

**Student
Plus Account
Loan/Overdraft
Application
Form**



AIB

Distance Marketing Directive

Important Information about your Distance Contract

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. Telephone: (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 details are as follows;

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

About our loans for Student Plus Account holders

- The loan is repayable to us by repayments over an agreed term at a variable interest rate
- We offer a competitive interest rate on Student Loans. Current interest rates can be found on our website aib.ie/our-products/loans/education-loans. If we approve you for a loan, the actual rate applicable and the total cost of credit will be shown on the first page of the Credit Agreement which will be sent or provided to you for signing if you wish to proceed
- We usually take repayments by direct debit
- You can repay the loan at any time by paying what you owe us including interest
- If you break the terms of the agreement we can demand repayment of what you owe us including interest.

About our overdrafts for AIB Student Plus Account holders

- You can go overdrawn on (take money out of) your account within the limit agreed with us
- A special 0% interest rate will apply to drawn balances on approved overdraft limits, subject to a maximum of €1,500, for as long as the account is classified by the Bank as a Student Plus Account. All approved overdraft limits above €1,500 will be subject to the Bank's Standard Variable 'A' Personal Overdraft Rate, on the balance greater than €1,500
- Interest is calculated daily on what you owe us and charged quarterly in March, June, September and December

- You can cancel an overdraft at any time by informing the branch where you keep your account, and by paying what you owe us including interest
- If you break the terms of the agreement we can terminate the agreement and demand repayment of what you owe us including interest. If you do not meet the repayments on your credit agreement, your account will go into arrears. This may affect your credit report, which may limit your ability to access credit in the future.

Your Right of Withdrawal

If you decide this loan or overdraft (the 'agreement') isn't right for you, you can cancel the agreement within 14 days. The 14-day withdrawal period starts from the day the agreement is entered into, or, if you receive the agreement after that date, the withdrawal period starts from the day you receive that information.

Here are your options to cancel:

If you applied for this loan or overdraft in person or over the phone, you can cancel by:

- Writing to an AIB branch with your account number or reference number; or
- Visiting an AIB branch.

If you cancel an agreement for a loan, the account will be closed.

If you cancel an agreement for an overdraft, the overdraft facility will be cancelled, but your current account will stay open.

If you withdraw from the agreement:

Within 30 days of you cancelling the agreement, you must repay the amount you borrowed and the interest, fees, government stamp duty and all outstanding charges up to the date of your repayment.

If you choose not to use your right of withdrawal, the terms of this agreement will continue to apply.

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 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. 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 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.

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

What to do if you have a complaint

If you want to make a complaint, first write to us:

Customer Care Team
10 Molesworth Street
Dublin 2
D02 R126.

You can also visit an AIB branch and speak to a member of our team.

If you're not satisfied with us, you may write to:

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

Accessibility

AIB is committed to ensuring that our products and services are accessible and available to as many people as possible. We aim to continuously improve our standards of accessibility, and our products, services and processes will evolve as we adapt to meet our customers' needs. We are committed to designing accessibility into everything we do for our customers, and we welcome your feedback. You can find out more in our Accessibility Statement, which is available in branches and online here www.aib.ie/accessibility

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.

Information correct as at 19/06/26.

Data Protection Notice – Use of Information

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online. It may change from time to time.

Important

Approval of facilities is at the Bank's discretion and will be subject to terms and conditions. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18.

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.

Central Credit Register

Notice

Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This factsheet is available on www.centralcreditregister.ie. Copies can also be obtained at your local AIB branch and on www.aib.ie.

Applying for an AIB Student Plus Loan/Overdraft?

Some terms explained:

Loan

A loan is suitable for long term, larger borrowings, such as maintenance for the college year, fees or travel. A separate loan account is set up, independent of your AIB Student Plus Current Account.

Overdraft

An overdraft is an agreement whereby the bank allows you, for an agreed time, to spend more money than you have in your account. The overdraft is linked to your AIB Student Plus Account and is suitable for short term borrowing, e.g. pending a grant or wages payment.

Interest rate

Personal loans for AIB Student Plus Current Account holders are at a competitive interest rate. Our current interest rates can be found on our website at aib.ie/our-products/loans/education-loans. These are subject to variation and are also shown on notices displayed in all of our branches.

A special 0% interest rate will apply to drawn balances on approved overdraft limits, subject to a maximum of €1,500, for as long as the account is classified by the Bank as an AIB Student Plus Account. All approved overdraft limits above €1,500 will be subject to the Bank's Standard Variable 'A' Personal Overdraft Rate, on the balance greater than €1,500.

Completing the Application Form

Section A: Customer details

Complete both your home address and address while in college. It is important to include a daytime contact number/mobile number so that we can contact you should we have any further questions regarding your application. If you held or currently hold an account in another bank, insert the bank details.

