STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

AIB Student Visa credit card
Information effective from 19th June 2026

1. Identity and contact details of the creditor/credit intermediary

Creditor	Allied Irish Banks, p.l.c.
Address	AIB Card Issuing, PO Box 708, Sandyford, Dublin 18, D18 E9T3
Telephone number	01 6685500
Web address	www.aib.ie

2. Description of the main features of the credit product

The type of credit	Open ended credit agreement subject to an agreed credit limit.
The total amount of credit This means the credit limit or the total sums made available under the credit agreement.	€1,500 The above figure is a representative figure and may not be your actual credit limit.
The conditions governing the drawdown This means how and when you will obtain the money.	On receipt of your card and Personal Identification Number (PIN) you may use your card to pay for goods and services purchased from merchants or to withdraw cash within the agreed credit limit which will be advised to you with your card.
The duration of the credit agreement	The duration of the credit agreement is indefinite, subject to termination in accordance with the conditions of the credit agreement.
Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay the following: A minimum payment of at least 3% or €6.35 if greater must be paid monthly. Payments received will be deducted from the opening balances on the Account in the following order based on the portion of the balance representing: • interest; • fees from previous Statement; • cash advances (including cash from a Cash Machine) from previous Statements; • purchases from previous Statements. The remainder (if any) will be applied to Transactions on the current Statement in the following order: • fees; • cash advances; • purchases and Balance Transfers; and, • any other promotional offers.
The total amount you will have to pay This means the amount of borrowed capital plus interest and possible costs related to your credit	**€1,620.66** The above figure assumes that you make purchases to the full extent of a €1,500 credit limit (inclusive of Government Stamp Duty charge of €30), and you repay in 12 equal monthly repayments and interest rates remain the same. Interest charged €120.66.

3. Costs of the credit

<table>
<tr>
<td>Different borrowing rates which apply to the credit agreement.</td>
<td>
<table>
<tr><th colspan="2">Annual Interest Rates</th></tr>
<tr><td>Purchases</td><td>14.85% (variable)</td></tr>
<tr><td>Cash Advances</td><td>19.68% (variable)</td></tr>
<tr><td>Introductory rate on Purchases*</td><td>3.83% (variable)</td></tr>
</table>
These rates may be subject to change
*An introductory annual interest rate of 3.83% (variable) on purchases only applies for 12 months from the date your account is opened. After 12 months the interest rate reverts to the annual rate for purchases applicable to the product at that time.
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<tr>
<td>Annual Percentage Rate of Charge (APR)
This is the total cost expressed as an annual percentage of the total amount of credit.
The APR is there to help you compare different offers.</td>
<td>APR 20.5% (variable)*
*The APR is based on a credit limit of €1,500 and includes Government Stamp Duty. This is the highest interest rate applicable to purchases and does not incorporate the introductory interest rate for the first 12 months.</td>
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<tr>
<td>Is it compulsory, in order to obtain the credit or to obtain it on terms and conditions marketed, to take out
– an insurance policy securing the credit, or
– another ancillary service contract,
If the costs of these services are not known by the creditor they are not included in the APR.</td>
<td>

