
The information in this User Guide is believed to be accurate, the Bank makes no warranty, representation or guarantee of any kind in relation to the material in this User Guide, including, but not limited to, any implied warranties of merchantability and fitness for a particular purpose or for any errors or omissions.

COPYRIGHT NOTICE

No part of this User Guide or the Website may be reproduced, stored in a retrieval system or transmitted, in any form or by any means, photocopying, recording or otherwise, without prior written consent of AIB. No liability for any possible infringement of third party intellectual property right is assumed with respect to the use of this User Guide. The content of this User Guide, the Website and the features described therein are subject to change by the Bank.

Copyright © 2009 Allied Irish Banks, p.l.c. All rights reserved. All products or services, mentioned in this User Guide or the Website are covered by the trademarks, service marks or product names as designated by the companies who market those products. There is no intention to transfer any intellectual property rights under this User Guide, the Website or in the Agreement. You must not delete any proprietary notices, trademarks, product names or service marks appearing on any materials furnished to you in connection with iBusiness Banking the Agreement and the Services and you must comply with any instructions issued by the Bank in connection with the protection of these materials. The information content graphics, text and images, buttons, trademarks, trade names and logos (the ‘Material’) contained in the iBusiness Banking Website and the User Guide are protected by copyright and other intellectual property laws, international laws and international treaties and are not in any way transferred under the Agreement. You are granted a limited non-exclusive non-transferable license solely for your own internal use to refer to, bookmark or point to any page within the iBusiness Banking Website, provided however, that all copyright, trade mark and other proprietary notices are left intact.

about this guide...

This User Guide details how to use iBusiness Banking. It provides reference information including an overview of the features of iBusiness Banking and should be read in conjunction with the Terms and Conditions of Use and your agreement with the Bank as a whole. This User Guide is intended for use by all Customers and Users of iBusiness Banking and should be also used in conjunction with the Online Help Facility. Where we refer to ‘you’ in the User Guide, it can mean you, the Customer, or you, the User, depending on the context.

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

If you need any assistance using iBusiness Banking, we provide a number of different ways to help you.

Where can I get assistance for using iBusiness Banking?

<table>
<thead>
<tr>
<th>STEP 1: User Guides</th>
<th>The User Guides explain each function of iBusiness Banking. Simply refer to the relevant guide and section.</th>
</tr>
</thead>
<tbody>
<tr>
<td>STEP 2: Online Help</td>
<td>Online help provides you with step by step instructions, along with all other relevant information to help you use iBusiness Banking.</td>
</tr>
<tr>
<td>STEP 3: Local Administrator</td>
<td>Contact your Local Administrator, who may be able to help you and answer your query.</td>
</tr>
</tbody>
</table>

structure of user guide...

In order to help you find the information you need quickly, the User Guide is divided into three sections:

- **about...**  — Provides information to help you understand the relevant function.
- **how to...**  — Provides step-by-step instructions on how to carry out the various tasks on iBB.
- **appendices...**  — This section will normally have tables of information which will be referred to throughout the rest of the UserGuide.

contact details

AIB,  
iBusiness Banking,  
1 Adelaide Road,  
Dublin 2.  

Telephone: 0818 72 00 00  
International Customers: + 353 1 641 4889  
Fax: + 353 1 608 9454  
Email: ibb.customer.support@aib.ie  

Hours of Support: 08:30 – 17:30 Business Days  

Note:  
To assist the Bank in addressing your query, you must provide such information and details as requested by the Bank in respect of the query. 
Please also note that all telephone communications between iBusiness Banking and customers may be recorded for security and training purposes. This will assist us in ensuring that our support gives you as much help as possible in addition to giving you added security.
contents...

about...

- Account Information
- Statements
- Account Interest
- Cheque Search
- Standing Orders
- Export Transactions
- Detailed Balances
- Consolidated Balances

Page 06
Page 07
Page 08
Page 09
Page 09
Page 10
Page 10
Page 12

how to...

- View a Statement and IBAN details
- Query transactions on a statement
- View Account Interest, Interest History and Interest History Details
- View Interest Group, Interest Group History and Interest Group History Details
- Carry out a Cheque Search
- View Standing Orders
- Export Transactions
- View Detailed Balances, Account Limits and Balance History
- View Consolidated Balances and convert total
- Open an `.out` File

Page 14
Page 15
Page 16
Page 17
Page 18
Page 19
Page 20
Page 21
Page 22
Page 23

appendices...

- Terms and Definitions

Page 25
what’s in this section...?

