



AIB (NI) Euro Business Current Account Guide

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What is a Euro Business Current Account?		Cheque books provided should only be used for the settlement of transactions in the SEPA zone. Cheques presented in non-SEPA countries may incur additional collection costs.
A current account denominated in Euro on NSC 93-00-08 held at AIB (NI), 92 Ann Street, Belfast, BT1 3HH.		Who do I contact should I have a query on my Euro Business Current Account?
AIB (NI) Euro Business Accounts are:		If you have any queries in relation to your Euro Business Current Account, you should contact your branch, or your Relationship Manager. You can also call AIB Business Banking on 0345 6005 925.
<ul style="list-style-type: none">administered by AIB (NI), Business Banking,governed by UK legislation		
The account is a non-credit interest bearing account, which supports the following services:		
<ul style="list-style-type: none">Incoming direct debits within the Single European Payments Area (SEPA)Standing orders within the Single European Payments Area (SEPA)Incoming and outgoing Euro credit transfers within the Single European Payments Area (SEPA)International PaymentsCheque PaymentsOnline Access – business customers may access their Euro Business Current Account through our internet based cash management system – iBusiness Banking (iBB). For further information, please contact your AIB branch or Relationship Manager.Cash cannot be lodged to this account		

Interest we charge you

Below are the different categories of interest you might pay, and these are explained below. You can find the current AIB (NI) Euro base rate and details about interest rates on our website aibni.co.uk You can also call our helpline on 0345 6005 925.

Debit interest

We work out debit interest each day on the overdrawn balance of the account. The debit interest rate that applies to your account depends on whether you have agreed an overdraft facility with us.

If you have agreed an overdraft facility with us, we will charge you the rate that we agreed with you at the time the overdraft was arranged. The rate will be a rate over and above the AIB (NI) Euro base rate.

If you have not agreed an overdraft with us, we will charge you the default debit interest rate applicable to the product.

Uncleared interest

When you lodge cheques from which the funds are taken from accounts with other banks, the cheques take a number of days to clear through the banks' clearing system. If you have an overdrawn balance and pay cheques into your account, the following will apply.

1. If the cheques you have paid in are not enough to cover the overdrawn balance, we will work out uncleared interest on the full amount of the cheques.
2. If the cheques you have paid in are for more than the overdrawn balance, we will work out uncleared interest on the cheques, but only on the overdrawn balance.
3. If your account is in credit and you lodge a cheque but then withdraw the money in your account, including some or all of the cheque you have lodged, before it has cleared, we will work out uncleared interest on the amount you have withdrawn from your account which had not cleared. In other words, when you make the withdrawal we will take the cleared funds (the amount your account was in credit) first before taking the uncleared funds (the cheque which has not been cleared).

Changes to interest

Interest rates may change. We will let you know about any changes in line with our terms and conditions.

Schedule of Transaction Fees and Charges applicable to the operation of a Euro Business Current Account on NSC 93-00-08

We have provided details of all our prices for the most commonly used banking services and facilities below. If we do not give a price for a service you want to use, please ask us and we will give you all the details you need. All fees may change in the future. You can also get information on our fees by visiting our website aibni.co.uk, or by calling our helpline on 0345 6005 925.

1. Transactions Fees

These charges are calculated at the end of February, May, August and November and are charged to your account in March, June, September and December. A breakdown of these charges will be sent out at least two weeks in advance of them being debited from your Euro Business Current Account.

Transaction	Charge
Standing charge per quarter, or part thereof (per account regardless of the number of transactions)	€12.50 per quarter
Automated lodgements/withdrawals	€1.00 each
Paper lodgements/withdrawals	€1.00 each
Cheque withdrawals	€1.00 each
Incoming payments with details (cost of inserting narrative)	€0.50 each

2. Service Fees

These charges will be debited to your Euro Business Account at the time the service is provided.

