

Important Pre-Contractual information.

1. Pre-Contractual Explanations
2. Standard European consumer credit Information (SECCI)

1. Pre-Contractual Explanation's Important Information for consideration

Before you enter into an Agreement with us, we would like to bring the following important information to your attention to allow you to assess whether the product is suitable for your needs.

You can take this information away for consideration and ask questions before entering into an Agreement with us. Our contact details are outlined at the end of this document.

Credit Card

A Credit Card is an open ended Agreement of credit that operates within an authorised Credit Limit. You can borrow money up to the assigned Credit Limit.

a) What is a Credit Card suitable for?

A Credit Card can be an expensive way of borrowing over a longer term. A personal loan or other form of credit would be more suitable for long term borrowing. A Credit Card is most suited to cover short term borrowing.

b) How much you will have to pay?

You must repay **at least** the minimum payment due, as shown on your monthly Statement. This must reach us by the Payment Due Date each month.

This will be:

- £5 (or the full balance if less than £5); or
- 3% of the balance outstanding (or for customers on Direct Debit, the fixed percentage of the monthly Statement balance as chosen by you); or
- 1% of the balance outstanding and default charges and interest on the current Statement; whichever is the greater.

If you only pay the minimum monthly repayment it will cost you significantly more overall and will take you a long time to clear your balance

c) What are the costs?

There are a number of different types of costs due under the Agreement and where relevant these will be detailed within the Pre-Contract Credit Information (Standard European Consumer Credit Information (SECCI))

- We charge different interest rates for different types of Transactions, for example, Cash Advances cost more than purchases.
- Some Transactions attract fees - if you do a Cash Advance, a Transaction in a foreign currency or a Balance Transfer you will have to pay fees on top, plus interest if applicable.
- Interest rates are variable and may go up as well as down. If they go up, you will have to pay more each month. You can close your Account if this happens but you will have to pay off your outstanding balance first.

d) Special or Unusual Features

Information on your Account may be disclosed to licensed Credit Reference Agencies. When you apply to borrow money (Credit Card) or increase your Credit Limit we may check your record against Credit Reference Agencies.

e) Consequences from a failure to make payment under the agreement

If you miss or are late with repayments or exceed your authorised Credit Limit there will be additional charges which are outlined in the Standard European Consumer Credit Information (SECCI).

We may give details of the Account and how you conduct the Account to licensed Credit Reference Agencies and include details of non-payment.

A Credit Card is an unsecured borrowing, and the bank does not have recourse to specific items of security. However the bank can take legal action to get its money back.

(f) The likelihood of legal proceedings for non payment of your Credit Card

Where the Transaction is 'Unsecured' the lender does not have resource to specific items of security. The Bank can take court action against you to get its money back. This could result in a court making an order against you. This could include us asking the court for a charging order over your home. If we have a charging order and your home is sold (through repossession or for any other reason), any amounts you owe us will be repaid from the sale proceeds.

(g) Right to withdraw from the Agreement with us

You have the right to withdraw from your Agreement beginning on the later of (i) the day after your Agreement is made (which is when both you and we have signed and dated the Agreement) or (ii) the day after you receive a copy of your executed Agreement, or (iii) the day we notify you of your actual Credit Limit and ends 14 days later. You can do this by contacting us by telephone on 0845 600 4062 (++ 44 28 9032 2075 if you are abroad) or by sending a written note of cancellation to Card Issuing, PO Box 1096, Belfast BT1 9FA.