In this section, you will find details and descriptions about the following topics:

• Account Information
• Statements
• Account Interest
• Cheque Search
• Standing Orders
• Exporting Transactions
• Detailed Balances
• Consolidated Balances

We recommend that you read this section as it provides you with useful information which will help you get the most from iBusiness Banking.
OVERVIEW

The Account Information screen allows the User to view balances for accounts which have been registered on iBusiness Banking.

MAIN SCREEN

Balances are displayed on the main Account Information screen. Where there is a number of accounts displayed, a scroll bar will be displayed to allow you to scroll to view further accounts.

The following details are displayed for each account:

- **Account Name**: Name of the account.
- **Ccy**: Currency of the payment.
- **NSC**: National Sort Code (Bank Code) of the account (where available).
- **Account No**: Account number of the account.
- **Balance**: Balance of the Account.
- **Available Funds**: Available Funds of the account*.
- **IBAN**: This button displays the BIC and IBAN details of the account selected on screen.

If registered on iBusiness Banking, the balances of the following accounts can be viewed:

- AIB Branch Accounts.
- Currency Accounts.
- Credit Card Accounts.
- Finance and Leasing Accounts.
- Retail Deposit Accounts.
- Accounts held in other banks.

Balances for the AIB Branch Accounts and Currency Accounts are real-time while the balances for the other accounts are the previous working day’s closing balance.

**NOTE:** Be aware that at certain off-peak times the system may not display your real-time balance as there is a necessity to update the system on a daily basis. However, this will not restrict you from accessing the system.

PRINT

You can print the details of this screen by selecting the PRINT option.

*Available Funds is only available to view on your AIB Current Accounts. If the Available Funds is not available to view on an account ‘N/A’ will be displayed.
OVERVIEW

The Statement screen allows you to view transactions i.e. debits and credits, which have been posted to your accounts.

MAIN SCREEN

The Statement screen will display a list of transactions which have been posted to the account. Where there is a scroll bar to the right, this should be used to scroll down to view the most recent transactions.

The following details are displayed on the statement for each account:

• **Date:** Date the transaction was posted to the account.
• **Details:** Details relating to the transaction e.g. debit/credit narrative.
• **Debit:** Amount of the transaction if it is a debit transaction.
• **Credit:** Amount of the transaction if it is a credit transaction.
• **Balance:** Ledger Balance of the Account after the transaction.

**NOTE:** In addition to the above, there may be additional information displayed e.g. Value Date, for statements on certain account types.

Statements are available on the following accounts:

• Branch Banking Accounts.
• Currency accounts (93 00 67 and 23 85 90 accounts).
• Credit Card Accounts.
• Accounts held in other banks – MT940’s (where facility is available to view such account).

The Statement screen allows you to:

• View transactions on an account for up to 180 days.
• Search for transactions on an account based on entered search criteria.
• View the IBAN (International Bank Account Number) for certain accounts.

PRINT

You can print the details of this screen by selecting the PRINT option. It is recommended that if you are printing out statements for Currency Accounts and MT940 Accounts that you print in landscape form.

For more details, please see the ‘how to…’ section.
The **Account Interest** screen allows you to view detailed Interest information about your accounts. This information can be used to actively manage your funds in order to reduce debit interest charges.

**MAIN SCREEN**
The following interest information is displayed on the screen:
- Opening Value Balance.
- Items Uncleared for Interest.
- Accrued Debit Interest to date, broken down into the various types of interest i.e. Debit, Surcharge, Uncleared and Set-off.
- Debit Interest Rate.
- Accrued Credit Interest to Date.
- Credit Interest Rate.
- Posting Account for interest.

When viewing details of accounts which are ‘Grouped for Interest’, the screen will also show ‘Group Value Balances’ and accounts which are part of the Interest Group. This information can be viewed by selecting the ‘Interest Group’ action which will be active if the selected account is grouped for interest.

*(See Appendix 1 for explanations of terms used)*

The **Account Interest History** screen allows you:
- View Account/Account Group Interest.
- View Account/Account Group Interest for a certain time period.
- View Account/Account Group Interest details for specific dates.

For more details, please see the ‘how to…’ section.
**CHEQUE SEARCH**

**OVERVIEW**

The Cheque Search Query screen allows you to search for cheques which have been issued by you and posted to your account.

The Cheque Search Query screen allows you to enter search criteria in order to search for cheques. You can base your query on one, or all, of the following:

- **Cheque Number:** Allows you to search for a single cheque or range of cheques.
- **Date Range:** Allows you to search for all cheques posted to your account between two dates.
- **Amount:** Allows you to search for cheques based on amounts.

