



## **AIB Family Finances**

Family finances are  
like families – a bit of  
a balancing act.

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# Family finances can be a balancing act.

We can give you peace of mind.

When it comes to family finances, there is a lot to balance - household and utility bills, education costs, groceries and running the family car. At AIB, we have a range of easy-to-use tools and expert advice to help you take control of the family budget and gain a little peace of mind.

So, if planning the family finances is on your 'to do' list, why not take a few minutes to read through the tips and information in this booklet? It could make all the difference - for today and for your family's future.



For more information, drop in to any AIB branch or visit [www.aib.ie/family](http://www.aib.ie/family)

# AIB Family Finance Budgeting Tool.

Budgeting for your family's future.

The AIB Family Finance Budgeting Tool brings your household budget to life in a clear and meaningful way. It's simple to use, just input your household figures, and the colour-coded charts will quickly show you what portion

of your family budget is going where. It's a handy tool to use if you want to organise your family budget more effectively, or to see what changes you need to make to achieve your financial goals.



Note: The above information is provided for illustrative purposes only and does not constitute financial advice.



So why not give it a go? You'll find our Family Finance Budgeting Tool and lots more tips at [www.aib.ie/family](http://www.aib.ie/family)



# AIB Masterplan Account.

The smart way to make your household budgeting easier.

At AIB we know that family bills and outgoings can vary greatly from month to month. That's why we created the AIB Masterplan Account, giving you the power to spread your bills evenly over a 12-month period.

Take control of your family's finances with an AIB Masterplan Account. You'll soon know that all your monthly household expenses are taken care of, with no seasonal surprises.

## How it works

AIB Masterplan Account acts as both a bank account & budgeting tool designed to help you take control of your household finances.

- You can set up and start using your AIB Masterplan Account quickly and easily
- Use the online Masterplan Budget Tool or the Monthly Income & Expenditure Planner (at aib.ie) to help you to plan and estimate your yearly household bills and expenses (utilities, school and college costs, insurance etc.)
- The AIB Masterplan Account allows you to spread these expenses evenly over 12 monthly payments
- As a registered AIB Phone & Internet Banking customer, you can pay your bills, transfer money or check your AIB Masterplan Account balance using AIB Phone or Internet Banking

- You can also check your remaining limit on your AIB Masterplan Account eStatement online.

## Your AIB Masterplan Account gives you the power to:

- ✓ Plan your spending over the year
- ✓ Spread the burden of bills evenly over a 12-month period (up to a maximum of €75,000 each year)
- ✓ Manage your household cash flow
- ✓ Enjoy better control of your finances.

## What charges may apply:

- A Quarterly Maintenance Fee of €4.50 applies to AIB Masterplan Accounts
- Interest is charged quarterly on any overdrawn balance
- Charges for standing orders or direct debits may apply
- Other charges may apply. For more information, please refer to the 'Information Leaflet for AIB Masterplan Account'.

## How can we help?

To apply for your AIB Masterplan Account today drop into your local branch or visit [www.aib.ie](http://www.aib.ie).

Lending criteria, terms and conditions apply.

Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.



If you would like to know more about our family finance and budgeting tools, drop in to your local AIB branch, or call **1890 724 724**.



# AIB Savings.

You'll be surprised how quickly your money can grow with AIB.

Every family benefits from a regular savings plan. No matter how little you can manage to put away, with AIB's help and support you can start a savings habit and make plans for the future. Even if you have no savings goal in mind, you can start to build an 'emergency fund' to give yourself a little peace of mind.

## So whether it's...

- A mortgage deposit
- Next year's school fees
- A long-overdue holiday
- A new car

...talk to us today and let us get your money working for you.

## You set the target, we look after the rest.

Setting a clear goal is a great way to motivate yourself to start saving and keep it up. Our online savings calculator, available on [www.aib.ie/savings](http://www.aib.ie/savings), gives you a quick and easy way to visualise your personal savings plan.