(h) Additional sources of explanation or information

For further information please contact any of the below

Card Issuing
PO Box 1096
Belfast BT1 9FA
Telephone Number 0845 600 4062

Financial Services Authority
www.moneymadeclear.org.uk
Consumer Helpline - 0845 606 1234

Citizens Advice Bureau
www.citizensadvice.org.uk

Standard European Consumer Credit Information

Pre-Contract Credit Information

Law Society Platinum Visa Credit Card

1. Contact details

Creditor	Allied Irish Banks, p.l.c.
Address	PO Box 1096, Belfast BT1 9FA
Telephone number	0845 600 4062 - Customer Service 0845 600 4062 - Lost/Stolen/Misused cards
Web address	www.lawsociety.org.uk

2. Key features of the credit product

The type of credit	"Open End Agreement (Credit Card Agreement) regulated by the Consumer Credit Act 1974"
The total amount of credit <i>This means the amount of credit to be provided under the proposed Credit Agreement or the Credit Limit</i>	The Credit Limit will be determined by us and advised to you.
How and when credit would be provided	On receipt of your Card and PIN you may use your card to pay for goods and services purchased from merchants, or to withdraw Cash within the agreed Credit Limit which will be advised to you with your Card.
The duration of the Credit Agreement	The Agreement has no fixed duration but it is subject to termination in accordance with the conditions of the Agreement.
Repayments	<p>You must pay at least:</p> <ul style="list-style-type: none">£5 (or the full balance if less than £5); or3% of the balance outstanding (or for customers on Direct Debit, the fixed percentage of the monthly Statement balance as chosen by you); or1% of the balance outstanding and default charges and interest on the current Statement; <p>whichever is the greater, to reach us by the payment due date as shown on your monthly Account Statement.</p> <p>Failure to make the minimum payment by the payment due date may result in the authorisation of the Transaction being declined.</p>
Your repayments will pay off what you owe in the following order	<p>If you do not pay your balance in full we will allocate your payments to balances with the highest interest rate before balances with lower interest rates. Most commonly occurring payment types, which must be in sterling, are deducted from the Account balance in the following order:</p> <ul style="list-style-type: none">cash interest;Cash Advance fees from previous Statements;Cash Advances (including cash from a Cash Machine) from previous Statements;interest;fees from previous Statements; andpurchases from previous Statements <p>The remainder (if any) will be applied to Transactions on the current Statement in the following order:</p> <ul style="list-style-type: none">Cash Advance fees;Cash Advances;all other fees;purchases and Balance Transfers; and,any other promotional offers.
The total amount you will have to pay <i>This means the amount you have borrowed plus interest and other costs</i>	<p><i>As we do not know yet the amount that you will borrow we are obliged by law to make assumptions to help you understand the total amount you will have to pay</i></p> <p>Total Amount Payable (for Purchases only):</p> <p>The total amount you will have to pay is £1,262.49</p> <p>This amount is based on a representative example which assumes the following:</p> <ul style="list-style-type: none">you make one purchase to the value of a representative Credit Limit of £1,200 on opening your Accountyou repay this with interest and any fees by 12 equal monthly repayments which are paid on time; andyou do not carry out any more Transactions and your interest rates remain the same for the 12 months.