**NOTE:** As the system will match all entered criteria, you should be sure that any data you enter is correct. If unsure, you should carry out a search for all cheques between two specific dates, ensuring that the date range is sufficiently long in duration.

For more details, please see the ‘how to…’ section.

---

**STANDING ORDERS**

**OVERVIEW**

The Standing Order option allows you to view a list of standing orders which are set up on an account. The following details can be viewed:

- **Payee** — Party to whom the payment is made.
- **NSC** — National Sort Code (Bank Code) of the branch where the payee has their account.
- **ACC** — Bank Account number of the payee.
- **Payer Ref** — Reference sent with the payment.
- **Amount** — Amount of the standing order.
- **Frequency** — Frequency of the payment.
- **Next Due** — Date when the next payment is due.
- **Start Date** — Date of 1st payment.
- **Expiry Date** — The Date when the standing order will expire, if an expiry date has been set.

For more details, please see the ‘how to…’ section.
The Export Transactions option allows you to export statement transactions and balances on iBusiness Banking out to a C.S.V. file i.e. Comma Separated Variable File. While these files can be opened on WordPad, they can also be opened in other software such as Microsoft Excel. This will allow you to display your balances and transactions on a spreadsheet that you can manipulate as required.

Balances and transactions can be exported from the following account types:

- Branch Banking Accounts.
- Currency Accounts.
- Multibank Accounts.

For more details, please see the ‘how to…’ section.

The Detailed Balances screen provides a more detailed analysis of the balances of your accounts.

Accounts are grouped under five headings:

- Operating Accounts: These include ROI Branch Accounts, First Trust Branch Accounts, AIB GB Branch Accounts and Currency Accounts (930067 and 238590).
- Term Deposit Accounts.
- Finance and Leasing Accounts.
- Credit Card Accounts.
- Multi Bank Account – MT940’s.

NOTE: If you do not have a particular account registered to your iBB profile, then the heading will not be displayed on the Detailed Balances screen.
Depending on the heading selected, the information displayed for the accounts will differ. The following table details what information will be available under each tab.

<table>
<thead>
<tr>
<th>Operating Accounts</th>
<th>Term Deposit Accounts</th>
<th>Finance and Leasing Accounts</th>
<th>Credit Card Accounts</th>
<th>Multi-Bank Accounts</th>
</tr>
</thead>
<tbody>
<tr>
<td>• CCY – Currency of account</td>
<td>• CCY – Currency of account</td>
<td>• CCY – Currency of account</td>
<td>• CCY – Currency of account</td>
<td>• CCY – Currency of account</td>
</tr>
<tr>
<td>• Opening Value Balance</td>
<td>• Maturity Date</td>
<td>• Limit</td>
<td>• Limit</td>
<td>• Previous Opening Ledger</td>
</tr>
<tr>
<td>• Latest Value Balance</td>
<td>• Rate</td>
<td>• Maturity Date</td>
<td>• Statement Balance</td>
<td>• Opening Value Balance</td>
</tr>
<tr>
<td>• Opening Ledger Balance</td>
<td>• Term</td>
<td>• Opening Ledger Balance</td>
<td>• Minimum Payment</td>
<td>• Opening Ledger Balance</td>
</tr>
<tr>
<td>• Latest Ledger Balance</td>
<td>• Balance</td>
<td></td>
<td>• Due Date</td>
<td></td>
</tr>
</tbody>
</table>

Also, for certain accounts, the following options are available:

- **Limit** – Allows you to view the loan and overdraft limit on an account. Where the selected account is grouped for Interest, then the ‘Group Limit’ will be displayed if the limit is viewed.

- **Balance History** – Allows you to carry out a Balance History query which will display the historical daily ‘Closing Value Balance’ and ‘Closing Ledger Balance’ for specific dates.

These options will be active when a valid account is selected.

**For more details, please see the ‘how to…’ section.**

**For explanations of terms used, please see Appendix 1 – Terms and Definitions.**
**OVERVIEW**

The **Consolidated Balances** screen allows you to view the balances of your accounts consolidated with the balances of other accounts denominated in the same currency e.g. the balances of all your accounts denominated in EUR will be totalled and shown in one consolidated balance. This allows you to see how exposed you are to a particular currency.

Additionally, the total of all the consolidated balances will be displayed in your base currency, which is usually EUR, but may differ from customer to customer. You can easily select a different currency and have the total of the consolidated balances converted into that currency. This provides you with an overall Group Cash position.