You can input your savings target, decide when you will need it, and then quickly see how much you need to save each month to reach your target.

You can also use our savings calculator to work out how even the smallest amount of regular savings will add up over a given period of time.



Call us on **1890 724 724** and chat to one of our savings team over the phone. Phone lines are open from 8am to 9pm Monday to Friday and 9am to 6pm on Saturday. Drop in to any AIB branch or click on [www.aib.ie/savings](http://www.aib.ie/savings)



# AIB Savings Products.

Whatever your savings goal, AIB has an account that will make the most of your money while suiting your savings needs.

If you would like to learn more about all our savings options, visit [www.aib.ie/savings](http://www.aib.ie/savings) or call into your local branch.

Check out some examples of AIB's great savings accounts:

## AIB Saver

This account is designed especially for regular savers, allowing you to save what you want, when you want and how you want.

### How it works

- You can start saving from just €10 a month. This regular payment must come from a suitable AIB payment account such as a Demand Deposit Account or Current Account
- You can add to your savings at any time by cash, cheque, standing order or electronic transfer
- You can access your savings, whenever you need to, without penalty
- Your savings will earn the Regular Saver rate of interest up to the monthly balance threshold of €1,000 per month
- The monthly balance threshold on your account will increase by €1,000 per month until it reaches €12,000 in month 12
- In each month, any balances in your account that exceed the monthly balance threshold will earn the Standard Saver rate of interest
- In month 13, the monthly balance threshold will revert to €1,000 and the cycle will start again
- Interest is variable and paid into your account annually in April\*.



If you're looking for the ease and convenience of saving regularly online, the Online Saver is available to all customers with AIB Internet Banking.

\*Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate where applicable (for more information please visit [www.revenue.ie](http://www.revenue.ie)).

## AIB Online Notice Deposit Accounts

You can choose the Online Notice Deposit Account that suits you, depending on the level of access you need to your savings:

- **Online Notice Deposit 7 Account** requires seven calendar days notice to access your money
- **Online Notice Deposit 21 Account** requires twenty one calendar days notice to access your money

### How they work

- You can save up to €1,000,000 and no minimum account balance applies
- You can add to your savings at any time by transferring money online from other AIB accounts, or accounts with other financial institutions
- If you wish to access your money, you must serve the specified notice period
- When serving your notice, you can choose to have your money transferred automatically to an account on your AIB Internet Banking Profile
- You can transfer money from this account (once your notice period has been served)

to any other AIB account in your name on your AIB Internet Banking Profile.

You can't make transfers to a third party account or to an account in your name that is with another credit institution

- Alternatively, once your notice period has been served, you can choose to make multiple withdrawals (up to the amount you served notice on) during a withdrawal window of seven calendar days
- Interest is variable and paid into your account in April and October\*.

### How do I start saving online?

To open an online savings account with AIB, you need to be signed up for AIB Phone and Internet Banking and have an AIB payment account e.g. an AIB Demand Deposit Account or an AIB Current Account.

Simply click 'Apply Online', follow the steps in our application process, and you'll be saving online within minutes.



If you'd prefer to drop into your local branch, you will find a range of Notice Deposit Accounts suitable for your lump sum savings needs.

\*Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate where applicable (for more information please visit [www.revenue.ie](http://www.revenue.ie)).

# AIB Junior Saver Account.

Little by little it all adds up to a lot.

A regular savings habit is one of the best starts in life you can give your child. It's one of the first big steps towards helping them make important decisions and plan their own futures. Little by little, they can watch their money grow (almost as fast as they do...!)

## How it works?

- An AIB Junior Saver Account can be opened for any child under the age of 12
  - There are no maintenance or transaction fees for AIB Junior Saver Accounts, other service charges may apply\*
  - Your child can save as much as they want, whenever they want
  - The child is the beneficial owner of the funds
  - Interest is paid to the account every 3 months\*\*
  - The interest rate is 1 % above AIB's variable Demand Deposit Rate
  - Money can be taken out at any time
- Your child will get their own personal statement every year.