We are required by law to collect and verify your Personal Public Service Number (PPSN) or Tax Reference Number (TRN). This is required by the Central Bank of Ireland's Central Credit Register for customer identification.

In order to verify your PPSN/TRN you may need to provide us with an original or electronic version (for example, a PDF or photo) of a document showing your PPSN/TRN and full name. For a full list of acceptable documents and more information on how to provide it, visit www.aib.ie/ccr or your local AIB Branch.

Section B: Current financial position

Not all of the items may apply to you, fill in as many as possible.

Section C: Details of borrowing

This section must be completed in full. Below are some pointers on what is required. If you wish to discuss your options further or have any further queries, please contact your local Student Officer.

Type of facility sought

Tick whether you are applying for a loan or overdraft.

Amount and purpose

Indicate the amount requested and the intended purpose of the funds, e.g. to buy books for college, loan for travel, to bridge your expenses between grants, etc.

Date you would like repayments to commence

The date when you wish to make your first loan repayment. It can be immediately or at a certain date in the future. Whatever suits you.

Amount of repayment and frequency

How and when the loan is due to be cleared will depend on your individual circumstances. The repayment options open to students are flexible. Repayments can be made in a lump sum or by instalments (week / fortnight / month). If you opt to repay by instalments, estimate how much you can realistically afford to repay per week, fortnight or month.

e.g. Amount of repayment = €30 / Frequency = weekly.

Date you would like to repay your loan in full

Insert the date when you would like the loan to be cleared in full.

And finally..... The form must be signed and dated.

The Process

When this application form is completed, forward it to your branch, or hand it into any AIB branch and they will forward it on for you.

You can also:

Telephone our dedicated Student Centre at **0818 303 203** between **9am and 5pm, Monday to Friday**, where our staff will be happy to take your application over the phone, or

How long will it take?

The process can take between 2-5 days. We will contact you by phone, by SMS Text or by letter with our decision.

If I get the loan or overdraft, what is the next step?

If the loan or overdraft is sanctioned, an agreement will be drawn up by us detailing all the terms. This agreement, called a Credit Agreement, will have to be signed by you the Borrower(s) (if applicable).

When will I receive the money for my loan?

The amount of the loan will be lodged to your AIB Student Plus Account or given to you in the form of a bank draft or cash, once the Credit Agreement has been signed by both you and the 2nd applicant (if applicable).

Section A – Customer Details

Name _____

Home Address _____

Phone (Home) _____

Address (While at College) _____

Phone (While at College) _____

Mobile Number _____

Email _____

Date of Birth _____

PPSN / TRN _____

Country of TRN if not issued in the Republic of Ireland _____

AIB Student Plus
Account Number

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NSC Number

9	3				
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Branch _____

Length of Time with AIB _____

College _____

Faculty / Course _____

Level (e.g. Diploma/Degree) _____

Course Duration in Years _____

Year of Study (e.g. First Year) _____

Do you have another Bank Account Yes No

(If yes – Type of Account) _____

Bank _____ Branch _____

Section B – Current Financial Position

Income

Monthly Income (if any) € _____

Source of Income (e.g. Grant, Parents) _____

Existing Borrowings

Existing Loan Yes No

(If yes – Amount) € _____

Institution _____

Existing Overdraft Yes No

(If yes – Amount) € _____

Institution _____

Existing Credit Card Yes No

(If yes – Amount) € _____

Institution _____

Section C – Details of Borrowing

Type of Facility Sought Loan Overdraft

(See page 1 for details on how to select the most suitable option for you. Or discuss your requirements with your AIB Student Officer.)

Amount Requested € _____

Purpose _____

Source of repayment (e.g. Grant, Summer Work)

Date you would like repayments to commence

Amount of repayment, frequency

Date you would like to repay your loan in full

2nd applicant's name and address (if applicable)

Relationship with 2nd Applicant _____

Section D – Product Information

From time to time, AIB Group would like to tell you about offers, products and services available from us and carefully selected third parties. Please tell us below if you are happy for us to contact you, and by which methods. If you later decide to change these preferences, you may contact us at any time.

Mail Yes No

Phone Yes No

Email Yes No

Section E – Signature

The Bank will use the information you have given us to search and to share information with credit reference agencies to help with applications for credit and for ongoing credit review. The credit reference agencies will hold this information on a database and it may be accessed by other financial institutions.

I confirm that the information, which I have provided above is true and correct.

Signature _____

Date _____

Telephone our dedicated Student Centre at:

0818 303 203 between
**9am and 5pm, Monday
to Friday**, where our staff
will be happy to take your
application over the phone