**NOTE:** Due to rounding differences, the consolidated balances shown on the screen are indicative only. Rates for conversions are updated daily.

**MAIN SCREEN**

On the Consolidated Balances screen, the accounts are grouped in the same manner as the Detailed Balances i.e.

- **Operating Accounts:** These include ROI Branch Accounts, First Trust Branch Accounts, AIB GB Branch Accounts and Currency Accounts (930067 and 238590).
- **Term Deposit Accounts.**
- **Finance and Leasing Accounts.**
- **Credit Card Accounts.**
- **Multi Bank Account** – MT940’s.

**NOTE:** If you do not have a particular account registered to your iBB profile, then the relevant tab will not be displayed on the Consolidated Balances screen.

For more details, please see the ‘how to...’ section.

For explanations of terms used, please see Appendix 1 – Terms and Definitions.
what’s in this section...?

In this section, you will find step by step instructions on how to:

- View Statement and IBAN details
- Query transactions on a Statement
- View Account Interest, Account Interest History and Interest History Details
- View Interest Group, Interest Group History and Interest Group History Details
- Carry out a Cheque search
- View Standing Orders
- Export Transactions
- View Detailed Balances, Account Limits and Balance History
- View Consolidated Balances and Convert total
- Open an `.out` file
View a Statement and IBAN

1. To view a statement on an account, select the account from the list of accounts on the Account Information screen.

2. Select Statement on the side menu.

The statement for your selected account will be displayed. Use the scroll bar, if displayed, to view your most recent transactions. The most recent transactions will be displayed where available.

3. Where there are additional transactions to view, the More button will be active. Select to view additional transactions.

4. To view a statement on another account, simply select the account from the ACCOUNT dropdown.

The statement for the newly selected account will be displayed.

5. To view the IBAN details for an account, select IBAN.

A pop-up will be displayed showing the IBAN and BIC details.

6. Select Cancel to return to the statement screen.
1. From the Statement screen, select Query. The Transaction List Query screen will be displayed.

2. Enter in a date range for your query in the From Date and To Date fields. Ensure the range is sufficient for your query.

3. From the Transaction Type dropdown, select the type of transactions you would like to have displayed in the query results. Options are:
   - **All** – This will display both credit and debit transactions which meet the criteria of your query.
   - **CR** – Only credits e.g. lodgements, which match your query will be displayed.
   - **DR** – Only debits e.g. cheques, which match your query will be displayed.

4. Select an option from the Transaction Amount dropdown. Options are:
   - **All** – (Default) All amounts will be displayed.
   - **<** – Only transactions with amounts less than the entered amount will be displayed.
   - **>** – Only transactions with amounts greater than the entered amount will be displayed.
   - **=** – Only transactions equal to the amount entered will be displayed.
   - **Between** – Only transactions between the entered amounts will be displayed.

5. Enter a narrative if you wish to search by narrative.

**HINT:** Use the ‘*’ character as a wild card character e.g. ‘Invoice*’; this will display all transactions with a narrative beginning with ‘Invoice’.

6. When you have entered all your search data, select Apply Query. The Transaction List screen will be displayed with transactions that meet the entered search criteria.

7. Select Full Statement to re-display the statement or Query to carry out another transaction query.

**NOTE:** To view further transactions click the More button.
how View Account Interest, Interest History and Interest History Details

**VIEW ACCOUNT INTEREST**

1. To view the Interest screen, select **Interest** on the side menu.
   The **Account Interest** screen for the selected account will be displayed.
2. To view interest details for another account, simply select the account from the **ACCOUNT** dropdown.

**VIEW ACCOUNT INTEREST HISTORY**

3. Select **Interest History**.
   The **Interest History Query** screen will be displayed.
4. In the **From Date** and **To Date** fields, enter the date range for your Interest History Query. Both fields default to the current date.
5. Select **Apply Query** to apply your query. **Reset Query** will return value to default dates. **Cancel** will display the **Account Interest** screen.
   The **Interest History** screen will be displayed with the results of your query.

**VIEW INTEREST HISTORY DETAILS**

You can view a breakdown of the Interest for a specific date from the Interest History screen.
6. On the **Interest History** screen, select a date for which you would like to view Interest Details.
7. Select **Interest Details**.
   The **Interest Details** screen will be displayed showing a breakdown of interest details for that day.
8. Select **OK** to return to the **Interest History** screen.
When the account selected is part of an ‘Interest Group’, you can view further details relating to the Interest Group. The ‘Interest Group’ button will be active if the selected account is part of a Group.