## Watching their savings grow

With an AIB Junior Saver Account, your child will learn to take control of their money (and get excited as they get closer to their savings goal...). Anyone can lodge money into your child's AIB Junior Saver Account for birthdays, Christmas or for special occasions during the year.

Until they are aged 7, your child will need a parent or guardian with them to make a withdrawal. After that, the instruction can be changed to allow them take money out themselves.

## Join our Savings Gang!

At AIB we think learning to save should be fun. That's why we developed the Savings Gang: a bunch of cool characters who can teach your kids all about money and saving. The Savings Gang have great ideas and saving tips to help your kids see why saving makes sense!

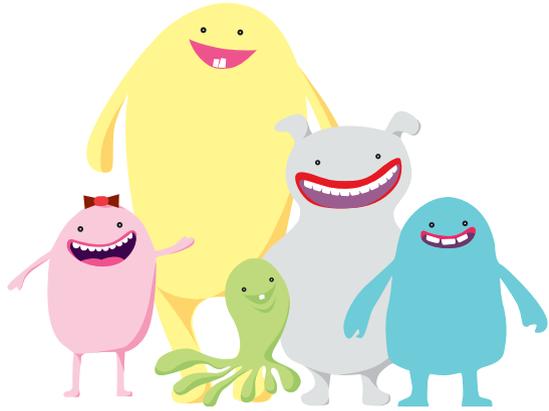
\*For details of other charges please see the brochure "A Guide to Fees and Charges for Personal Accounts" available from any AIB branch and online at [www.aib.ie](http://www.aib.ie)

\*\*Interest is subject to Deposit Interest Retention Tax (DIRT) at the prevailing rate where applicable (for more information please visit [www.revenue.ie](http://www.revenue.ie)).

Open an AIB Junior Saver Account for your child today. It could be the start of something big!

- ✓ For children under 12
- ✓ Instant access

Terms and conditions apply. Further details on the AIB Junior Saver Account are outlined in the AIB Junior Saver brochure, available in any AIB branch or on [www.aib.ie](http://www.aib.ie).



Open your account today: Drop in to your local AIB branch or call us on **1890 724 724**



# AIB Financial Advice Service.

Plan your family's financial future today.

Managing your family's finances means planning for the future as well as balancing the monthly budget. At AIB we know that the pace of day-to-day family life makes it hard to find time for forward planning! That's why we have expert Financial Advisers in every branch who are there to help you plan your family's future today.

Make an appointment today to see an AIB Financial Adviser in any branch for advice on:

- ✓ Financial protection for you and your family
- ✓ Long term deposits
- ✓ Capital protected funds
- ✓ Making your savings and investments work harder
- ✓ Tax efficient retirement planning.

We'll do the hard work for you and you'll be able to rest easy knowing you are making the most of your money for your family's future.

## Your Personalised Report

You will receive a personalised report outlining what was discussed and details of the recommendations made in the meeting.

Allied Irish Banks, p.l.c. is a tied agent of Irish Life Assurance plc, for life and pensions business. Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland. Irish Life Assurance plc is regulated by the Central Bank of Ireland.

## How it works?

Your AIB Financial Advisers will create a financial review based on your family circumstances. This will give you a clear picture of your finances today and help you achieve your future goals.

## A typical review will cover:

- What your financial position is today and what your goals are for the future.
- How you can make the most of your investments and savings (guidance on having cash available for easy access, balanced with longer-term deposits and investments).
- What level of protection your family needs and how to put it in place (if a death, disability or serious illness were to happen).
- How to plan for your retirement (when you would like to retire and how much you need to save to fund a comfortable retirement).



# Managing your Borrowings.

We're there when you need us.

At different life stages and for many reasons, the family budget can come under strain and it can be hard to meet your loan repayments. Whether it's a drop in income, an unexpected illness, or a bereavement, the most important step you can take is to acknowledge these difficulties and contact us.