3. Costs of the credit

The rates of interest which apply to the Credit Agreement	Interest Rates (variable)			
		Introductory Rates*	Monthly Rates	Annual Rates
	Standard Purchases	N/A	0.790%	9.5%
	Cash Advances	N/A	1.519%	18.2%
	Balance Transfers	5.75% for six months from Account opening	0.790%	9.5%
	We may vary the interest rate from time to time, in which case we will advise you, giving you at least 2 months' notice of the change.			
Annual Percentage Rate of Charge (APR) <i>This is the total cost expressed as an annual percentage of the total amount of credit</i> <i>The APR is there to help you compare different offers</i>	APR			
	We charge the following APR (variable);			
	Representative APR			
	Purchases	9.9%		
	APR Calculations are based on a representative example which assumes the following: <ul style="list-style-type: none">• you make one purchase to the value of a representative Credit Limit of £1,200 on opening your Account• you repay this with interest and any fees by 12 equal monthly repayments which are paid on time; and• you do not carry out any more Transactions and your interest rates remain the same for the 12 months• this APR is based on the highest interest rate applicable to purchases Please note: we charge different interest rates for different types of Transactions, for example, Cash Advances cost more than purchases			
Related Costs	Any other costs deriving from the Credit Agreement			
Charges	Annual Fee		No Annual Fee	
	Cash Advance Fee		2.5% handling fee, minimum £2.00	
	Balance Transfers		2% Balance Transfer Fee	
	Foreign Currency Transactions		2.75% foreign exchange commission applied on all foreign spend.	
	Copy Statement		£5.00 for an additional copy of a Statement	
	Copy Voucher		£5.00 for each copy of a record of a Transaction	
	Late Payment		£10.00 on each occasion you are late making the Minimum Payment by the Payment Due Date.	
	Payment returned		£10.00 on each occasion a cheque and / or Direct Debit has been presented for payment and been returned by your bank.	
	Over Limit		£10.00 will apply the first time your Account exceeds your Credit Limit in each Statement period.	
Conditions under which the above charges can be changed	All Fees & Charges are subject to change. We will give you at least 2 months notice of a change. Please see clause 6 of the Terms & Conditions of Use for further information.			
Costs in the case of late payments	Interest will be charged at the applicable standard interest rate in the case of late payments. In addition you will be charged £10.00 on each occasion you are late making the Minimum Payment by the Payment Due Date.			
Consequences of missing payments	Missing payments could have severe repercussions, such as, the initiation of legal proceedings against you, increased difficulty in obtaining credit and, in some circumstances, could result in a charging order against any property you own.			

4. Other important legal aspects

Right of withdrawal	You have the right to withdraw from your Agreement beginning on the later of (i) the day after your Agreement is made (which is when both you and we have signed and dated the Agreement) or (ii) the day after you receive a copy of your executed Agreement, or (iii) the day we notify you of your actual Credit Limit and ends 14 days later. You can do this by contacting us by telephone on 0845 600 4062 or by sending us a written note of cancellation to Card Issuing, PO Box 1096, Belfast BT1 9FA.
Early repayment	You have the right to repay the credit early at any time in full or partially. If you wish to do so you must notify us in writing indicating the amount you wish to pay and make payment no later than 28 Days after that notice.
Consultation with a Credit Reference Agency	Where we reject your credit application on the basis of consultation with a Credit Reference Agency we will inform you of the identity and contact details of the agency consulted.
Right to a draft Credit Agreement	You have the right, upon request, to a copy of the draft Credit Agreement free of charge, unless we are unwilling at the time of your request to proceed to the conclusion of the Credit Agreement with you.
The period of time during which the creditor is bound by the Pre-Contractual information	This is not applicable as there is no period of time during which we are bound by this Pre-Contractual information.

5. Additional information in the case of distance marketing of financial services

(a) concerning the creditor	Registration number	We are regulated as a credit institution by the Central Bank of Ireland of PO Box 559, Dame Street, Dublin 2, Ireland and our principal business is the provision of financial services. Our head office and registered office is at Bankcentre, Ballsbridge, Dublin 4. We are registered at the Companies Registration Office, Dublin under registration number 24173. Our VAT number is IE8E86432H.
	The supervisory authority	Allied Irish Banks, p.l.c. is regulated by the Central Bank of Ireland.
(b) concerning the Credit Agreement	The law taken by the creditor as a basis for the establishment of relations with you before the conclusion of the Credit Agreement	Laws of England and Wales.
	The law applicable to the Credit Agreement and/or the competent court	This Agreement is governed by the laws of England and Wales. In the event of a dispute the courts of England and Wales shall have exclusive jurisdiction.
	Language to be used in connection with the Credit Agreement	Information and contractual terms will be supplied in English. With your consent, we intend to communicate in English during the duration of the Credit Agreement.
(c) concerning redress	Access to out-of-court complaint and redress mechanism	In the event that you wish to make a complaint you may do so by writing to us. If you are still not satisfied you may be entitled to take your complaint to the Financial Services Ombudsman at The Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London E14 9SR.