**VIEW INTEREST GROUP**

1. From the Account Interest screen, select Interest Group.

The Interest Group screen will be displayed.

**NOTE:** This screen displays Interest Details for the group. Additional information on this screen includes; ‘Master Account’, ‘Posting Account’ and ‘Accounts in Group’.

**VIEW INTEREST GROUP HISTORY**

1. Select Interest Group History.

The Interest Group History Query screen will be displayed.

2. In the From Date and To Date fields, enter in the date range for your Interest History Query. Both fields default to the current date.

3. Select Apply Query to apply your query. Reset Query will return value to default dates. Cancel will display the Account Interest screen.

The Interest Group History screen will be displayed with the results of your query.

**VIEW INTEREST GROUP HISTORY DETAILS**

4. On the Interest Group History screen, select a date for which you would like to view Interest Details.

5. Select Interest Details.

The Interest Details screen will be displayed showing a breakdown of interest details for that day.

6. Select OK to return to the Interest Group History screen.
1. To access the Cheque Search screen, select Cheque Search on the side menu. The Cheque Search Query screen will be displayed.

2. If you wish to search by Cheque No, enter the details in the Cheque No field:
   - **Single Cheque**: To search for a single cheque, enter the cheque number in both fields.
   - **Cheque Range**: To search for a number of cheques, enter the cheque number at the start of the range in the first input box and the end of range cheque number in the ‘to’ input box.
   - **All cheques within a date range**: Leave both Cheque No fields blank if you would like to see all cheques posted to your account between a specific date range.

3. Enter a date range in the **From Date** and **To Date** fields. The query will only look for cheques posted to your account between these two dates.

   **NOTE:** If you enter a cheque number in the **From Date** field, but do not enter a cheque number in the **To Date** field, the query will return details of the cheque (if it has been debited) and will also display details of any cheque, after that cheque number, that has been debited.

4. If you wish to search by amount, select an option from the Amount dropdown and then enter amounts. Options are:
   - **ALL** – Query will search for all amounts. Select this option if you are unsure of the cheque amount.
   - **=** – Searches for a cheque with a specific amount.
   - **> or <** – Search for cheques which are greater than or less than the amount entered.

   **NOTE:** Because the query matches ALL of the entered search criteria, you should only enter an amount if you are sure it is correct. If the amount you enter is wrong, the query will not find the cheque and display the details, even if the cheque has been debited.

5. From the **Sort By** dropdown, select how you would like your results to be sorted. Options are:
   - **Posted Date**: Sort by the date that the cheques were applied to the account.
   - **Cheque Number**: Sort by cheque number.
   - **Cheque Amount**: Sort by cheque amount.

6. When you have entered all your data, select **Apply Query**. Details of cheques matching the entered criteria will be displayed. (Select **Reset Query** to reset the data on screen)
1. To access the Standing Orders screen, select Standing Orders on the side menu. The Standing Order screen will be displayed.

2. If there are more standing orders to be displayed, the More button will be active. Select More to display additional standing orders.

3. To view standing orders on another account, select the account from the ACCOUNT dropdown.
1. To access the Export Transactions screen, select Export Transactions on the side menu. The Export Transactions screen will be displayed.
2. Select the account from the ACCOUNT dropdown.
3. Enter in a date range for your transactions in the From Date and To Date fields.

**NOTE:** The maximum allowed date range of an export query is any three months over the previous six month period. If you exceed this three month restriction you will be requested to refine the date range of your export query. There is six months of information available for the user to export but only a three month period (example: 01/01/10 to 31/03/10) is available to query at any one time. Maximum ‘To Date’ is restricted to the previous working date.

4. The File Format will always be Comma Separated Variables.
5. The File Name will default to the account number of the selected account. You can change the file name to one of your choice, ensuring it is not a file name that already exists.
6. Select the source of your export. You have two options:
   - **Single A/C:** Default selection. This will export transactions from the account selected in the ACCOUNT dropdown.
   - **Group A/C:** This will export transactions from the accounts which are part of the Account Group selected in the GROUP dropdown.
7. When you have entered all the data, select Export Now.
8. A File Download pop-up will be displayed. Select Save.
9. The Save As screen will be displayed. Select the location to save the file in the Save in dropdown.
10. Enter the name of the file in the File name field and then select Save.
11. Once the transactions have been exported to the file, the File Download complete screen will be displayed. Select Close to return to the Export Transactions screen.

