



Young Farmer Current Account Fee Offer Terms and Conditions

Definitions

In these conditions:

'Account' means the Young Farmer Current Account opened for the Young Farmer Customer.

'Bank' means Allied Irish Banks, p.l.c.

'Booklet' means the Bank's booklet entitled 'Business Fees and Charges', available in all Bank branches and on the Bank's website.

'Young Farmer Customer' means a farmer who is between the ages of 18 and 40 and who satisfies any one of the following conditions: a) has recently or is in the process of purchasing or inheriting a farm, b) has recently or is in the process of starting their own farming business, c) has recently or is in the process of entering into a farming partnership with one or more others.

'Offer' means Account Maintenance Fees and Account Transactions Fees (as described under the heading Account Fees at A. and B. in the Booklet) will be waived for two years from the date the Account is opened, excluding cash handling fees. Cash handling fees incurred up to a maximum discount of €100 per fee quarter will also be waived for the two year period. The Offer does not include the waiving of any charges such as Service Charges, International Payment charges, Government charges and stamp duty. Other charges apply, see the Booklet and the Bank's 'Schedule of International Transaction Charges' booklet.

Terms and Conditions

1. The Offer is available to Young Farmer Customers who apply for the Bank's Young Farmer Current Account Fee Offer at Account opening by ticking the relevant box on the Account opening form.
2. The Offer will be for a period of two years (or such longer period as the Bank may allow) from the date of Account opening. This period will cover eight completed fee quarters as described in the Booklet.
3. The Offer and associated benefits shall be withdrawn immediately on closure of the Account by the Young Farmer Customer or the Bank, or, conversion of the Account by the Young Farmer Customer during the two year period from the date the Account is opened and the fee benefits for the whole of the last quarter shall be lost. The benefits of the Offer shall not apply to any new product.
4. At the end of the Offer period, the Bank's standard fees and charges will apply to the Account.
5. These conditions may be altered from time to time by the Bank; any such alteration shall be effective and binding on the Young Farmer Customer two months after notice of same has been advised to the Young Farmer Customer (other than an alteration in the fees and charges - which will be effective from the date specified in the pre-notification), by post or by advertisement published in at least one national daily newspaper or by such other means as the Bank may decide.
6. The Bank reserves the right to amend, withdraw or terminate the Offer at any time, but without affecting the entitlement of Young Farmer Customers who have already availed of it.