STANDARD EUROPEAN CONSUMER CREDIT INFORMATION

AIB Student Visa credit card
Information effective from 16 November 2026

Key Information

Part I

Creditor	Allied Irish Banks, p.l.c.
Total amount of credit *This means the ceiling or the total sums made available under the credit agreement.*	€1,500 The above figure is a representative figure only and may not be your actual credit limit.
Duration of the credit agreement	The duration of the credit agreement is indefinite and will continue until terminated by either you or us, in accordance with the credit agreement.
The borrowing rate or, where applicable, different borrowing rates which apply to the credit agreement.	**Annual Interest Rates** Purchases — 14.85% (variable) Cash Advances — 19.68% (variable) Introductory rate on Purchases * — 3.83% (variable) 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.
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.*	Representative APR 20.5% (variable) This APR is a representative APR based on an assumed credit limit of €1,500 and includes Government Stamp Duty. It is provided for illustration purposes only and is intended to help you compare the costs of borrowing. This APR is based on the highest purchase interest rate applicable to this credit card and does not include any introductory purchase interest rate that may apply during the first 12 months.
Total amount you will have to pay *This means the amount of borrowed capital plus interest and possible costs related to your credit.*	The amount you will have to pay will depend on how much you borrow, how long you take to repay it and the interest rate that applies to your account. **Illustrative example only** The following example is based on an **assumed credit limit of €1,500**. Your actual credit limit may be different and will be confirmed if your application is approved. For example, if: • you use the full **€1,500** credit limit to make purchases (including the Government Stamp Duty charge of €30); • you repay the balance in 12 equal monthly repayments; and • the annual purchase interest rate of 14.85% (variable) used in this example remains unchanged, you would pay **€1,620.66** in total, made up of: • **€1,500 borrowed (including Government Stamp Duty of €30); and** • **€120.66 interest.**
Costs in the case of late payments	If you don't make payments, as required under the terms of the credit agreement, we'll apply a €7.00 Late Payment Fee to your credit card account.

Part II

Instalments and, where appropriate, the order in which instalments will be allocated	You will have to pay the following: The minimum payment is the payment percentage chosen by you in your application or 3% (Minimum €6.35 whichever is greater) of any outstanding balance. Interest and/or charges will be payable in the following manner: Your payments will be deducted from the opening balance on your credit card account in the following order based on the portion of the balance representing: • interest; • fees from the previous statement; • cash advances (including cash from an ATM) from previous statements; and then • 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 then • any other promotional offers.
Warning regarding the consequences of missing or late payments *Missing or late payments could have severe consequences for you (e.g. forced sale) and make it more difficult for you to obtain credit in the future.*	Missing payments, or making late payments, could have serious consequences: • you may have to pay additional interest and charges; • we may restrict your use of the credit card; • some card features, benefits or additional services may no longer be available; and • we can report details about you and your borrowings, including any arrears, to credit bodies such as the Central Credit Register (CCR) which is maintained and operated by the Central Bank of Ireland. This may affect your credit report, which may limit your ability to access credit in the future.
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 fully or partially.*	Yes
Creditor	Allied Irish Banks, p.l.c.
Geographical Address	10 Molesworth Street, Dublin 2, D02 R126
Telephone Number	Telephone 01 6685500 (+353 1 6685500 from outside Ireland), Monday to Friday 9:00-17:00.
Email Address	creditqueries@aib.ie
Web Address	www.aib.ie

Additional Information about the Credit Agreement

1. Description of the main features of the credit product

The type of credit	This is an open ended credit agreement which is subject to an agreed credit limit.
The conditions governing the drawdown *This means how and when you will obtain the money.*	On receipt of your credit card and Personal Identification Number (PIN), you can use your card to pay for goods and services purchased from merchants and to withdraw cash within the agreed credit limit which will be advised to you with your card.

2. Costs of the credit

The different borrowing rates that apply to the credit agreement	We charge different borrowing rates for different types of borrowing on the credit card. One variable annual borrowing interest rate applies to purchases, and another (variable annual borrowing interest) rate applies to cash advances. The applicable rates for each type of transaction are set out below. We'll charge interest at the rate applicable to the type of transaction undertaken. These rates are subject to change. **Annual Interest Rates** Purchases — 14.85% (variable) Cash Advances — 19.68% (variable) Introductory rate on Purchases * — 3.83% (variable) *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.
Representative example illustrating the annual percentage rate of charge (APR) and the total amount payable by the consumer	**Representative APR 20.5% (variable)** This representative APR is based on an **assumed credit limit of €1,500** and includes Government Stamp Duty. It is provided for illustration purposes only and is intended to help you compare the cost of borrowing. This APR is based on the highest purchase interest rate applicable to this credit card and does not include any introductory purchase interest rate that may apply during the first 12 months. **Representative example** Based on an assumed credit limit of **€1,500** and an annual purchase interest rate of **14.85% (variable)**. If: • you use the full €1,500 credit limit to make purchases (including Government Stamp Duty of €30); • you repay the balance in 12 equal monthly repayments; and • the annual purchase interest rate of 14.85% (variable) used in this example remains unchanged, you would pay **€1,620.66** in total, made up of: • **€1,500 borrowed (including Government Stamp Duty of €30); and** • **€120.66 interest.**
Is it compulsory, in order to obtain the credit or to obtain it on the terms and conditions marketed, to take out:	
• an insurance policy securing the credit, or	No, it's not compulsory to take out an insurance policy to secure the credit.
• another ancillary service contract?	No, it's not compulsory to take out another ancillary service contract.