Service	Charge
Duplicate statements	€10.00 per request
Stop payments	€2.00 per cheque
Unpaid cheques received If a cheque has been paid into your account from another bank account, we will charge you this fee if the other bank, or branch decides not to pay the item.	€4.44 per cheque
Cash handling This is the fee we charge for handling cash withdrawals in NI Branches and is on top of the transaction fee shown in the previous table	2% of the value of the amount withdrawn

3. Unarranged Borrowing Fees

If you do not follow the terms and conditions of your account the following fees may apply:

Description	Charge
Unpaid items drawn on your Account If an item such as a cheque, standing order or direct debit is due to be paid from your account and you do not have enough money to cover the payment, we will charge you an unpaid item fee if we decide, after examining your account, not to pay the item.	€10.00 per item
Unauthorised borrowing (Referral fee) If an item such as a cheque is due to be paid from your account and this makes your account go overdrawn or over your agreed overdraft limit, or if your account is already overdrawn, or over your agreed overdraft limit we will charge you a paid item fee if we decide to pay the item after examining your account.	€5.15 per item, up to a maximum five fees each day.

Euro Business Current Account Payment Services

Outgoing Payment Services	Pricing	
Account Transfer FX	Paper Instruction	Electronic Instruction
<ul style="list-style-type: none"> Allows you to transfer⁽¹⁶⁾ funds between your Euro Business Current Account to or from any AIB (NI) Accounts The required Unique Identifier⁽³⁾ for the Payee account is a valid AIB (NI) National Sorting Code⁽¹²⁾ (NSC – 6 digits) and valid Payee account number (8 digits) or IBAN of receiver. Execution time is a minimum of same day⁽⁴⁾ and a maximum of next Business Day⁽⁵⁾. <p>Please allow an additional Business Day for payments submitted on paper.</p> <ul style="list-style-type: none"> Electronic access is only available for business customers on iBusiness Banking (iBB). Cut-off times for electronically initiated payments are available from iBusiness Banking. The cut-off time for Outgoing International Payments initiated by paper instruction is 11.00am in an AIB branch. 	€0.00 per transfer Account transaction fees apply – see page 3.	€0.00 per transfer Account transaction fees apply – see page 3.
SEPA Payments	Paper Instruction	Electronic Instruction
Product Code	003	008
<ul style="list-style-type: none"> Non-urgent euro payment Receivers bank account must be located in the SEPA zone⁽²⁾ and be reachable for SEPA credit transfers The required Unique Identifier⁽³⁾ for the Payee account is the IBAN of the receiver. Execution time is a minimum of same day⁽⁴⁾ and a maximum of next Business Day⁽⁵⁾. <p>Please allow an additional Business Day for payments submitted on paper.</p> <ul style="list-style-type: none"> In compliance with the Payment Services Regulations 2017 (PSRs 2017), we will also provide you with a payment advice notice following our issuing of the payment to the payee's bank. This notice will contain the full details of the payment.⁽⁶⁾ Charging option 'shared'^{(7) (12)} is mandatory. Electronic access is only available for business customers on iBusiness Banking (iBB). Cut-off times for electronically initiated payments are available from iBusiness Banking. The cut-off time for Outgoing International Payments initiated by paper instruction is 11.00am in an AIB branch. 	€0.00 per transfer Account transaction fees apply – see page 3.	€0.00 per transfer Account transaction fees apply – see page 3.
Paylink Euro Urgent Payments	Paper Instruction	Electronic Instruction
Product Code	020	019
<ul style="list-style-type: none"> Allows you to send urgent Euro payments⁽¹⁾ from your Euro Business Current Account to an account held at any bank in the SEPA zone⁽²⁾ You can make Urgent Euro payments by submitting a completed Paylink International Payment Form to your Branch, Relationship Manager or via IBB. The Unique Identifier⁽³⁾ is Receiver bank BIC & IBAN of the receiver Execution timeframe is a minimum⁽⁴⁾ of same day and a maximum⁽⁵⁾ of 1 business day subject to cut off. Please allow an additional Business Day for payments submitted on paper. In compliance with the Payment Services Regulations 2017 (PSRs 2017), we will also provide you with a payment advice notice following our issuing of the payment to the payee's bank. This notice will contain the full details of the payment.⁽⁶⁾ Charging option 'shared'^{(7) (12)} is mandatory. An Intermediary Bank may not deduct its charges from the payment amount on a payment made in an EEA currency within the EEA. Electronic access is only available for business customers on iBusiness Banking (iBB). Cut-off times for electronically initiated payments are available from iBusiness Banking. The cut-off time for Outgoing International Payments initiated by paper instruction is 11.00am in an AIB branch. 	€25	€12.70

