



For the life
you're after

AIB Student Account

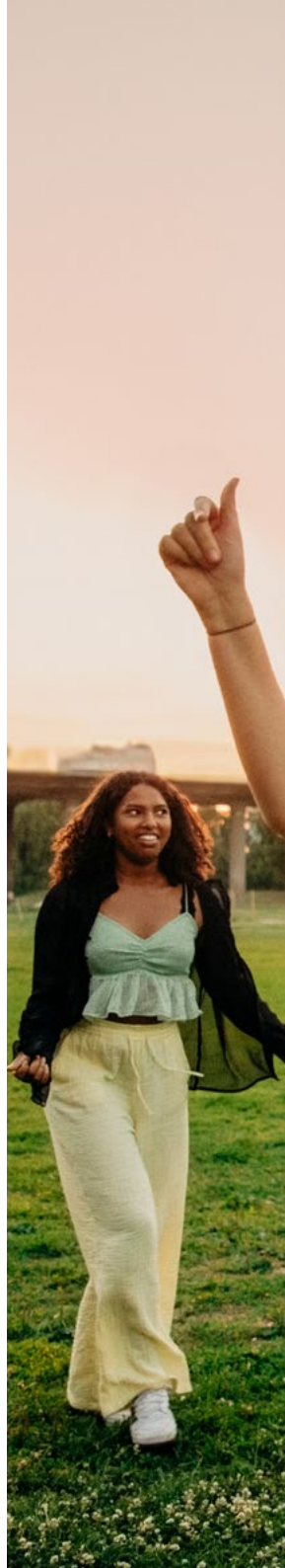
for Second Level
Students

An account designed to fit in with your life

You can use your AIB Student Account to manage your day-to-day money. If you are 12–18 years old and in second level education our Student Account has been designed with you in mind to make managing your money really easy!

No Maintenance and Transaction Fees

We don't charge you anything for using your account. Normally we call these charges maintenance and transaction fees. There are some other fees that may be charged and you can see what they are in our brochure 'A Guide to Fees and Charges for Personal Accounts' and our 'Schedule of International Transaction Charges' Brochure. Pick these up at any AIB branch or online at www.aib.ie





Features and benefits of the Mobile App

Managing and making payments has never been easier, some of the features are outlined below.

If you've lost your card and need a replacement, you can use the app to cancel your old one and have a new one posted to you.



Simply pay another Irish bank account

16s and over can use AIB Selfie Check to make once off payments up to €10,000 on the AIB Mobile App.



Easier to use digital wallets

Over 16s can set up Apple Pay through the AIB app in minutes.

Over 16s can set up Google Pay on the Google Pay app on their Android phone.



Top up your mobile phone

You can top up any pre-pay mobile phone in the app.



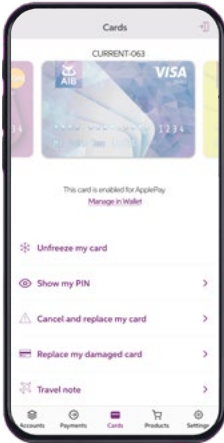
How to access the AIB Mobile App

To access the AIB Mobile App, first you'll need to register for Phone & Internet banking. If you're 12 and under, you'll need a parent's or guardian's signature on the paper form. If you're between 13–15 years old you can register over the phone and a parent or guardian will need to give their consent on the call.

View our Mobile Banking Frequently Asked Questions at:

→ aib.ie/help-and-guidance/mobile-banking-faqs

You can also use the Mobile App to:



Replace a damaged card

Use the app to order a replacement card which will then be posted to you.

See your debit card PIN

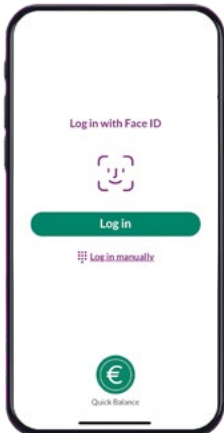
If you forget your debit card PIN you can see it in the app.

Freeze your card

Lost your card? You can safely freeze and unfreeze your card in the AIB app.

Reset your PAC

You can reset your PAC in the Mobile App.



Touch ID/FaceID (iOS)

Login to your AIB app quickly and securely using Touch ID or Face ID.

Fingerprint (Android)

Login to your AIB app securely using Fingerprint.

Find out other benefits of the Mobile App at:

→ aib.ie/ways-to-bank/mobile-banking

Making purchases and withdrawing money is simple

With your AIB Student Account, you have the option to get an AIB Debit Card, which works with a Chip in the card and a four digit number called a Personal Identification Number (PIN) that you will need to remember. Use your AIB Debit Card in shops, at ATMs, online and wherever Visa Debit is accepted.