Your transactions have now been downloaded. They can be opened in Word Pad or a spreadsheet application such as Excel. See 'how to open an '.out' file'

**NOTE:** If there are no transactions on an account for a particular day, the Closing Ledger and Closing Value Balance will be reported for that day.
VIEW DETAILED BALANCES

1. To access the Detailed Balances screen, select Detailed Balances on the side menu.

   The Detailed Balances screen will be displayed. Select the tab headings to view list of accounts under the various account groupings.

   **NOTE:** Ensure ALL is selected in the GROUP dropdown to ensure all balances are displayed on the Detailed Balances screen.

VIEW LIMIT ON AN ACCOUNT

2. To view the limit on an account, select the account from the list of accounts on the Detailed Balances screen.

3. Select Limit.

   The Limit screen is displayed showing the limit of the selected account.

4. Select Detailed Balances to display the Detailed Balances screen.

VIEW BALANCE HISTORY

5. To view the Balance History on an account, select the account from the list of accounts and then select Balance History.

   The Balance History Query Screen is displayed.

6. Enter the date range for your query in the Date From and Date To fields.

7. When you have entered the dates, select Apply Query. (Select Reset Query to reset the screen or Cancel to return to the Detailed Balances screen)

   Your results will be displayed on the Balance History results screen.

8. Select Detailed Balances to return to main screen or Query to carry out another Balance History query.
View Consolidated Balances

1. To access the Consolidated Balances, select Consolidated Balances on the side menu.

The Consolidated Balances screen will be displayed. Select the tab headings to view the list of accounts under various account groupings.

**NOTE:** Ensure ALL is selected in the GROUP dropdown to ensure all balances are displayed on the Consolidated Balances screen.

The total for each tab will default to your base currency.

2. To view the total in a different currency, select the currency from the currency dropdown.


4. The total will be displayed in the selected currency.

**NOTE:** The total displayed in the currency selected is for indicative purposes only.

5. To update the balances, select Refresh.
Open an ‘.out’ file

When you export data from iBusiness Banking e.g. Export Transactions, the file is exported in an ‘.out’ format. The following shows you how to open such a file.

1. Open the software package in which you will open the ‘out’ file e.g. Microsoft Excel. Select Open and navigate to the location where you saved the file. Ensure that All Files is selected in the File Type dropdown. Select the file and then Open.

The Text Import Wizard – Step 1 of 3 is displayed.

2. Select Delimited as description of data in file and then select Next.

The Text Import Wizard – Step 2 of 3 is displayed.

3. Select Tab and Comma as delimiters.

4. Select Next.

The Text Import Wizard – Step 3 of 3 is displayed.

5. Ensure the Column data format is General.


The imported details will be displayed in the software you are using. If you are using Microsoft Excel, you may need to increase the size of the columns to view the data.

OPEN an ‘.out’ file in NOTEPAD

1. Open Notepad.

2. Select Open and locate the file. Select Open to open the file.

NOTE: Notepad does not allow you to format the information in the same way as software packages such as Microsoft Excel. The information is displayed on one line, making it hard to read.
what’s in this section…?

In this section, you will find the following appendices:

- Appendix 1: TERMS AND DEFINITIONS – Provides full explanations of the terms and conditions you will see in the ACCOUNT INFORMATION Section.
### Appendix 1: TERMS AND DEFINITIONS