Outgoing Payment Services	Pricing	
Paylink Urgent Payment	Paper Instruction	Electronic Instruction
Product Code	001	004
<ul style="list-style-type: none"> • Allows you to send urgent payments⁽¹⁾⁽¹⁶⁾ from your Euro Business Current Account to an account held at any bank in the world in most major currencies⁽⁹⁾ • You can make an international payment by submitting a completed Paylink International Payment Form to your Branch, Relationship Manager or via iBB. • Acceptable unique identifiers⁽³⁾ for all payments are: <ol style="list-style-type: none"> 1. Receiver bank BIC & IBAN of the receiver OR 2. Receiver bank BIC, Bank code⁽¹²⁾ & Account number of receiver OR 3. Receiver Bank full name and address, Bank code⁽¹²⁾ & Account number of receiver • Execution timeframes will depend on the currency of the payment⁽¹³⁾. Please allow an additional Business Day for payments submitted on paper. <ul style="list-style-type: none"> – GBP payments to EEA⁽¹⁴⁾ countries: a minimum⁽⁴⁾ of same business day and a maximum⁽⁵⁾ of 4 business days subject to cut off times⁽⁶⁾ – Euro or GBP payments to non EEA⁽¹⁴⁾ countries: a minimum⁽⁴⁾ of same business day, subject to cut off times⁽⁶⁾ – CHF, CZK, DKK, HUF, NOK, PLN or SEK payments to EEA⁽¹⁴⁾ countries: a minimum⁽⁴⁾ of 1 business day and a maximum⁽⁵⁾ of 4 business days, subject to cut off times⁽⁶⁾ – CHF, CZK, DKK, HUF, NOK, PLN or SEK payments to non EEA⁽¹⁴⁾ countries: a minimum⁽⁴⁾ of 1 business day, subject to cut off times⁽⁶⁾ – USD and CAD⁽¹⁵⁾: a minimum⁽⁴⁾ of same business day, subject to cut off times⁽⁶⁾ • Charging option 'shared'^{(7) (12)} is mandatory. Intermediary and/or Receiver's bank charges may be deducted from the payment amount before it is credited to the Receiver's account. Therefore the full amount of the payment may not be credited to the Receiver's account • In compliance with the Payment Services Regulations 2017 (PSRs 2017), we will also provide you with a payment advice notice following our issuing of the payment to the payee's bank. This notice will contain the full details of the payment⁽⁸⁾ • Electronic access is only available for business customers on iBusiness Banking (iBB). Cut-off times for electronically initiated payments are available from iBusiness Banking. The cut-off time for Outgoing International Payments initiated by paper instruction is 11.00am in an AIB branch. 	€32	€22.50
Paylink Standard Payments	Paper Instruction	Electronic Instruction
Product Code	002	005
<ul style="list-style-type: none"> • Allows you to send standard payments⁽¹⁾⁽¹⁶⁾ from your Euro Business Current Account to an account held at any bank in the world in most major currencies⁽⁹⁾ • You can make a standard paylink payment on iBB only. Standard paylink payments cannot be made on a payment form. • Acceptable unique identifiers⁽³⁾ for all payments are: <ol style="list-style-type: none"> 1. Receiver bank BIC & IBAN of the receiver OR 2. Receiver bank BIC, Bank code⁽¹²⁾ & Account number of receiver OR 3. Receiver Bank full name and address, Bank code⁽¹²⁾ & Account number of receiver. • Execution timeframes will depend on the currency of the payment⁽¹³⁾. <ul style="list-style-type: none"> – EEA currency⁽¹⁰⁾ payments to EEA⁽¹⁴⁾ countries: a minimum⁽⁴⁾ of 1 business day and a maximum⁽⁵⁾ of 4 business days, subject to cut off times⁽⁶⁾ – All other payments: a minimum⁽⁴⁾ of 1 business day, subject to cut off times⁽⁶⁾ • Charging option 'shared'^{(7) (12)} is mandatory. Intermediary and/or Receiver's bank charges may be deducted from the payment amount before it is credited to the Receiver's account. Therefore the full amount of the payment may not be credited to the Receiver's account • In compliance with the Payment Services Regulations 2017 (PSRs 2017), we will also provide you with a payment advice notice following our issuing of the payment to the payee's bank. This notice will contain the full details of the payment⁽⁸⁾ • Electronic access is only available for business customers on iBusiness Banking (iBB). Cut-off times for electronically initiated payments are available from iBusiness Banking. The cut-off time for Outgoing International Payments initiated by paper instruction is 11.00am in an AIB branch. 	€20	€15

