



# AIB PRIVATE BANKING

CHARGES EXPLAINED



## MONTHLY ACCOUNT CHARGES

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A monthly account fee of £60 per relationship will be charged to your account and will encompass the following:

### MAINTAINING THE ACCOUNT

The account provider operates the account for use by the customer.

### WORLD ELITE™ MASTERCARD®

The monthly account fee covers the annual charge for use of the Private Banking World Signia MasterCard.

### MONTHLY ACCOUNT FEE

#### Charging period

16th November 2017 – 15th December 2017  
 16th December 2017 – 15th January 2018  
 16th January 2018 – 15th February 2018  
 16th February 2018 – 15th March 2018  
 16th March 2018 – 15th April 2018  
 16th April 2018 – 15th May 2018  
 16th May 2018 – 15th June 2018  
 16th June 2018 – 15th July 2018  
 16th July 2018 – 15th August 2018  
 16th August 2018 – 15th September 2018  
 16th September 2018 – 15th October 2018  
 16th October 2018 – 5th November 2018  
 16th November 2018 – 15th December 2018  
 16th December 2018 – 15th January 2019

#### Dates your Account will be debited

15th January 2018  
 15th February 2018  
 15th March 2018  
 13th April 2018  
 15th May 2018  
 15th June 2018  
 13th July 2018  
 15th August 2018  
 14th September 2018  
 15th October 2018  
 15th November 2018  
 14th December 2018  
 15th January 2019  
 15th February 2019

**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



## CHARGES FOR PRIVATE BANKING SERVICES

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### RECURRING CHARGES

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

#### UNPAID ITEMS LODGED TO YOUR ACCOUNT

**£5.00**

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

#### REFUSING A PAYMENT DUE TO LACK OF FUNDS

**£20.00 each**

This charge is incurred if the account provider refuses a payment from the customer's account because there is not enough money in it (or it would take the customer past their arranged overdraft limit).

#### UNARRANGED OVERDRAFTS ON YOUR ACCOUNT

**£7.00 each**

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 an Arranged overdraft in place or is in excess by more than £15 of any Arranged overdraft in place.

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.

#### CANCELLING A CHEQUE

**£5.00**

Please remember, cheques which are guaranteed by a Cheque or Debit Card cannot be stopped.

#### 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.

#### 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 your Allied Irish Bank (GB) Private Banking Office.

**CHAPS/SAME DAY VALUE (SDV) TRANSFERS 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**

**BANK DRAFTS**

**£20.00 each**

This charge is incurred when you require us to issue a sterling bank draft to a named payee.

**PURCHASE/SALE OF FOREIGN CURRENCY**

1% commission (minimum £2.00)



## OTHER CHARGES

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### 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 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.

An additional fee may apply to services not covered by the agreed monthly account fee or the charges for Private Banking services as mentioned above. Where applicable, fees for such services will be advised to you prior to you being charged.

### 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.

### CREDIT AND DEBIT INTEREST RATES

Details are available from your Private Banking Office and on our website [www.aibgb.co.uk](http://www.aibgb.co.uk).

### LOAN AND ARRANGED OVERDRAFT FACILITIES

An arrangement fee is charged for setting up a loan if required, details of which will be advised to you at the time the facility is agreed. Interest is calculated daily on your outstanding balance and charged to your Account monthly.



## 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.

### Debit Interest periods for Current Accounts

16th November 2017 – 15th December 2017  
 16th December 2017 – 15th January 2018  
 16th January 2018 – 15th February 2018  
 16th February 2018 – 15th March 2018  
 16th March 2018 – 15th April 2018  
 16th April 2018 – 15th May 2018  
 16th May 2018 – 15th June 2018  
 16th June 2018 – 15th July 2018  
 16th July 2018 – 15th August 2018  
 16th August 2018 – 15th September 2018  
 16th September 2018 – 15th October 2018  
 16th October 2018 – 15th November 2018  
 16th November 2018 – 15th December 2018  
 16th December 2018 – 15th January 2019

### Dates your Account will usually be debited

15th January 2018  
 15th February 2018  
 15th March 2018  
 13th April 2018  
 15th May 2018  
 15th June 2018  
 13th July 2018  
 15th August 2018  
 14th September 2018  
 15th October 2018  
 15th November 2018  
 14th December 2018  
 15th January 2019  
 15th February 2019

**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

We will advise you of the amount of debit interest due, if any, prior to your Account being debited.

### Credit Interest periods for Current Accounts

16th December 2017 – 15th January 2018  
 16th January 2018 – 15th February 2018  
 16th February 2018 – 15th March 2018  
 16th March 2018 – 15th April 2018  
 16th April 2018 – 15th May 2018  
 16th May 2018 – 15th June 2018  
 16th June 2018 – 15th July 2018  
 16th July 2018 – 15th August 2018  
 16th August 2018 – 15th September 2018  
 16th September 2018 – 15th October 2018  
 16th October 2018 – 15th November 2018  
 16th November 2018 – 15th December 2018  
 16th December 2018 – 15th January 2019

### Dates your Account will usually be credited

16th January 2018  
 16th February 2018  
 16th March 2018  
 16th April 2018  
 16th May 2018  
 18th June 2018  
 16th July 2018  
 16th August 2018  
 17th September 2018  
 16th October 2018  
 16th November 2018  
 17th December 2018  
 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.





When you have finished with  
this please recycle it.

Information correct as at September 2018

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