No

No</td>
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<td>Related costs</td>
<td></td>
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<tr>
<td>Amount of costs for using a specific means of payment</td>
<td>Transactions performed abroad may be subject to a Currency Conversion Fee as illustrated in the table below. No Currency Conversion Fees apply on euro transactions.
<table>
<tr><th>AIB Visa credit card</th><th>AIB</th></tr>
<tr><td>FX Transactions – Visa Europe Region</td><td>1.75% of transaction value</td></tr>
<tr><td>FX Transactions – Visa Rest of World</td><td>2.75% of transaction value</td></tr>
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Any other costs deriving from the credit agreement	All fees and charges are subject to change **Government Stamp Duty** Government Stamp Duty of €30 is charged annually per credit card account. **Cash Advance Fee** 1.5% of the transaction value or €1.90 whichever is greater. This fee will not apply if your account is in credit for the full amount of the transaction when it is debited to your account. **Late Payment Fee** Should payment not be made in accordance with the Agreement, a Late Payment Fee of €7.00 will be debited to the card account. **Over Limit Fee** The Over Limit Fee of €7.00 will apply, the first time your balance exceeds your credit limit in each statement period. **Returned Payment Fee** Should any payment either by cheque or direct debit be returned unpaid, a Returned Payment Fee of €7.00 will be debited to the account. **Copy Sales Voucher Fee** Should you request a copy of a sales voucher, a €5.00 fee per voucher will be applied to the card account. **Copy Statement Fee** Should you request a copy of a statement, a €4.00 fee per statement will be applied to the card account.
Conditions under which the abovementioned costs related to the credit agreement can be changed	We may alter the aforementioned costs in accordance with the credit agreement from time to time. Alterations will normally be caused by market conditions, changes in the cost of providing the service, changes in legal or other requirements affecting us, promotional reasons or any other good reasons. We will notify you before we alter any costs relating to the credit agreement to your detriment.
Costs in the case of late payments **Missing payments could have severe consequences for you and make obtaining credit more difficult.**	You may be charged: **Late Payment Fee** Should payment not be made in accordance with the Agreement, a Late Payment Fee of €7.00 will be debited to the card account.

4. Other important legal aspects

Right of withdrawal You have the right to withdraw from the credit agreement within a period of 14 calendar days.	Yes
Early repayment You have the right to repay the credit early at any time in full or partially.	You have the right to repay your card at anytime by repaying the outstanding balance on the card and all outstanding card transactions, fees, charges and interest.

Consultation of a database The creditor must inform you immediately and without charge of the result of a consultation of a database, if a credit application is rejected on the basis of such a consultation. This does not apply if the provision of such information is prohibited by European Community law or is contrary to objectives of public policy or public security.	We will inform you immediately and without charge of the result of a database consultation with a credit reference agency if your credit application is rejected on the basis of such a consultation.
Right to a draft credit agreement You have the right, upon request, to obtain a copy of the draft credit agreement free of charge. This provision does not apply if the creditor is at the time of the request unwilling to proceed to the conclusion of the credit agreement with you.	You have the right, upon request, to a copy of the draft credit agreement free of charge. We can provide you with a copy of this Agreement in electronic or paper form or a copy in larger print if you contact us to request it.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	
Registration	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. Telephone: (01) 6600311. You can find further ways to contact us at www.aib.ie/contact-details We're registered at the Companies Registration Office, Dublin under registration number 24173. Our VAT number is IE8E86432H.
The supervisory authority	Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland, PO Box 559, New Wapping Street, North Wall Quay, Dublin 1. D01 F7X3 under reference number C21174, Website: www.centralbank.ie
(b) concerning the credit agreement	
Exercise of the right of withdrawal	If you decide this credit card isn't right for you, you can cancel the agreement within 14 days from the first time you use the card. You can request by: • Using the AIB Mobile app or through AIB Internet Banking • Using a self-service kiosk in an AIB branch • Calling 01 6685500 (+353 1 6685500 from outside Ireland) • Writing to AIB Cards, PO Box 708, Dublin 18. Please include your full card number, full name, address and mobile phone number • Visiting an AIB branch. If you cancel this agreement, you must repay any outstanding balance on the account, including applicable interest, within 30 calendar days of notifying us of your decision to withdraw. If you choose not to use your right of withdrawal, the terms of this agreement will continue to apply.
The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the credit contract	Irish law will govern the establishment of relations with you before the conclusion of the credit agreement.

Clause stipulating the governing law applicable to the credit agreement and/or the competent court	• Subject to the rest of this section, the agreement and any obligations arising out of or in connection with it are governed by the laws of Ireland. By entering into the 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 this 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 section or in this 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.
Language regime	Information and contractual terms will be supplied in English. With your consent, we intend to communicate in English during the duration of the credit agreement.
(c) concerning redress	
Existence of and access to out-of-court complaint and redress mechanism	In the event that you wish to make a complaint you may do so by calling us or writing to us at our contact details outlined in part one of this document. If you are still not satisfied and you come within the jurisdiction of the Financial Services and Pensions Ombudsman, you are entitled to take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, DO2 VH29. Further details of our complaints procedures are available on www.aib.ie or may be obtained by contacting AIB.