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Investment Account an opportunity to create a new generation of investors - AIB

- **AIB welcomes details of Investment Account announced in Budget 2027**
- **Initiative should remain customer centric, simple and easy to understand, helping to create a future nation of investors**
- **AIB will have the Investment Account available to customers from 1st July 2027**

AIB welcomes fresh details of the Government's planned new Investment Account, which were unveiled as part of Budget 2027 today and will be available from 1st July 2027. The new information gives providers an opportunity to work through the detail and develop Investment Account offerings for customers.

Ireland has long been known as a nation of savers. But when it comes to investing, we rank well below international norms and to date many people have been reluctant to invest. The Government's new Investment Account initiative is designed to help change that.

Its main features include:

- You will be able to open an Investment Account from 1st July 2027 once you are an Irish resident over 18 and have a PPS number, and it's one account per person.
- There will be no minimum investment amount and you will be able to access the funds in your account at any time.
- You will be able to invest up to €12,000 per annum.
- There will be a tax free limit of €50,000 after which a 1% tax will apply.
- Importantly, there will be no requirement for you to provide tax returns on your Investment Account - that'll be the job of the account provider.
- The Investment Account is not a savings account. This is important for consumers as it means it carries a higher level of risk than a savings or deposit account.

AIB sees the Government's initiative as a valuable opportunity to strengthen the financial resilience and wellbeing of Irish consumers and support broader economic growth through increased participation in retail investments.

Speaking about today's developments, Adrian Moynihan, Head of Consumer at AIB said: "We've seen similar initiatives help transform investment participation rates in other countries. We firmly believe Ireland has a huge opportunity to create a new generation of investors. And at AIB, we are

committed to playing our part in making that happen. We're looking forward to making the Investment Account available to customers from 1st July 2027. "

"We maintain that these accounts must be customer centric, simple and easy to understand and supported by actions to build consumer trust and confidence, all of which is crucial to the future success of the initiative. A financial education programme to equip consumers with the knowledge and confidence needed to make informed investment decisions also remains an important requirement and something we're committed to."

AIB has been planning for the introduction of Investment Account products for months. Our teams of specialists will now use this latest information provided by the Government to build easy to understand and simple to access accounts for our customers. AIB already offers a comprehensive range of savings and investment products for our 3.5 million customers.

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