## Fees and Charges

Annual Bank Fees	There is an annual bank fee of €200 for each <b>AIB Executive Visa Corporate Card</b> issued.
	There is an annual bank fee of €100 for each <b>AIB Premier Visa Corporate Card</b> issued.
	There is an annual bank fee of €19.05 for each <b>AIB Classic Visa Business Card</b> issued.

Cash Advance	Cash advances attract the following charges: Cash Advance Fee 1.75% of transaction value (minimum €1.90)
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Emergency Cash	Inside normal business hours the following charges apply: • Exchange Rate set by Western Union
	Outside normal business hours the following charges apply: • Exchange rate set by Western Union • Exchange rate set by Visa International • Visa International fee of 2.75% • Cash Advance Fee *Business hours are defined as 9am to 5pm Irish time.

Currency Conversion Fee:	Note: No Currency Conversion Fees apply on Euro transactions.		
		Currency Conversion Fee – AIB	
		FX Transactions – Visa Europe Region	1.75%
		FX Transactions – Visa Rest of World	2.75%
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Returned Payment Fee	Should any payment either by cheque or direct debit be returned unpaid, a Returned Payment Fee of €7.00 will be debited to each individual card account.

Miscellaneous Charges	<ul> <li>Supplying Copy Sales Voucher on request: €5.00 per voucher</li> <li>Supplying Copy Statement on request: €4.00 per statement</li> </ul>
Government Stamp Duty	Government stamp duty of €30 is charged annually per credit card.