Commission Free Foreign Exchange

When you hold a Student Account, we won't charge you commission when you get cash in a foreign currency or put it into your account. To avail of this additional benefit you must advise staff at the time of each transaction that you are an AIB Student Account holder. These additional benefits are only available on face to face transactions undertaken at the branch and are not available on any transactions undertaken at an ATM, AIB self service banking or through any other electronic means. You can find out what we would have charged in our "Schedule of International Transactions Charges" at any branch or www.aib.ie

We will pay your Government Stamp Duty

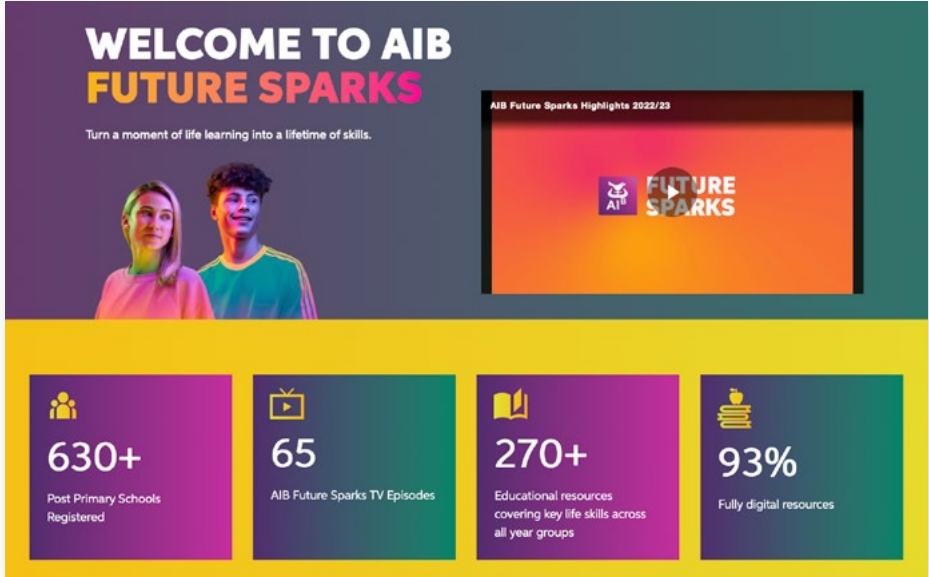
When you hold a Student Account, we'll pay the Government stamp duty on your card. Government stamp duty is charged at a rate of €0.12 per ATM transaction and only applies to ATM transactions carried out within Ireland (excluding N. Ireland) This charge is capped at €2.50 if you only use your debit card for ATM transactions and capped at €5 if you use your debit card for both purchases and ATM Transactions. Government Stamp Duty charges on debit cards is applied in January for the previous year.



Under 16

If you are under 16, you will need the consent of a parent or guardian to open a Student Account or apply for a Debit Card.

AIB Future Sparks



The AIB Future Sparks Programme is an interdisciplinary programme for post primary schools which encourages the development of key life skills and supports young people, their teachers and parents as they navigate major transitions and life moments.

Designed by experienced teachers working in a range of subject areas, AIB Future Sparks features:

- Teacher resources such as lesson plans, PowerPoints, solutions and teacher guides
- Student resources including enquiry based-learning activities, worksheets, reflective exercises and work experience templates
- Future Sparks TV – 65 episodes of engaging student-centric videos and podcasts featuring a wide range of Irish contributors

The AIB Future Sparks Programme is free for all teachers and schools to join, and they can register for the programme on AIB's website.



How to open your AIB Student Account

Online

You can now open a personal current account with us on your smartphone if you:

- Are aged 16 and over
- Live in the Republic of Ireland
- Have a valid Passport, Irish Passport Card or EEA National Identity Card (excluding Italian, Romanian, Portugese & Ukrainian issued documents)



Download

Download the AIB Mobile App.



Register

Fill in your details to become a new customer.



Verify

Verify your identity over the phone via video chat.



Done

Your address verification code will be sent to you. Once entered on the app, you are good to go!



Download on the
App Store



ANDROID APP ON
Google play



Open your personal current account at:

→ aib.ie/our-products/current-accounts/online-bank-account-opening

Under 16

If you are under 16 you will need to open your account in branch. You will need to bring your parent or guardian with you to give consent to open the account.

To open an AIB Student Account you will need to bring the following to your appointment:



Account opening form

An account opening form will need to be completed and signed by a parent or guardian. The parent or guardian must also sign to order an AIB Debit Card on the account.