## Step 1

### Review your Finances

Setting out your monthly income and outgoings is the first step towards improving your financial situation. Check out our Monthly Income & Expenditure Planner at [aib.ie](http://aib.ie) which will help you get a clear picture of where your money goes and any changes you need to make.

## Step 2

### Take Action

Once you have a clear and realistic picture of your financial situation, you may be able to take action to make immediate improvements.

#### Manage your spending

- Keep a 'spend diary' for the month. You may be surprised at how some small regular items can add up to a substantial monthly amount. If they're optional, you could save that amount by cutting back here.

#### Maximise your income

- Check that you are getting all the tax credits and reliefs to which you are entitled (e.g. Tax Relief at Source, medical and dental expenses)
- Explore other ways of bringing in additional income, for example renting out a room or taking on a part-time job.

## Step 3

### Talk to Us

There are many ways we can help you to manage your debts with AIB. The sooner you talk to us the easier it will be for us to find a solution to your financial difficulty. Simply get in touch with us and we will arrange for an experienced adviser to talk to you in confidence, at a time that suits you.

# Mortgage Payment Difficulties.

Supporting our customers through difficult times.

Like many of our customers, your financial situation may have changed in recent years. You may be concerned about your ability to meet your mortgage repayments, now or in the future.

AIB is committed to supporting our customers, in financial difficulties through:

- Our dedicated Mortgage Arrears Support Unit
- Dedicated staff in every branch
- Our website [www.aib.ie](http://www.aib.ie), in the 'Concerned about your Mortgage repayments?' section
- A 5-step Mortgage Arrears Resolution Process (MARP), which outlines the process both the bank and our customers will go through should you find yourself in financial difficulty.

Please contact us **as soon as you know that you are in difficulty** or if you are concerned about going into financial difficulties.

Talk to us today; we have the expertise to help.

You can call us on our dedicated helpline on **1890 252 008** (phone lines are open 8am to 8pm Monday to Friday and 9am to 2pm on Saturday). In each of our branches you will find helpful and dedicated staff who can talk to you about any aspect of your mortgage situation. Drop in to your local branch and ask for your Relationship Manager or Mortgage co-ordinator.



If you would like to get independent advice or assistance with managing your finances, contact the Money Advice and Budgeting Service (MABS) on **1890 28 34 38** or through their website [www.mabs.ie](http://www.mabs.ie). MABS is a free and confidential service.

# AIB Insurance.

The right protection for your family at the right price.

When it comes to protecting your family, you need to be sure you are covered for all of life's challenges, big and small. AIB offers you and your family a range of competitively-priced, quality insurance products.

## AIB Home Insurance

We offer generous discounts to our customers on our home insurance policies. And with our direct debit payment option you can pay monthly at no extra cost to your premium.

- ✓ 30% discount if you have been claims free for 3 years or more
- ✓ 15% discount if you are an AIB loan or credit card customer
- ✓ 10% discount if you have your mortgage with AIB
- ✓ 5% discount if you are an AIB Phone & Internet banking customer

Discounts are applied on a reducing balance basis and subject to a minimum premium payable of €157.50.

## Home insurance tips:

- Make sure your insurance covers the things that are important to you
- Check what discounts apply to you
- Check the current value of your contents and the current cost of rebuilding your home to make sure that you have not insured it for too much or too little.

## AIB Car Insurance

We offer great quality car insurance with a wide range of cover and benefits, including windscreen cover as standard on all policies. Plus you can opt for our monthly direct debit payment option at no extra cost to your premium.

- ✓ 75% no claims discount, if you have 5 years or more claims free
- ✓ AIB Customer discount, if you've already chosen AIB for your Home Insurance

Discounts are applied on a reducing balance basis and subject to a minimum premium payable of €317.

## To keep your car insurance premium down:

- Maintain a good driving record—avoid penalty points and convictions
- Check what discounts you are entitled to
- Park your car in a secure location or in a private space.

## AIB Health Insurance

AIB in partnership with Aviva provides a range of health plans to suit your family's needs.

