



Gold Visa Card

Account Statement - 11th April, 2013

VISA

**AIB Bank
Card Issuing**
PO Box 708
Sandyford, Dublin 18.

(01) 668 5500
Fax: (01) 668 5901
for requests and information
or go to www.aib.ie

26308102000858812000

MRS CARMEL MCGRANE
INVER GLEBE
INVER PO
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Card Number
4263 9826 4074 0513

Payment Due Date
6th May, 2013

Credit Limit: €5,400

IBAN: IE92 AIBK 9301 1399 9453 04 (BIC: AIBKIE2D)

Government Stamp Duty of €30 due 1st April annually and on date of closure

Previous Balance	189.66
Total Transactions for this period	305.25
Interest	0.00
Payments Received	189.66CR
New Balance	305.25
Current Minimum Payment	305.25
Total Minimum Payment Due 6th May, 2013	305.25

Interest Charges on Purchases
Monthly Rate: 1.23%
Interest Charged: € 0.00

Interest Charges on Cash Advances
Monthly Rate: 1.64%
Interest Charged: € 0.00

Your account payment will be made by Direct Debit
Allow four working days for receipt of additional payments

Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland

No interest will be charged on purchases if you always pay the full amount shown on your statement by the due date. If the balance is not cleared in full, you will be charged interest on the full amount.

If you make only your minimum repayment each month you will not clear your current balance until 06/05/2013.

You should advise your lender if you will be making transactions outside your normal spending pattern, as unusual transactions may be declined.

Summary Box

Annual Fee:	None
Government Stamp Duty:	Government Stamp Duty of €30 is charged annually per credit card account
Representative APR**:	20.2%
Cash Advance Fee:	1.5% of transaction value (minimum €1.90)
Currency Conversion Fee:	AIB VISA: No fee for Euro trans, Non Euro trans FX Transactions - Visa Europe Region 1.75% of the transaction value FX Transactions - Visa Rest of World 2.75% of transaction value
Copy Statement Fee:	€4.00 per copy
Copy Sales Voucher Fee:	€5.00 per copy per transaction
Late Payment Fee:	€7.00 applied to account when minimum payment not received by payment due date
Over Limit Fee:	€7.00 applied to account the first time the balance exceeds assigned credit limit in statement period
Returned Payment Fee:	€7.00 applied to account on each occasion a cheque and/or Direct Debit has been presented for payment and returned by your bank
Posting Date:	The date on which a transaction is applied to your credit card account
Payment Due Date:	The monthly date when your minimum payment is due to be paid on your credit card account

**The APR is based on a credit card limit of €1,500 and includes Government Stamp Duty and Annual Fee (where applicable). This is the highest interest rate applicable to purchases and does not incorporate the introductory interest rate for the first 12 months.

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