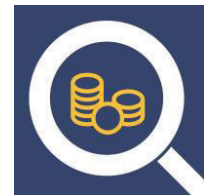




# Fee Information Document



Name of the account provider: First Trust Bank

Account name: Student+ Account

Date: 25<sup>th</sup> September 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the 'Price list and guide to fees and interest for personal customers' and the 'Price List - International Transactions'.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
<b>General account services</b>	
Maintaining the account	Account maintenance fee £0.00
<b>Payments (excluding cards)</b>	
Direct Debit	£0.00
Receiving money from outside the UK	International ≤ £100.00 £2.00
	International > £100.00 £6.00
	Incoming SEPA credit transfer £5.00
Sending money outside the UK	International £25.00
	Stg £ payments to AIB Bank (ROI) £15.00
	Euro payments to AIB Bank (ROI) £10.00
	Outgoing SEPA credit transfer £20.00
Sending money within the UK	Giro Credit £0.00
	Online banking £0.00
	Mobile banking £0.00
	Phone banking £0.00
	CHAPS £25.00
Standing order	£0.00
<b>Cards and cash</b>	
Cash withdrawal in foreign currency outside the UK	Foreign currency ATM withdrawal
	Currency conversion 2.75% of sterling value
	Cash handling fee (non-euro) 1.50% of sterling value
	Manual cash advance 2.75% of sterling value
Cash withdrawal in pounds in the UK	Cash handling fee 1.50% of sterling value
	£0.00
Debit card payment in a foreign currency	Debit card purchases £0.00
	Currency conversion 2.75% of sterling value
Debit card payment in pounds	£0.00

<b>Overdrafts and related services</b>		
<b>Arranged overdraft</b>		£0.00
	The first £1,850 of any arranged overdraft (subject to status) will be interest-free (0% EAR variable). This is not an automatic overdraft and you must apply if you require one.	
<b>Allowing a payment despite lack of funds</b>		£0.00
<b>Refusing a payment due to lack of funds</b>		£0.00
<b>Unarranged overdraft</b>		£0.00
<b>Other services</b>		
<b>Cancelling a cheque</b>		£0.00