



**AIB launches special offers on deposit and equity based savings
12th February 2007**

AIB announced today that savers who have between EUR6,000 and EUR50,000 and would like a secure return after two years on their lump sum, can earn a highly attractive fixed rate of 8.35% (A.E.R. 4.086%) on fixed term deposit accounts opened from 13th February to 7th March.

This account provides smaller depositors with access to money market linked rates, an area which is normally the preserve of business and larger depositors.

For savers keen to consider the equity alternative, AIB also announced that it will pay the first monthly premium up to EUR1,000, for those who start either a Versatile Investment Plan (VIP) or up to EUR599 for those who start a Savings Incentive Plan (SIP) from 12th February to the 30th March.

These initiatives are a further enhancement of AIB's very competitive range of savings and investment products. AIB already offers market leading rates on regular and online savings.

Commenting on these special offers, Hugh O'Keeffe, Head of Resources Strategy & Products, AIB Bank ROI, said: 'We are sending customers a very clear signal. If you are looking for a home for regular savings or lump sums look no further than AIB for a great rate. The Irish public is becoming increasingly comfortable with stock market investments. This unique special offer on our equity plans now adds to an already strong savings offering and provides customers with more choice, convenience and value than ever before.'

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Special Offer

* This special offer is available to customers who start a new monthly-paid AIB Versatile Investment Plan (VIP) or new monthly-paid AIB Savings Incentive Plan (SIP) during the promotional period 12 February to 30 March 2007. Only one special offer is permitted per customer. Maintenance of free first month's premium is subject to terms and conditions.

* Customers who wish to avail of the offer must be referred to an AIB Adviser for a financial review, from whom they will receive details of the terms and conditions attached to the first month's free premium special offer.

Product	Min. monthly premium	Max. Monthly Premium	Max. Free First Monthly Premium
SIP	€150	€599	€599
VIP	€200	No limit	€1,000

Standard Product Features

- * The VIP & SIP have been designed as an investment for at least 7 to 8 years, and give you the freedom to access the money earlier, if necessary. However, taking advantage of this facility could affect the client's entitlement to any bonuses that apply.
- * The SIP & VIP are equity based savings products and as a result the capital and any return are not guaranteed and the value of the investment may go down as well as up.
- * The standard SIP & VIP incorporate generous bonuses - on the 5th anniversary for the SIP and on the 7th, 10th and 14th anniversaries for the VIP. Customers are still eligible to get these bonuses on top of the 1st free premium (subject to the customer satisfying the terms & conditions of both the standard product and the terms & conditions of the special offer).
- * These savings plans offer a wide range of investment funds, all managed by a highly successful team in Hibernian Investment Managers.