



## URGENT Reminder

### Act now to avoid delays receiving your future dividends

**In 2025 we will change the way we pay dividends to shareholders. Following the next dividend payment on 9 May 2025 we will no longer pay dividends by cheque.**

Sign up to receive your dividends direct to your bank account.

If you are currently receiving your dividends by cheque, you need to provide us with your payment details as soon as possible, in order to have your dividends paid directly to your bank account.

#### Register Now to be ready for direct credit transfer of dividends

1. Scan this QR code with your phone or visit: [www.investorcentre.com/ie](http://www.investorcentre.com/ie)
2. Enter your Shareholder Reference Number
3. Enter your email address



#### Please note:

If you don't choose a new payment method by 10 April 2025, we will issue you with a cheque for the 2024 final dividend payable on 9 May 2025.

However, this will be the final dividend payable by cheque. We will hold any future dividend payments for you until you provide valid payment instruction details.

### Why are we doing this?

Please see the Frequently Asked Questions overleaf.

# AIB Group plc

## Direct Credit Dividend Payments - Frequently Asked Questions

### 1. Why is the Company doing this?

AIB Group plc (“AIB” or the “Company”) has, for some years, encouraged shareholders to provide bank account details so that their dividends may be paid by direct credit transfer rather than cheque, which benefits both the Company and shareholders because:

- Dividends are transferred to Shareholders’ accounts on the payment date as cleared funds;
- It eliminates the delay involved in depositing the cheque and waiting for the funds to be cleared;
- It removes the risk of loss or theft of dividend cheques;
- It is less expensive than issuing cheques;
- The substantial savings generated will benefit all Shareholders; and
- The saving in cheque production and distribution supports the Company’s sustainability agenda by contributing to the Company’s objective of reducing its impact on the environment.

### 2. Is it mandatory?

Yes. The 2024 Final dividend payable on 9 May 2025 will be the last dividend paid by cheque. For any future dividend payments, a shareholder is required to provide direct credit transfer instructions.

### 3. Is it a safe method of payment?

Direct credit transfer is the most secure method of payment. The Company’s Registrar will not use shareholders’ accounts for any other purpose or pass them on to any third party.

### 4. How do I set up a direct credit transfer?

By registering on Computershare’s Investor Centre platform and updating your bank details, or downloading a form, which can be done via this secure platform at [www.investorcentre.com/ie](http://www.investorcentre.com/ie).

**Please Note:** After your direct credit details have been recorded, a confirmation letter will be sent to your registered address for security purposes.

Future dividend payments will automatically be credited to your nominated account on the dividend payment date.

### 5. What type of bank or financial institution account can a shareholder nominate?

If a shareholder wishes to receive dividends in euro, a shareholder should nominate a euro bank account in a SEPA Zone country. **Euro** payments can only be paid into **euro** bank accounts in the SEPA Zone countries. For a list of SEPA Zone territories, please visit [www.europeanpaymentscouncil.eu](http://www.europeanpaymentscouncil.eu). If a shareholder wishes to receive dividends in sterling, a shareholder should nominate a UK bank or building society account. In either event this should be done by logging on to our Registrar’s secure website [www.investorcentre.com/ie](http://www.investorcentre.com/ie).

### 6. How will a shareholder know how much he/she is being paid?

If a shareholder provides the Company with his/her email address, the Company can send a shareholder an electronic notification of the payment and tax voucher. If not, a shareholder will receive this tax voucher by post.

### 7. What happens if a shareholder doesn’t provide his/her account details?

If a shareholder doesn’t provide his/her account details, a shareholder will be sent the normal tax voucher advising the shareholder of the amount of his/her dividend and that the amount is being held because his/her direct credit transfer instructions had not been received in time. A shareholder’s dividends will not accrue interest while they are held. Payment will be transferred to a shareholder’s account as soon as possible on receipt of his/her direct credit transfer instructions. An administration fee may be deducted depending on the number and value of outstanding payments. Please be aware that providing shareholder account details does not give AIB access to a shareholder’s account beyond enabling AIB to pay his/her dividends directly into it through the normal inter-bank facilities.

### 8. If a shareholder does not opt for a particular currency which currency will a shareholder receive?

All shareholders will default to a euro payment.

**For any other questions or enquiries, the Company’s Registrar can be contacted at:**

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