<table>
<tr><th colspan="2">Related Costs</th></tr>
<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 colspan="2"></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></table></td></tr>
<tr><td>Any other costs deriving from the credit agreement</td><td>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 won't apply if you have enough of your own money on the card account to cover the full cash withdrawal when it is processed. If any of the withdrawal uses your credit limit, the fee will apply.

Late Payment Fee
A Late Payment Fee of €7.00 will be charged to your account if repayment is not made by the due date.

Over Limit Fee
An Over Limit Fee of €7.00 will apply the first time your balance exceeds your credit limit in each statement period.

Returned Payment Fee
If any payment, by cheque or direct debit, is returned unpaid, we'll apply a Returned Payment Fee of €7.00 to the credit card account.

Copy Sales Voucher Fee
If you ask for a copy of a sales voucher, we'll apply a €5.00 fee per voucher to the credit card account.

Copy Statement Fee
If you ask for a copy of a statement, we'll apply a €4.00 fee per statement to the credit card account.

Alternatively, there is no fee if you view and print your e-statement from Online Banking.</td></tr>
<tr><td>Conditions under which the abovementioned costs related to the credit agreement can be changed</td><td>We may change these costs in line with the Credit Agreement. Changes are normally caused by market conditions, the cost of providing the service, legal or other requirements affecting us, promotional reasons or any other good reason.</td></tr>
</table>

3. Other important legal aspects

Consultation of a database *The creditor must inform you immediately and without charge of the result of consulting a database, if a credit application is rejected on the basis of such a consultation.*	When you apply for a credit card, we collect information on you from the Central Credit Register. The information, which we access as a credit report, includes your name, date of birth, address, PPSN and details of your past or present credit facilities which are recorded on the Central Credit Register. We need this information, before offering you a credit card to assess your ability to repay, and for ongoing credit review, where permitted. We search the Central Credit Register to comply with our legal obligations under the Credit Reporting Act 2013. We'll let you know, immediately, if your credit application is rejected on the basis of information we receive from a database, such as the Central Credit Register.
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 applies if the creditor is willing, at the time of your request, to proceed to the conclusion of the credit agreement with you.*	We'll send your credit agreement to you as part of your credit card pack when your application has been approved. You can also ask us for a free copy of the credit agreement at any time.
The period of time during which the creditor is bound by the pre-contractual information.	The information contained in this form is valid from 16 November 2026 until further notice.
Concerning redress *You have the right to access an out-of-court complaint and redress mechanism*	If you feel we haven't met your expectations in any way, please let us know so that we can address the problem as quickly as possible. If you want to make a complaint, you have the following options: • online at www.aib.ie - search 'complaint', or • talk to us or write to a branch and we'll look into it. For more on how to complain, please go to www.aib.ie If you're still not happy with the conclusion that we come to, you can take your complaint to the Financial Services and Pensions Ombudsman, Lincoln House, Lincoln Place, Dublin 2, D02 VH29. The Ombudsman's office is independent and it looks into and makes a decision on the complaints of personal, and some small business customers.
Warning regarding the legal and financial consequences of non-compliance *Non-compliance with the commitments linked to the credit agreement other than late or missed payments could have severe consequences for you.*	Non-compliance with your commitments linked to the credit agreement may lead to us terminating and demanding on this credit card and other facilities you have with us. You will then need to pay back all money owed immediately.

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

a) Concerning the creditor	
Representatives of the creditor in your Member State of residence	We're Allied Irish Banks, p.l.c. whose principal business is the provision of financial services.
Address	Our registered office is at 10 Molesworth Street, Dublin 2, D02 R126.
Telephone number	Telephone: 01 6685500 (+353 1 6685500 from outside Ireland), Monday to Friday 9:00-17:00. You can find further ways to contact us at www.aib.ie/contact-details
Email address	creditqueries@aib.ie
Web address	www.aib.ie
Registration	We're a public limited company registered at the Companies Registration Office, Dublin under registration number 24173. Our VAT number is IE8E86432H
The supervisory authority	Our principal business is the provision of financial services and we're regulated as a credit institution by the Central Bank of Ireland under reference number C21174. The Central Bank of Ireland's address is PO Box No. 559, Dublin 1. 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 withdraw from and 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. • Calling 01 6685500 (+353 1 6685500 from outside Ireland), Monday to Friday 9:00-17:00. • 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 withdraw from and 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 exercise your right of withdrawal, the terms of this credit agreement will continue to apply.
The law taken by the creditor as the basis for the establishment of relations with you before the conclusion of the credit agreement	Our relationship with you is governed by the laws of Ireland. If you don't live in Ireland, your consumer rights in the country in which you live may also apply.
Clause stipulating the law applicable to the credit agreement and/or the competent court	Subject to the rest of this section, the credit agreement and any obligations arising out of or in connection with it are governed by the laws of Ireland. By entering into the credit 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 credit 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 nonexclusive, and nothing in this section or in this credit 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 for the duration of the credit agreement.