

AIB Treasury Deposit Accounts



Important information about your distance contract

When you open a Treasury Deposit Account at a distance, we need to give you some information about the Account to comply with rules regarding Distance Marketing of Consumer Financial Services. We want to make sure you understand the Account and can make an informed decision.

About Us

We are Allied Irish Banks, p.l.c. whose principal business is the provision of financial services. Our registered office is at 10 Molesworth Street, Dublin 2, D02 R126, (01) 6600311. You can find further ways to contact us at www.aib.ie/contact-details

We are registered at the Companies Registration Office, Dublin. Our registered number is 24173 and our VAT number is IE8E86432H.

We're regulated by the Central Bank of Ireland under reference C21174. Their contact details are as follows;

PO Box 559, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3, and www.centralbank.ie

About Your Account

Treasury Deposit Accounts can be:

- Treasury Call Deposit Accounts
- Treasury Term Deposit Accounts

Other Treasury Deposit Accounts may sometimes be available and can have additional terms and conditions.

Interest rates applied to Treasury Deposit Accounts are subject to fluctuations in wholesale financial markets.

A Treasury Call Deposit is a deposit, placed with AIB Customer Treasury Services bearing an interest rate which is not subject to a term. You can therefore withdraw your funds at any time without notice.

The Treasury Term Deposit is a deposit negotiated with AIB Treasury Customer Deposit Team for a fixed term and has a fixed interest rate. AIB Customer Treasury Services offer a choice of fixed terms to suit your needs. Treasury Term Deposits aren't suitable if you may need to access your money before the agreed maturity date. We may allow early withdrawal, but this is at our discretion. If you withdraw your money early, we may charge a funding cost and an administration fee and a deduction of any accrued interest.

Treasury Deposit account customers can use the AIB Customer Treasury Services direct dealing service; deposit Accounts can be negotiated by calling the AIB Treasury Customer Deposit Team.

Lodgements

We accept credit transfers, and electronic payments into your Account, in your own name, from branches and other sources. We can refuse to accept a lodgement to your Account.

We don't accept cash lodgements, or cheques made payable to you or to anyone else, in any currency, into your account.

Fees and Charges

You can find details of the fees and charges for your Account in our fees booklet "Schedule of International Transaction Charges" which are available from Customer Treasury Services and online at www.aib.ie

We will take any fees and charges from your account on specific dates. We will usually tell you at least 10 working days before we charge you. We will also provide you with a clear breakdown of the amount.

Tax on Interest Earned

Subject to certain exceptions, payment or crediting of interest (if any) on your Account is subject to deduction of Deposit Interest Retention Tax (DIRT) at the prevailing rate. Companies (which are subject to payment of corporation tax), Pension Schemes and Charities may receive interest without deduction of DIRT, by providing us with the tax reference number assigned to them by the Revenue Commissioners. AIB will deduct DIRT from the Accounts of non-residents unless a fully completed non-resident declaration form is held by us.

Where the customer or the customer's spouse/civil partner is 65 or over in the current tax year or is permanently incapacitated and is exempt from income tax, the customer may apply to have the interest on the Account paid without deduction of DIRT and notified to us accordingly.

Right to Withdraw/Cooling-Off

There is no right to withdraw for these Accounts because the interest rates applied to Treasury Deposit Accounts are subject to fluctuations in wholesale financial markets outside our control. However, you can close your Account in line with the terms and conditions. For Treasury Term Deposits, we may allow early withdrawal, but this is at our discretion. If you withdraw your money early, we may charge a funding cost and administration fee and a deduction of any accrued interest.

Closure of Your Account

You can close your Treasury Deposit Accounts in line with your terms and conditions.

General Information

Subject to the rest of this 'General Information' section, the agreement and any obligations arising out of or in connection with it are governed by the laws of Ireland. By entering into your agreement, you agree to submit to the exclusive jurisdiction of the Irish courts in relation to any dispute or claim arising out of or in connection with your agreement as set out in our terms and conditions. We will still be allowed to take proceedings before any other court in a different jurisdiction where we are permitted to do so under applicable law.

If you're a consumer, the jurisdiction of the Irish courts will be non-exclusive, and nothing in this 'General Information' section or in your agreement will affect your right to defend proceedings or take proceedings to enforce your consumer protection rights in Ireland or in the country in which you live.

The agreement, all information and our communication to you, will be in English.

We can provide you with a copy of this agreement in electronic or paper form or a copy in a larger print if you contact us to request it.

If we ask you to do so, you agree to print or download any documents we provide to you in electronic form.

Making a Complaint

If you want to make a complaint, please contact your AIB Treasury Customer Deposit Team or write to:

AIB Customer Treasury Services
10 Molesworth Street
Dublin 2
D02 R126.

You can also contact us on (01) 7724005.

If after making a complaint to us, you're not satisfied with us, write to:

Financial Services and Pensions Ombudsman
Lincoln House
Lincoln Place
Dublin 2
D02 VH29.

Terms and Conditions apply.

Information correct as of 19 June 2026.