- ✓ Excellent maternity cover including post - natal home help
- ✓ Access to more hospitals and scan centres
- ✓ 24 hour access to nurse - on - call service

Cover may vary depending on product, type and level of plan.

### Try these tips to keep your health insurance premium in check:

- Take time to regularly review your health insurance and make sure that you are getting the best policy for you and your family
- Look at the health needs of individual members of the family and consider different plans and/or levels of cover for each
- Remember to check out and avail of any other benefits that may be of interest to you, like health screening and kids' benefits.

## AIB Travel Insurance

We offer a great range of travel insurance policies to cover you and your family's needs

- ✓ 10% discount when you buy online
- ✓ AIB Lite policy, offering great value with a lower level of cover that still protects your family
- ✓ Backpacker Travel Insurance
- ✓ Over 65's Travel Insurance
- ✓ Business Travel Insurance

Discounts available online only and are deducted from current telephone rates.

AIB Home, Car, Health and Travel Insurance are exclusively underwritten by:

- AXA Insurance Ltd for Home Insurance
- AXA Insurance Ltd for Car Insurance
- Aviva Health Insurance Ireland Ltd for Health Insurance
- ACE European Group Ltd for Travel Insurance

Allied Irish Banks, p.l.c. has an indirect holding of 30% in Aviva Health Insurance Ireland Ltd. AIB Insurance Services Limited is regulated by the Central Bank of Ireland.



Talk to us today to see what you could save on your insurance:  
Call us on **1890 724 724** or click on **[www.aib.ie/insurance](http://www.aib.ie/insurance)**

# AIB Phone, Internet & Mobile Banking.

Stay in control of your account while you're on the move.

## AIB Phone & Internet Banking

Register for AIB Phone & Internet Banking today and you'll soon be able to:

- Keep track of your spending from wherever you are
- Pay your bills by phone or online
- Transfer money between your accounts and to other Republic of Ireland accounts
- Transfer money abroad using International Payments
- Benefit from services like Mobile top-up, eStatements and eFee Advices
- Set up and manage your standing orders
- You will need a Card Reader to complete certain AIB Phone & Internet Banking transactions. For more information, visit our website [aib.ie/internetbanking](http://aib.ie/internetbanking)

## AIB Mobile Banking

The AIB Mobile Banking App gives our Phone & Internet Banking registered customers an easy and convenient way to access our most popular AIB Internet Banking services on their smartphone.

You can download the App directly from the Apple App Store, Android Market or [www.aib.ie/mobilebanking](http://www.aib.ie/mobilebanking).



For more information on how to register for AIB Phone & Internet Banking visit [aib.ie](http://aib.ie) or contact our Customer Service Adviser team on **0818 724 020** to register now.



# Useful numbers.



## Managing your Borrowings

- ✓ **1890 252 008** in relation to your Mortgage
- ✓ **01 668 5500** in relation to your Credit Card
- ✓ **01 771 5695** in relation to your Finance & Leasing Loan

If you wish to discuss your personal loan or overdraft, contact your local Branch or Relationship Manager.



## Phone & Internet Banking

- ✓ From Ireland: **0818 724 724**
- ✓ From outside Ireland: **+353 (0) 1 771 2424**
- ✓ To register please call: **0818 724 020**

This service is available night & day, 365 days a year.



## Insurance

- ✓ Home Insurance: **1850 27 26 25**
- ✓ Health, Travel & Car Insurance: **1890 724 724**



## Savings

- ✓ **1890 724 724**

Phone lines are open 8am to 9pm Monday to Friday and 9am to 6pm on Saturday.

Lending criteria, terms and conditions apply. Allied Irish Banks, p.l.c., is regulated by the Central Bank of Ireland.



# How to get in touch



**Call us** 1890 724 724



**Call in** Drop in to any branch



**Click on** [www.aib.ie/family](http://www.aib.ie/family)

**If you have any questions, just ask.**

