

# Personal Banking Service

## Charges Explained

### Monthly Account Charges

If you maintain a cleared credit\* balance on your Account during the charging period (the 16th of every month, until the 15th of the following month), the charges in this section will not apply. If your account goes overdrawn, whether arranged or otherwise at any time during the relevant charging period, then the following charges will be calculated and charged to your account on the 15th of every month. If the 15th falls on a day which is not a banking day, we will debit your account on the previous banking day.

We will advise you of the amounts due, if any, prior to your Account being debited. This gives you the opportunity to ensure that you have sufficient cleared funds in your Account to meet these charges. Other charges, as listed in this leaflet, are due at the time the service is provided.

\* Cleared credit balances exclude items, such as cheques, lodged to your Account, for which the Bank has yet to collect value. See Personal Banking Service Terms & Conditions.

### Debit Interest

We will charge debit interest if your account balance goes in excess of the £200 interest-free limit within your arranged overdraft during the charging period.

## Recurring Charges

Recurring charges are charged each time the following services are required.

### Unpaid item drawn on your Account

£5.00 per day

This charge is incurred if there are insufficient cleared funds in your Account to meet a payment that you have made, and we are required to return the item unpaid. We will only charge one Unpaid item fee per day regardless of the number of Unpaid items that occur on that day.

### Monthly Cap on Unarranged Overdraft Charges

Unarranged Overdraft Charges, including Unpaid Fees, are capped at £90 per month. This is the maximum amount any customer will be charged for unarranged borrowing per monthly charging period as follows

1. Each current account will set a monthly maximum charge for:
  - (a) Going overdrawn when you have not arranged an overdraft; or
  - (b) Going over/past your arranged overdraft limit (if you have one).
2. This cap covers any:
  - (a) Interest and fees for going over/past your arranged overdraft limit;
  - (b) Fees for each payment your bank allows despite lack of funds; and
  - (c) Fees for each payment your bank refuses due to lack of funds.

### Unpaid item lodged to your Account

£5.00 per item

This charge is incurred where a cheque which you have previously lodged to your Account has been returned unpaid.

### Copy Statement

£10.00 per request

A charge is levied if you require a copy of a past Account statement.

## Point of Sale Charges

Point of sale charges are incurred for services provided by a member of staff at an Allied Irish Bank (GB) Business Centre.

### Bank draft

£20.00 each

This charge is incurred when you require us to issue a sterling Bank Draft to a named payee.

### FX draft

Up to £10,000	£15.00 each
Over £10,000	£25.00 each

### Cancelling a cheque

£5.00 each

Please remember, cheques which are guaranteed by a cheque, or Debit Card cannot be cancelled.

### CHAPS/Same Day Value (SDV) Transfer Out

£25.00 each

May be used if you wish to transfer an amount to any other bank including AIB (NI) through the electronic transfer system so that funds are received the same day.

### CHAPS/Same Day Value (SDV) Transfer In

£5.00 each

## Credit and debit interest rates

### Credit and debit interest rates

Details are available from your Business Centre, and on our website, [www.aibgb.co.uk](http://www.aibgb.co.uk)

### Debit Interest Periods for Current Accounts

The 16th of every month, until the 15th of the following month.

### Date your Account will usually be debited

The 15th of every month. If the 15th falls on a day which is not a banking day, we will debit your account on the previous banking day.

We will advise you of the amount of debit interest due, if any, prior to your Account being debited. This gives you the opportunity to ensure that you have sufficient cleared funds available in your Account to meet the interest due.

### Credit Interest Periods for Current Accounts

The 16th of every month, until the 15th of the following month.

### Date your Account will usually be credited

The 16th of every month. If the 16th falls on a day which is not a banking day, we will credit your account on the next banking day.

### Overdraft and loan facilities

An arrangement fee is charged for setting up a loan, details of which will be advised to you at the time the facility is agreed.

## Debit Card – Card Transactions

You can withdraw cash from cash machines worldwide. If you withdraw money from a cash machine not provided by AIB Group, you may be asked to pay a handling fee (which will go to the cash machine operator). When you make a withdrawal, you should be told how much these fees are and be given the choice of cancelling the transaction.

### Using your Debit Card to withdraw sterling from a cash machine

You can use your Debit Card to withdraw sterling from cash machines and at most UK Post Office® counters.

### Using your Debit Card to withdraw money from cash machines in Europe and the rest of the world

You can use your Debit Card to withdraw foreign currency at cash machines that accept Visa Debit. The amount will be converted to sterling at an exchange rate set by Visa. You will have to pay a currency conversion fee of 2.75% on the sterling amount you are withdrawing.

If you are withdrawing a currency other than euro, you will also have to pay a separate 1.5% cash handling fee on the sterling amount.

### Using your Debit Card to buy goods and services and withdraw money over the counter

If you use your Debit Card to buy goods and services or to withdraw money over the counter at any outlet that offers this service (known as a 'manual cash advance'), in a foreign currency, you will have to pay a currency conversion fee of 2.75% on the sterling amount, which is included in the foreign exchange rate applied to the transaction. The amount will be converted at an exchange rate set by Visa.

For manual cash advances (including pounds sterling), we will charge you a separate 1.5% cash handling fee on the sterling amount.

## Other charges

The following charges apply to other services that are also available at your Business Centre under our Personal Banking Service.

### Foreign exchange

Foreign currency is available from your Business Centre, subject to adequate notice.

### Purchase/sale of foreign currency

1% commission (minimum £2.00)

**Charges for any services not listed will be available on request, or when the service is provided.**

### Services for which there is no charge

Certificate of balance

Certificate of Interest

Replacement debit card

Replacement Online Banking Card Reader



Information correct as of April 2026

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