



# Fee Information Document



**Name of the account provider: Allied Irish Banks, p.l.c.**

**Account name: AIB Graduate Account**

**Date: 25<sup>th</sup> August 2025**

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in 'A Guide to Fees and Charges for Personal Accounts' and 'Schedule of International Transaction Charges'.
- A glossary of the terms used in this document is available free of charge.

Service	Fee		
<b>General account services</b>			
<b>Maintaining the account</b>	Account maintenance fee quarterly	€0.00	
	<b>Total annual fee</b>	<b>€0.00</b>	
<b>Payments (excluding cards)</b>			
<b>Credit transfer</b>	Paylink Euro Standard		
	Paper	€0.00	
	Electronic	€0.00	
	Paylink Euro Instant		
	Paper	€0.00	
	Electronic	€0.00	
	Paylink Euro Urgent		
	Paper	€25.00	
	Electronic	€12.70	
	Paylink Standard		
	Paper	€20.00	
	Electronic	€15.00	
	Paylink Urgent		
	Paper	€32.00	
	Electronic	€22.50	
<b>Direct debit</b>	Direct debit transaction	€0.00	
	<b>Standing order</b>	Standing order transaction	€0.00
		Set up	
	Manual	€4.50	
	AIB Phone & Internet Banking	€0.00	
	AIB Kiosk Banking	€0.00	
	Amendment		
Manual	€2.50		
AIB Phone & Internet Banking	€0.00		
AIB Kiosk Banking	€0.00		
Cancellation	Manual	€2.50	
	AIB Phone & Internet Banking	€0.00	
	AIB Kiosk Banking	€0.00	

<b>Cards and cash</b>		
<b>Cash lodgement</b>	In branch / staff assisted	€0.00
	Cash & cheque lodgement machine	€0.00
<b>Cash withdrawal</b>	In branch / staff assisted	€0.00
	An Post	€0.00
	ATM withdrawal	€0.00
	Foreign currency ATM withdrawal	€0.00
	Currency conversion fee	2.5% of euro value
	Commission charge	1% of euro value minimum of €2.00 maximum of €6.00
<b>Using a debit card for purchases in euro</b>	Debit card purchases	€0.00
	Contactless	€0.00
<b>Using a debit card for purchases in foreign currency</b>	Debit card purchases	€0.00
	Currency conversion fee	1.75% of euro value minimum of €0.45 maximum of €11.00
	Contactless	€0.00
	Currency conversion fee	1.75% of euro value maximum of €11.00
<b>Overdrafts and related services</b>		
<b>Overdraft</b>	Facility fee	€0.00
	Overdraft up to €1,000 is interest free. Amounts over this will attract the Bank's Standard Variable 'A' rate 11.85% for Personal Overdrafts. Interest rate is subject to variation.	
<b>Referral item</b>		€5.15 per item up to a max of 5 per day
<b>Unauthorised overdraft</b>	Unauthorised overdrafts will attract the Bank's Standard Variable 'A' rate 11.85% for Personal Overdrafts. Interest rate is subject to variation.	
<b>Other services</b>		
<b>Cheque lodgement</b>	In branch / staff assisted	€0.00
	An Post	€0.00
	Cash & cheque lodgement machine	€0.00
	Items in lodgements	€0.00 per cheque
<b>Unpaid item</b>	Cheques / direct debit / standing order	€10.00
	Incoming International Cheque Collection Unpaid	€8.88
<b>Provision of a cheque book</b>		€0.00