The form can be found here:

→ <https://aib.ie/content/dam/aib/personal/docs/our-products/current-accounts/student-account-for-second-level/stud-acc-2nd-level-opening.pdf>



Proof of identity

To prove who you are you can bring along:

- A Passport, or
- A Drivers Licence, or
- Please talk to one of our staff by contacting any of our branches if you do not possess the required documentation.



Proof of address

To prove where you live you can bring along:

- A letter or bill addressed to you from a bank or mobile phone company, or
- A letter from your Parent or Guardian confirming your name, address, that you are in second level education and living with your Parent or Guardian. If you are under 16 your Parent or Guardian will have to come to the branch to show some of their details.



You need to bring the original documents (no photocopies) and any letters or bills must be dated within six months.

AIB Student Account

Terms & Conditions

1. Your agreement

1.1 These terms and conditions are additional to the terms and conditions for our Current, Demand Deposit and Masterplan Accounts (the "Primary Terms and Conditions"). Because of this you should read both sets together as they both form part of your Agreement with us. Where there is any difference between these terms and conditions and the Primary Terms and Conditions, we will rely on these terms and conditions.

1.2 In this document:

- a) where we use the word Account, we mean either your Student Account, Student Plus Account or Graduate Account, whichever applies; and
- b) where a word or term is capitalised but is not explained, the definition and explanation will be in the Primary Terms and Conditions.

1.3 The Account is a personal current account.

2. Eligibility for the account

2.1 You can open or hold a Student Account if you are between 12 and 18 and you are in part-time or full-time second level education.

2.2 You can open or hold a Student Plus Account if you are enrolling or are currently enrolled in any full time third level education course, which includes full time post-graduate studies with a minimum duration of 1 academic year.

2.3 You can open or hold a Graduate Account if:

- a) you currently hold a Student Plus Account with us and have graduated from full time third level education in the last 2 years; or
- b) you are a new customer and have graduated from a full time third level course of 3 years or more in length in the last 2 years.

2.4 You can open a Student Account, a Student Plus Account or a Graduate Account online if you:

- Are aged 16 and over
- Live in the Republic of Ireland
- Have a valid Passport, Irish Passport Card or EEA National Identity Card (excluding Italian, Romanian, Portuguese & Ukrainian issued documents)

What to do if you do not meet the above criteria:

- If you are already a customer, we have all the details we need and we can open an account for you more easily at the branch or via the "Apply & Open" tab on your AIB Internet Banking.
- If you are over 66 we can offer you a special Advantage Account which you can open at your branch.
- If you don't meet the criteria above, you can still open a Student Account, a Student Plus Account, a Graduate Account or other current account at your local branch.

3. About your Account

3.1 You may only hold one Account at any time.

3.2 The Account is only available as a euro account.

3.3 The Account will be held in your sole name and cannot be held as a joint account which means it cannot be held with another person.

3.4 For further details about fees or charges on the Account, please see our Fees and Charges Booklets.

3.5 You may be eligible to apply for certain benefits while you hold the Account. These benefits will generally have their own terms and conditions, be subject to certain eligibility criteria and may change or be withdrawn by us at any time without notice to you. These benefits will be different, depending on the kind of Account you hold, and will not be available to you once you move to another Account. For more information on these benefits please visit our website or ask in any of our branches.

3.6 Any benefits that you may have been previously entitled to as the holder of another personal current account with us will not be available to you once you choose to move to, or open, the Account. If you do change an existing personal account held with us into the Account, any accrued debit interest or other fees and charges payable by you on your existing personal account may be charged to your Account (in the case of debit or surcharge interest, at the end of the next interest charging period).

If you hold a Student Account, a standard debit card will be issued for use with the Account. This means you cannot use this debit card for contactless transactions.

3.7 An overdraft is not available on the Student Account.

4. Changes to your Account

The name of your Account will automatically change as you get older and this change will be reflected on your Account statement. We will tell you about these changes in the way described in the **Changes to your Agreement** section of the Primary Terms and Conditions. We outline how your Account will change over time below:

4.1 Student Account If you hold a Student Account, when you reach 18 we will automatically change your Account to a Student Plus Account or another type of personal current account. If you are still in second level education at this stage, please let us know and we may extend your Account for an agreed period.

4.2 Student Plus Account If you hold a Student Plus Account, after you have held the Account for 4 years or when you graduate (whichever comes first), your Account will automatically change to a Graduate Account. If your course lasts more than 4 years please let us know and we may extend your Account for an agreed period.

4.3 Graduate Account If you hold a Graduate Account, the Account can be held for up to 2 years from the date you change to or open the Account. At the end of this time, your Account will automatically change to another suitable personal current account.

**Terms and conditions apply.
Allied Irish Banks, p.l.c. is regulated
by the Central Bank of Ireland.**

**Drop in to
any branch, or visit
→ www.aib.ie/student-account**