

Enjoy the following benefits with AIB's foreign currency debit cards (USD - EUR - GBP)



The unique benefits of AIB's foreign currency debit cards:

- **Extra Security:** extra protection on your savings as your foreign currency debit card is only linked to the funds that you transfer to the sub-account. This can help to protect your savings from fraud.
- **Competitive spending limit:** we have increased the spending limits up to 90K monthly limit
- **Budgeting and tracking:** It is easier to budget and track your spending when you have a separate sub-account for your everyday expenses
- **Convenience:** It is more convenient to have a separate sub-account linked to your foreign currency debit card for your everyday expenses, especially if you travel frequently.

More Details about the Service:

Introducing an exciting enhancement to your banking experience with AIB! We're thrilled to introduce an updated characteristic for the debit cards in foreign currencies (USD-EUR-GBP) that brings you a world of convenience, security, and financial control. Your foreign currency saving/current account dedicated solely to your funds, ensuring seamless management of your funds, while another sub-account is to your foreign currency debit card to serve as your trusted for day-to-day expenses.

What are the main benefits of this service?

Fraud protection:	Enjoy extra protection on your savings as your foreign currency debit card is only linked to the funds that you transfer to the sub-account. This can help to protect your savings from fraud.
Competitive spending limit:	For an amazing customer experience, we have increased the spending limits up to 90K monthly limit with the card's currency which allows you to enjoy your foreign currency card.
Spend In any currency	No mark-up fee is applied while using the card with different currencies
Budgeting and tracking:	It is easier to budget and track your spending when you have a separate sub-account for your everyday expenses. You can use your foreign currency debit card for everyday purchases, and transfer money from your saving/current account to a sub-account linked to your debit card as needed. Furthermore, it is easier to avoid overspending if you have a separate sub-account for your debit card.
Convenience:	It is more convenient to have a separate sub-account linked to your foreign currency debit card for your everyday expenses, especially if you travel frequently.

Below is a comprehensive presentation of the new characteristics:

1. Foreign currency Saving/Current Account (Main): offer you an interest rate (if exists) and enable you to use all banking services such as withdraw and deposit funds. However, please note that it is not linked to a foreign currency debit card.
2. Foreign currency Sub- account: This account is dedicated specifically to providing you with only a foreign currency debit card to control your expenses and to ensure more security as the debit card will only be linked to the funds you transferred to this account. (without additional fees)

Saving/Current Account (Main)	Sub-account
1. Offers interest rate on your funds. (if exists)	1. Associated to a foreign currency debit card.
2. Use all banking services such as withdraw and deposit funds through AIB branches.	2. Transfers to/from this account are only permitted from saving/current account (Main).
3. No linked foreign currency debit card.	3. No cash deposit/withdrawal into this account, only transfers.
	4. No interest offered on deposited funds.

You can fund your sub-account associated with the foreign currency debit card through following options:

1. **Mobile Banking:** Through an internal transfer from your saving/current account (Main) to sub-account linked to the foreign currency debit card.
2. **Online Banking:** Access your account online and easily transfer funds to the sub-account linked to the foreign currency debit card.
3. **In-Branch:** Visit one of our branches to deposit money into your saving/current account, or if you already have funds, then transfer the desired funds from the saving/current account to the sub-account linked to the foreign currency debit card.

Terms and Conditions apply.