Currency cut-off times for Outgoing International Payments on AIB (NI) Internet Business Banking (iBB)

Payment Currency Maximum Execution Times

The following table shows the soonest value that a payment can be given dependent on the payment currency selected subject to the payment being released prior to the associated currency cut-off time. Payments released after the cut-off time will be processed on the next working day. Please note that all currencies can be sent on a Non-Urgent basis however only a selection of these currencies can be sent on an Urgent basis. This will be controlled on the payment screen within iBB.

Payment Currency	Payment Currency Code	Soonest Value	Cut-Off Time
United Arab Emirates Dirham	AED	SPOT	8:00am – 1:00pm
Australian Dollar	AUD	NDV	8:00am – 2:00pm
Canadian Dollar	CAD	SDV	8:00am – 1:30pm
Swiss Francs	CHF	NDV	8:00am – 2:30pm
Czech Koruna	CZK	NDV	8:00am – 2:30pm
Danish Kroner	DKK	NDV	8:00am – 2:30pm
Euro	EUR	SDV NDV (via SEPA)	8:00am – 3:15pm 8:00am – 4:00pm
Great Britain Pound	GBP	SDV	8:00am – 3:30pm
Hong Kong Dollar	HKD	NDV	8:00am – 12:00pm
Hungarian Forint	HUF	NDV	8:00am – 2:30pm
Israeli Shekel	ILS	SPOT	8:00am – 1:00pm
Indian Rupees	INR	SPOT	8:00am – 1:00pm
Japanese Yen	JPY	NDV	8:00am – 2:00pm
Kuwaiti Dinar	KWD	SPOT	8:00am – 1:00pm
Mexican Peso	MXN	SPOT	8:00am – 3:00pm
Norwegian Kroner	NOK	NDV	8:00am – 2:30pm
New Zealand Dollar	NZD	NDV	8:00am – 2:00pm
Omani Rial	OMR	SPOT	8:00am – 1:00pm
Philippine Peso	PHP	SPOT	8:00am – 11:00am
Polish Zloty	PLN	NDV	8:00am – 2:30pm
Qatar Riyal	QAR	SPOT	8:00am – 1:00pm
Saudi Arabia Riyals	SAR	SPOT	8:00am – 1:00pm
Sweden Krona	SEK	NDV	8:00am – 2:30pm
Singapore Dollar	SGD	NDV	8:00am – 12:00pm
Thailand Baht	THB	SPOT	8:00am – 3:00pm
Turkish Lira	TRY	NDV	8:00am – 1:30pm
United States Dollar	USD	SDV	8:00am – 3:15pm
South Africa Rand	ZAR	NDV	8:00am – 2:00pm

Please note that no International Payments can be processed via iBB after 4:00pm.

SDV = Same Day Value, subject to the payment being released prior to the associated currency cut-off time.

NDV = Next Day Value, subject to the payment being released prior to the associated currency cut-off time.

SPOT = Please allow two working days, subject to the payment being released prior to the associated currency cut-off time.

