



# Personal Bank Account

Statement of Account with Allied Irish Banks, p.l.c.

Branch  
**Swords Co Dublin**

National Sort Code  
93-25-23

Account Name  
MR JOHN WELDON

22593A101

**MR JOHN WELDON**  
**1 FAIRWAYS GREEN**  
**GLASNEVIN**  
**DUBLIN 11**

Telephone  
01-8404001

Account Number  
**59899-049**

Page Number  
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Date of Statement  
**09 Oct 2020**

This is an eligible deposit under the Deposit Guarantee Scheme. For more information, please see the 'Deposit Guarantee Scheme - Depositor Information Sheet' which is available from your branch or on our website - [www.aib.ie](http://www.aib.ie)

IBAN: IE84 AIBK 9325 2359 8990 49 (BIC: AIBKIE2D)

Authorised Limit At Date Of Statement: Nil

Date	Details	Debit €	Credit €	Balance €
6 Jul 2020	BALANCE FORWARD			157.00
7 Jul 2020	Interest Rate			
	Lending @ 11.850%			157.00
13 Jul 2020	*MOBI CURRENT-083	157.00		0.00
24 Jul 2020	*MOBI CURRENT-083		640.00	640.00
27 Jul 2020	*MOBI CURRENT-083	320.00		320.00
7 Aug 2020	*MOBI SAVINGS-166	250.00		70.00
10 Aug 2020	*MOBI CURRENT-083	70.00		0.00
25 Aug 2020	*MOBI CURRENT-083		640.00	
	*MOBI CURRENT-083	320.00		320.00
7 Sep 2020	*MOBI CURRENT-083	320.00		0.00
25 Sep 2020	*MOBI CURRENT-083		640.00	
	*MOBI CURRENT-083	320.00		320.00
1 Oct 2020	*MOBI TOP-UP	20.00		
	0873887314			300.00
6 Oct 2020	*MOBI CURRENT-083		20.00	320.00
9 Oct 2020	*MOBI CURRENT-083	180.00		140.00

Surcharges-See Notice At Branch

**For Important Information and Standard Conditions regarding your account log onto [www.aib.ie/standardconditions](http://www.aib.ie/standardconditions)**

Your Authorised Limit is subject to the terms and conditions referred to in your letter of sanction, (including any set-off, if applicable).

Overdrawn balances are marked dr

Thank you for banking with us.

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



# Deposit Guarantee Scheme

## Depositor Information Sheet

### Basic information about the protection of your eligible deposits

Eligible deposits in Allied Irish Banks, p.l.c. are protected by:	The Deposit Guarantee Scheme ("DGS") <sup>(1)</sup>
Limit of protection:	€100,000 per depositor per credit institution <sup>(2)</sup>
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are 'aggregated' and the total is subject to the limit of €100,000 <sup>(2)</sup>
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately <sup>(3)</sup>
Reimbursement period in case of credit institution's failure:	15 working days <sup>(4)</sup>
Currency of reimbursement:	Euro
To contact Allied Irish Banks, p.l.c. for enquiries relating to your account:	Allied Irish Banks, p.l.c., 10 Molesworth Street, Dublin 2. Tel: 0818 227 060 www.aib.ie
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1 Tel: 1890-777777 Email: info@depositguarantee.ie
More information:	www.depositguarantee.ie

### Additional Information

#### (1) Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory deposit guarantee scheme. If insolvency should occur, your eligible deposits would be repaid up to €100,000.

#### (2) General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by the DGS. This repayment covers at maximum €100,000 per person per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

#### (3) Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor. However, eligible deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purpose of calculating the limit of €100,000.

#### (4) Reimbursement

The responsible deposit guarantee scheme is:  
Deposit Guarantee Scheme, Central Bank of Ireland,  
New Wapping Street, North Wall Quay,  
Dublin 1.  
Tel: 1890-777777. Email: info@depositguarantee.ie.  
Website: www.depositguarantee.ie.  
It will repay your eligible deposits (up to €100,000) within 15 working days from 1 January 2019 until 31 December 2020; within 10 working days from 1 January 2021 to 31 December 2023;

and within 7 days from 1 January 2024 onwards, save where specific exceptions apply. Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

#### (5) Temporary high balances

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:  
(a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;  
(b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;  
(c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;  
(d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.  
More information can be obtained at www.depositguarantee.ie

#### (6) Exclusions

A deposit is excluded from protection if:

- (1) The depositor and any beneficial owner of the deposit have never been identified in accordance with money laundering requirements.
- (2) The deposit arises out of transactions in connection with which there has been a criminal conviction for money laundering.
- (3) It is a deposit made by a depositor which is one of the following:
  - o credit institution
  - o financial institution
  - o investment firm
  - o insurance undertaking
  - o reinsurance undertaking
  - o collective investment undertaking
  - o pension or retirement fund (Deposits by Small Self Administered Pension Schemes are not excluded)
  - o public authorityFurther information about exclusions can be obtained at www.depositguarantee.ie

#### Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.