



Fee Information Document



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

Account name: AIB Student Plus Account

Date: 25th 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	
General account services		
Maintaining the account	Account maintenance fee quarterly	€0.00
	Total annual fee	€0.00
Payments (excluding cards)		
Credit transfer	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
	Direct debit	Direct debit transaction
Standing order		Standing order transaction
	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

Cards and cash		
Cash lodgement	In branch / staff assisted	€0.00
	Cash & cheque lodgement machine	€0.00
Cash withdrawal	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
Using a debit card for purchases in euro	Debit card purchases	€0.00
	Contactless	€0.00
Using a debit card for purchases in foreign currency	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
Overdrafts and related services		
Overdraft	Facility fee	€0.00
	Overdraft up to €1,000 (for First and Second Year Students) or €1,500 (for Third and Fourth Year Students) is interest free. Amounts over this will attract the Bank's Standard Variable 'A' 11.85% rate for Personal Overdrafts. Interest rate is subject to variation.	
Referral item		€0.00
Unauthorised overdraft	Unauthorised overdrafts will attract the Bank's Standard Variable 'A' rate 11.85% for Personal Overdrafts. Interest rate is subject to variation.	
Other services		
Cheque lodgement	In branch / staff assisted	€0.00
	An Post	€0.00
	Cash & cheque lodgement machine	€0.00
	Items in lodgements	€0.00 per cheque
Unpaid item	Direct debit / standing order	€10.00
Provision of a cheque book		service not available