Incoming Payment Services

Incoming Payment Services	Pricing	
Inpay Euro		
Product Code	I12	
<ul style="list-style-type: none"> Incoming Euro payments Originated from a SEPA zone⁽²⁾ country Acceptable Unique identifiers⁽³⁾ are: BIC of Receiver's Bank and IBAN of Receiver Or BIC of Receiver's Bank Bank Account Number of the Receiver and Bank code (NSC) of the Receiver⁽¹²⁾ Funds credited to Receiver's account on value date requested subject to cut-off times⁽¹¹⁾ The incoming payment must contain the SWIFT/BIC code for AIB Republic of Ireland i.e. AIBKIE2D as well as the IBAN of your Euro Business Current Account to ensure that we can process the payment correctly. In compliance with the Payment Services Regulations 2017 (PSRs 2017), we will provide you with a payment advice notice following receipt of the payment. This notice will contain the full details of the payment.⁽⁶⁾ Currency cut-off times are available at https://business.aib.ie/help/international-payments-faq 	€0.00	
Inpay Global	Amounts less than or equal to €127	Amounts greater than €127
Product Code	I01	I03
<ul style="list-style-type: none"> Allows you to receive payments in any amount from any bank in the world in major currencies Acceptable Unique identifiers⁽³⁾ are: BIC of Receiver's Bank and IBAN of Receiver <u>or</u> BIC of Receiver's Bank Bank Account Number of the Receiver and Bank code of the Receiver⁽¹²⁾ Funds credited to Receiver's account on value date requested subject to cut-off times⁽¹¹⁾ The incoming payment must contain the SWIFT/BIC code for AIB Republic of Ireland i.e. AIBKIE2D as well as the IBAN of your Euro Business Current Account to ensure that we can process the payment correctly. In compliance with the Payment Services Regulations 2017 (PSRs 2017), we will provide you with a payment advice notice following receipt of the payment. This notice will contain the full details of the payment.⁽⁶⁾ Currency cut-off times are available at https://business.aib.ie/help/international-payments-faq 	€0.00	€6.35

Cut-off times for Incoming International Payments in AIB

Cut-Off Times for receipt of payments from Sepa Zone⁽¹⁾ and Other EEA Currencies. (Subject to value date requested on the payment.)

Currency Code	Currency Name	Cut-off time for receipt of payment (GMT)
EUR	Euro	15:45
GBP	Sterling	16:00
CHF	Swiss Franc	15:30
CZK	Czech Koruna	15:30
DKK	Danish Krone	15:30
HUF	Hungarian Forint	15:30
NOK	Norwegian Krone	15:30
PLN	Polish Zloty	15:30
SEK	Swedish Krona	15:30

Cut-Off Times for receipt of payments in non-Sepa currencies. (Subject to value date requested on the payment.)

Currency Code	Currency Name	Cut-off time for receipt of payment (GMT)
AED	UAE Dirham	14:00
AUD	Australian Dollar	15:00
CAD	Canadian Dollars	14:30
HKD	Hong Kong Dollar	13:00
ILS	Israeli Shekel	14:00
INR	Indian Rupee	14:00
JPY	Japanese Yen	15:00
KWD	Kuwaiti Dinar	14:00
MXN	Mexican Peso	16:00
NZD	New Zealand Dollar	15:00
OMR	Omani Rial	14:00
PHP	Philippine Peso	12:00
QAR	Qatari Rial	14:00
SAR	Saudi Arabian Riyal	14:00
SGD	Singapore Dollar	13:00
THB	Thai Baht	16:00
TRY	Turkish Lira	14:30
USD	US Dollar	16:00
ZAR	South African Rand	15:00

⁽¹⁾SEPA zone = EU Member States, Iceland, Liechtenstein Norway and Switzerland. There are a number of additional SEPA zone territories. Other EEA currencies, supported by AIB, are: CHF - Swiss Franc, CZK – Czech Koruna, DKK –Danish Krone, HUF – Hungarian Forint, NOK – Norwegian Krone, PLN – Polish Zloty, SEK – Swedish Krona.