<table>
<thead>
<tr>
<th>Term</th>
<th>iBusiness Banking Screen</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Account in Group</td>
<td>Group Account Interest</td>
<td>These are the component accounts that form a Group of Accounts that the Bank uses to:</td>
</tr>
</tbody>
</table>
|                                         |                                               | • Calculate Group Interest, and/or,  
• Calculate Group Balances and Limits.                                                                                                        |
| Accrued credit interest to date         | Account Interest                               | The total credit interest accrued on an Account, or a Group of Accounts, but not yet credited to the account.                                |
| Accrued debit interest to date          | Account Interest                               | This is the total Debit Interest accrued, but not yet charged, to an Account or a Group of Accounts. The Debit Interest accrued will comprise of the following:  
• Debit Interest.  
• Uncleared Interest.  
• Set-off Interest.  
• Surcharge Interest.                                                                                                                      |
| Available Funds                         | Account Information Screen                    | ‘Available Funds’ shows the actual amount you can transfer or withdraw from your account including where applicable any overdraft limit approved on your account. |
| Balance                                 | Account Information Screen                    | Depending on the type of account, this column will display different balances as listed below:                                        |
|                                         |                                               | • Branch Accounts – Latest Ledger Balance.  
• Currency Accounts – Latest Ledger Balance.  
• Credit Card Accounts – Latest Ledger Balance.  
• Finance and Leasing Accounts – Closing Ledger Balance from previous working day.  
• Retail Deposit Accounts – Closing Ledger Balance from previous working day.  
• Multibank (accounts in other banks) – Most recent Closing Ledger Balance received.                                                                 |
<p>| Balance for interest                   | Interest History                               | The Balance used to calculate interest that day.                                                                                           |
| BIC                                     | Account Information Screen                    | Bank Identifier Code                                                                                                                       |
| Closing ledger balance                  | Detailed Balances                             | Statement balance at close of business day which includes all transactions posted since the start of the business day.                   |
|                                         | Consolidated Balances                         |                                                                                                                                            |
| Closing value balance                   | Balance History                               | This is the balance at the close of business day upon which interest calculations have been made. It is also used to calculate interest if the account is part of a Group of Accounts set-off for interest purposes (see definition of Set-off). |
| Credit interest rate                    | Account Interest – Interest History           | This is the prevailing Interest Rate at which Interest is calculated and paid.                                                              |
| Current balance                         | Detailed Balances – Credit Card               | Latest ledger balance of the credit card.                                                                                                 |</p>
<table>
<thead>
<tr>
<th>Term</th>
<th>iBusiness Banking Screen</th>
<th>Definition</th>
</tr>
</thead>
<tbody>
<tr>
<td>Debit interest</td>
<td>Account Interest</td>
<td>If you have an agreed overdraft limit and you avail of this facility, you will be charged Debit Interest on the amount of the overdraft that you avail of. The debit interest will be charged at the prevailing rate for your account. If you have no agreed overdraft facility, and you overdraw your account, then you will pay debit interest at the rate applicable to your account, together with Surcharge Interest.</td>
</tr>
<tr>
<td>Debit interest rate</td>
<td>Account Interest</td>
<td>This is the prevailing Interest Rate, at which debit interest is charged.</td>
</tr>
<tr>
<td>Due date</td>
<td>Credit Card Detailed Balances</td>
<td>Due date of the minimum payment from the last credit card statement issued.</td>
</tr>
<tr>
<td>Group opening value balance</td>
<td>Group Account Interest</td>
<td>This is the cleared balance at the start of the business day, for interest purposes.</td>
</tr>
<tr>
<td>Group latest value balance</td>
<td>Group Account Interest</td>
<td>This is the Group Opening Value Balance, adjusted by any items posted today to a Group of Accounts, set-off for interest purposes, which affect Interest Calculations, at the point in time that the enquiry/refresh is made.</td>
</tr>
<tr>
<td>Item uncleared for interest</td>
<td>Account Interest</td>
<td>This is the breakdown of amounts, for which AIB is awaiting value (see ‘Uncleared Interest’ definition).</td>
</tr>
<tr>
<td>IBAN</td>
<td>Account Information Payment Screens</td>
<td>International Bank Identifier Code</td>
</tr>
<tr>
<td>Latest ledger balance</td>
<td>Detailed Balances Screen</td>
<td>Latest statement balance – includes transactions posted since the start of the business day up to the point in time that the enquiry/refresh is made.</td>
</tr>
<tr>
<td>Latest value balance</td>
