

# Business Start-up Current Account Fee Offer

## Terms and Conditions

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### Definitions

In these conditions:

**'Account'** means the Business Current Account opened for the Business Start-up Customer.

**'Bank'** means Allied Irish Banks, p.l.c.

**'Booklet'** means the Bank's booklet entitled 'Business Fees and Charges', available in all Bank branches and on the Bank's website.

**'Business Start-up Customer'** means a person, persons or corporate entity, who is starting up a business where an Account is being opened for the first time with the Bank for the purpose of operating this new business.

**'Offer'** means account maintenance and transaction fees as described in the Booklet will be waived for two years from the date the Account is opened, excluding cash handling fees. Cash handling fees incurred up to a maximum discount of €100 per fee quarter will also be waived for the two year period. The Offer does not include Service Charges or Government charges and stamp duty. Details of all fees and charges are set out in the Booklet.

1. The Offer is available to Business Start-up Customers who apply for the Bank's Business Start-up Current Account Fee Offer at Account Opening by ticking the relevant box on the Account opening form.
2. The Offer will be for a period of two years (or such longer period as the Bank may allow) from the date of Account opening. This period will cover eight completed fee quarters as described in the Booklet.
3. The Offer and associated benefits shall be withdrawn immediately on closure of the Account by the Business Start-Up Customer or the Bank, or, conversion of the Account by the Business Start-Up Customer during the two year period from the date the Account is opened and the fee benefits for the whole of the last quarter shall be lost. The benefits of the Offer shall not apply to any new product.
4. At the end of the Offer period, the Bank's standard fees and charges will apply to the Account.
5. These conditions may be altered from time to time by the Bank; any such alteration shall be effective and binding on the Business Start-Up Customer two months after notice of same has been advised to the Business Start-Up Customer (other than an alteration in the fees and charges – which will be effective from the date specified in the prenotification), by post or by advertisement published in at least one national daily newspaper or by such other means as the Bank may decide.
6. The Bank reserves the right to amend, withdraw or terminate the Offer at any time, but without affecting the entitlement of Business Start-Up Customers who have already availed of it.

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