Please note that currency payments received after the cut-off time for that currency will receive value 1 day later than the value applied to payments received prior to cut-off time.

Footnotes

- (1) The maximum amount that may be transferred may be restricted by limits applying to AIB's delivery channels.
- (2) The SEPA zone is a common Euro payments area that include EU Member States and a number of other countries and jurisdictions. As the list of destinations changes from time to time, an up to date list is available on aibni.co.uk under the 'Help & Guidance' section and on the SEPA application form.
- (3) Unique Identifier is the information required to identify the bank account of the Receiver when processing a payment (for example the IBAN of the Receiver and the BIC of the Receiver's Bank). For all Incoming and Outgoing International Payments, We recommend using the IBAN of the Receiver's Bank Account and the BIC of the Receiver's Bank.
- (4) AIB's minimum execution timeframes for payments are indicative only. AIB does not guarantee that the payment will reach the receiving bank within the indicated minimum execution timeframe. Delivery times may vary. AIB is not responsible for failure of the receiving bank to pass on the payment to the receiver. Whilst AIB will process your payment requests in a timely manner, please note that due to local banking practices in certain regions of the world such as Africa, South America, the Caribbean and areas of the Middle East and Asia, delivery times and service may vary.
- (5) AIB's maximum execution timeframes for payments represent the maximum execution cycle permitted by law for payments in EEA currencies within the EEA. The actual execution timeframes are more likely to be reflected by the minimum execution cycles indicated. An additional business day is allowed for payments instructed on paper, but maximum execution time will not exceed 4 business days.
- (6) The cut-off time for Outgoing International Payments initiated by paper instruction is 11:00 a.m. in an AIB branch. The cut-off times for Outgoing International Payments initiated by electronic channels are available on the relevant channel.
- (7) When the 'Shared' charging option is used the AIB fees are paid by the AIB customer and all other charges (Intermediary and/or Receiver Bank charges) are paid by the Receiver. These Intermediary and/or Receiver's bank charges may be deducted from the payment amount before it is credited to the Receiver's account. Therefore the full amount of the payment may not be credited to the Receiver's account. An Intermediary Bank may not deduct its charges from the payment amount on a payment made in an EEA currency within the EEA.
- (8) Payment confirmations for Outgoing International Payments submitted via certain electronic channels (e.g. iBB) are available to customers on their International Payment Log.
- (9) The currencies and destinations available for sending International Payments may differ depending on the delivery channel.
- (10) EEA currencies include the following:
EUR = euro, GBP = Pound Sterling, CHF = Swiss Franc, CZK = Czech Koruna, DKK = Danish Krone, HUF = Hungarian Forint, NOK = Norwegian Krone, PLN = Polish Zloty, SEK = Swedish Krona.
NOTE: EEA currencies available for sending International Payments may differ depending on the delivery channel. The following EEA currencies are not currently available for sending/receiving International Payments. They are BGN = Bulgarian Lev, ISK = Icelandic Krona and RON = Romanian Leu.
- (11) The cut-off times for Incoming International Payments are available on in this guide and in your AIB (NI) Euro Business Current Account Terms and Conditions.
- (12) The National Sort Code (NSC)/Bank code is the six-digit number which identifies a bank and branch within Ireland/UK at which an account is held. NSCs appear on bank statements.
- (13) The minimum execution cycle of an urgent payment debiting a currency account is dependent on the currency of the debit account. For example, an urgent USD payment debiting an SEK account (a next day value currency) will have a minimum execution cycle of the next day and a USD payment debiting a THB account (two day value currency) will have a minimum execution cycle of 2 business days.
- (14) EEA = EU Member States and Norway, Iceland and Liechtenstein.
- (15) CAD = Canadian Dollar, USD = US Dollar.
- (16) For payments requiring a currency conversion, a conversion charge of up to 1.4% on the foreign exchange rate will apply.



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Call into any branch | aibni.co.uk

[†]Call charges may vary please refer to your service provider.



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