<td>Detailed Balances Screen</td>
<td>This is the Latest Ledger Balance, adjusted by any items posted to the account which affect interest calculations at the point in time that the enquiry/refresh is made. For instance, a lodgement posted to the account that day, containing cheques drawn on another bank will not be reflected in the Latest Value Balance.</td>
</tr>
<tr>
<td>Ledger balance</td>
<td>Detailed Balances – Finance and Leasing</td>
<td>Previous night’s Ledger Balance.</td>
</tr>
<tr>
<td>Limit</td>
<td>Detailed Balances – Credit Card</td>
<td>The Credit Limit from the last statement issued.</td>
</tr>
<tr>
<td>Limit</td>
<td>Detailed Balances – Finance and Leasing</td>
<td>The amount of the loan.</td>
</tr>
<tr>
<td>Master account</td>
<td>Limit Group Account Interest</td>
<td>This is the leading account in a Group of Accounts. In the case of a Group of Accounts set-off for principal, it is the account to which the shared limit is assigned. In the case of a Group of Accounts set-off for Interest, it is the Account to which Interest is posted.</td>
</tr>
<tr>
<td>Maturity date</td>
<td>Detailed Balances – Finance and Leasing</td>
<td>The date on which the loan matures.</td>
</tr>
<tr>
<td>Maturity date</td>
<td>Detailed Balances – Term Deposit</td>
<td>If the selected account is a fixed deposit account, this is the date at which the deposit matures. If not, this field is blank.</td>
</tr>
<tr>
<td>Term</td>
<td>iBusiness Banking Screen</td>
<td>Definition</td>
</tr>
<tr>
<td>-----------------------------</td>
<td>--------------------------</td>
<td>-----------------------------------------------------------------------------</td>
</tr>
<tr>
<td>Minimum payment</td>
<td>Credit Card</td>
<td>Minimum payment amount from the last statement issued.</td>
</tr>
<tr>
<td>Opening ledger balance</td>
<td>Detailed Balances</td>
<td>Statement Balance at the start of working day.</td>
</tr>
<tr>
<td>Opening value balance</td>
<td>Credit Card</td>
<td>This is the cleared balance at the start of the Business Day for Interest purposes.</td>
</tr>
<tr>
<td>Posting account</td>
<td>Account Interest</td>
<td>The account that accrued interest (whether credit or debit) will be posted to/charged to on the night that credit/debit interest is posted.</td>
</tr>
<tr>
<td>Posting date</td>
<td>Statement</td>
<td>Date on which transactions are posted to the ledger of the account.</td>
</tr>
<tr>
<td>Rate</td>
<td>Term Deposits</td>
<td>The prevailing Interest Rate for that account.</td>
</tr>
<tr>
<td>Set-off interest</td>
<td>Account Interest</td>
<td>Where a Borrower has an overdraft and at the same time maintains a credit current account with the same branch and the Bank has a right to set-off the balances in those accounts, the Bank may agree to charge a reduced rate of interest (subject to a minimum of 1% per annum, but this may change) on that portion of the overdrawn balance covered by the credit balance.</td>
</tr>
<tr>
<td>Statement balance</td>
<td>Credit Card</td>
<td>The Balance from the last statement issued.</td>
</tr>
<tr>
<td>Surcharge interest</td>
<td>Account Interest</td>
<td>Unscheduled or unauthorised borrowings by a Customer, obliges the Bank to arrange impromptu funding in the money market and generate additional administrative activities. This gives rise to costs, expenses and risk to the bank, which are covered by the application of surcharge interest. Surcharge Interest, in addition to the interest applicable to the facility, will be charged: (i) When the balance (or the net aggregate balance) on any account(s) exceeds the relevant limit or an account is overdrawn without a sanctioned limit (‘excess balances’), and (ii) Where any residual debit balance remains unpaid, after the Bank has demanded payment or after the expiry of the review date or the repayment period of the facility, without the Bank’s agreement to extend or renew the facility (‘residual balances’). Surcharge interest will apply to excess balances and residual balances for the duration thereof.</td>
</tr>
<tr>
<td>Term</td>
<td>Term Deposits</td>
<td>The term for which the deposit has been placed.</td>
</tr>
</tbody>
</table>
### Term | iBusiness Banking Screen | Definition
--- | --- | ---
Uncleared interest | Account Interest | Uncleared Interest is incurred where drawings are made against lodgements that have not yet cleared for value/interest purposes. For example, when cheques or other items drawn on other banks, are lodged to your account, the amount of the lodgement is shown on your Account Ledger on the day of the lodgement. However, at that time, the Bank has not yet received value for them. To do so, the Bank must go to the Inter-Bank Exchange to collect value from other Banks. Until that process is completed, such items are called 'Uncleared Items' and any withdrawals made against them will be charged Uncleared Interest (in addition to surcharge interest where applicable). The process to obtain value for most cheques drawn on Irish Banks usually takes one working day, however, Postal Orders and cheques drawn on overseas banks take longer. Uncleared Interest is charged at the Debit Interest Rate. **Note:** Clearance of cheques for value/interest does not mean that a cheque has been honoured by the receiving bank. It may take time to clear and can be returned unpaid at a later stage.

Value date | Statement | For certain transaction types, it is the date on which the transaction (or part thereof) is cleared for the purpose of calculating Interest.

Yesterday’s closing ledger balance | Detailed Balances – MT940 Multibank Accounts | Most recent Closing Ledger Balance received from your bank.

Yesterday’s closing value balance | Detailed Balances – MT940 Multibank Accounts | Most recent Closing Value Balance received from your bank.

Yesterday’s opening ledger balance | Detailed Balances – MT940 Multibank Accounts | Most recent Opening Ledger Balance received from your bank.