

### Card replacement

£5.00 each

(Free if lost, stolen or expired)

### Online Card Reader Replacement

£8.00 each

(First Card Reader is free of charge).

## Point of Sale Charges

Point of sale charges are incurred for services provided by a member of staff at an Allied Irish Bank (GB) Business Centre.

### Bank draft

£20.00 each

This charge is incurred when you require us to issue a sterling Bank Draft to a named payee.

### FX draft

Up to £10,000                      £15.00 each

Over £10,000                      £25.00 each

### Cancelling a cheque

£5.00 each

Please remember, cheques which are guaranteed by a cheque, or Debit Card cannot be cancelled.

### CHAPS/Same Day Value (SDV) Transfer Out

£25.00 each

May be used if you wish to transfer an amount to any other bank including First Trust Bank through the electronic transfer system so that funds are received the same day.

### CHAPS/Same Day Value (SDV) Transfer In

£5.00 each

## Credit and debit interest rates

Details are available from your Business Centre, and on our website, [www.aibgb.co.uk](http://www.aibgb.co.uk)

## Overdraft and loan facilities

An arrangement fee is charged for setting up a loan, details of which will be advised to you at the time the facility is agreed.

Debit Interest Periods for Current Accounts	Dates your Account will usually be debited
16th November 2017 - 15th December 2017	15th January 2018
16th December 2017 - 15th January 2018	15th February 2018
16th January 2018 - 15th February 2018	15th March 2018
16th February 2018 - 15th March 2018	13th April 2018
16th March 2018 - 15th April 2018	15th May 2018
16th April 2018 - 15th May 2018	15th June 2018
16th May 2018 - 15th June 2018	13th July 2018
16th June 2018 - 15th July 2018	15th August 2018
16th July 2018 - 15th August 2018	14th September 2018
16th August 2018 - 15th September 2018	15th October 2018
16th September 2018 - 15th October 2018	15th November 2018
16th October 2018 - 15th November 2018	14th December 2018
16th November 2018 - 15th December 2018	15th January 2019
16th December 2018 - 15th January 2019	15th February 2019
We will advise you of the amount of debit interest due, if any, prior to your Account being debited. This gives you the opportunity to ensure that you have sufficient cleared funds available in your Account to meet the interest due.	

**Note 1:** If the 15th falls on a day which is not a banking day, we will debit your account on the previous banking day.

Credit Interest Periods for Current Accounts	Dates your Account will usually be credited
16th December 2017 - 15th January 2018	16th January 2018
16th January 2018 - 15th February 2018	16th February 2018
16th February 2018 - 15th March 2018	16th March 2018
16th March 2018 - 15th April 2018	16th April 2018
16th April 2018 - 15th May 2018	16th May 2018
16th May 2018 - 15th June 2018	18th June 2018
16th June 2018 - 15th July 2018	16th July 2018
16th July 2018 - 15th August 2018	16th August 2018
16th August 2018 - 15th September 2018	17th September 2018
16th September 2018 - 15th October 2018	16th October 2018
16th October 2018 - 15th November 2018	16th November 2018
16th November 2018 - 15th December 2018	17th December 2018
16th December 2018 - 15th January 2019	16th January 2019

**Note 2:** If the 16th falls on a day that is not a banking day, we will credit your account on the next banking day.

## Debit Card – Card Transactions

You can withdraw cash from cash machines worldwide. If you withdraw money from a cash machine not provided by AIB Group, you may be asked to pay a handling fee (which will go to the cash machine operator). When you make a withdrawal, you should be told how much these fees are and be given the choice of cancelling the transaction.

### Using your Debit Card to withdraw sterling from a cash machine

You can use your Debit Card to withdraw sterling from cash machines and at most UK Post Office® counters.

### Using your Debit Card to withdraw money from cash machines in Europe and the rest of the world

You can use your Debit Card to withdraw foreign currency at cash machines that accept Visa Debit. The amount will be converted to sterling at an exchange rate set by Visa. You will have to pay a currency conversion fee of 2.75% on the sterling amount you are withdrawing.

If you are withdrawing a currency other than euro, you will also have to pay a separate 1.5% cash handling fee on the sterling amount.

### Using your Debit Card to buy goods and services and withdraw money over the counter

If you use your Debit Card to buy goods and services or to withdraw money over the counter at any outlet that offers this service (known as a 'manual cash advance'), in a foreign currency, you will have to pay a currency conversion fee of 2.75% on the sterling amount, which is included in the foreign exchange rate applied to the transaction. The amount will be converted at an exchange rate set by Visa.

For manual cash advances (including pounds sterling), we will charge you a separate 1.5% cash handling fee on the sterling amount.

## Other charges

The following charges apply to other services that are also available at your Business Centre under our Personal Banking Service.

### Foreign exchange

Foreign currency is available from your Business Centre, subject to adequate notice.

### Purchase/sale of foreign currency

1% commission (minimum £2.00)

**Charges for any services not listed will be available on request, or when the service is provided.**



Protected



Information correct as at September 2018

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