

### Statement of Appropriate Officer's Responsibilities

I am responsible for preparing the statement of accounts in accordance with applicable laws and regulations.

The Electoral Acts and guidelines published by the Standards In Public Office Commission require me to prepare an annual statement of accounts that gives a true and fair view of the assets, liabilities and financial position of the Party at 31 December 2017 and of its surplus or deficit for the year then ended.

In preparing the statement of accounts, I am required to

- select suitable accounting policies and then apply them consistently,
- make judgements and estimates that are reasonable and prudent,
- comply with generally applicable accounting practice in Ireland including FRS 102, subject to any material departure being disclosed and explained in the statement of accounts,
- include any additional information required by law or regulation, and
- prepare the statement of accounts on the going concern basis unless it is inappropriate to presume that the Party will continue in operation.

I am also responsible for keeping all proper and usual books of account of the Party that

- disclose at any time, with reasonable accuracy, the financial position of the Party at that time, and
- enable me to ensure that the annual statement of accounts complies with the guidelines.

NAME Gaeroid O'Dowd (GEAROID O'DOWD)

Appropriate officer/title in party TREASURER

Date 13-06-23



### ***Structure of the party***

Explain the structure of the party. This should include a summary description of the head office operations, central units of the party and the branch/constituency organisation. The geographical areas in which the party and/or units are operating should also be explained e.g. if restricted to certain constituencies, national units, cross-border. Relationships with foundations/bodies raising funds exclusively for party purposes (if they exist) should be explained.

### ***Scope of the financial statements***

The scope of the financial statements – the parts of the party to which the financial statements relate - should be defined in this section. It is essential that the scope of the financial statements be set out clearly by stating what is within the scope and what is not. The scope should make clear which, if any, accounting units (cumainn, Dáil ceantair, college branches, national youth sections, etc.) are included in the statement and which are not.

Reference may be made to the manner of accounting by accounting units not included within the scope of the statements of accounts.

## Party for Animal Welfare

### Party structure:

The party has an elected executive of four people. These people are responsible for organising all activities and making decisions on policy etc. while consulting with the membership. They also fill the following roles; Chairperson, Secretary, Treasurer and Membership Officer.

### Activities undertaken in 2022.

Apart from having our AGM in September, we organised many protests around the country against various forms of animal abuse. We were very active on social media raising awareness of cruelty issues, promoting our ethos and recruiting new members. We also held some regional meetings with a view to electing candidates to run in the forthcoming local elections.

### Annual Statement of Accounts for year ended 31<sup>st</sup> December 2022.

As a small minor party, we have only one bank account: AIB Lynch's Castle, Galway. Account Number: 64516044.

We have not had any fundraising events in 2022 and our income during that time has been derived solely from membership fees.

Our expenditure during the year was primarily for fuel expenses (details provided in the accounts).

We held our AGM in our Membership Officer's private house therefore incurring no cost.

### Income.

**Membership fees: €369.03**

**Donations: €30**

### Expenditure.

**Fuel: €135**

SIGNED: *Gerard O'Dowd*

Treasurer *GERARD O'DOWD*

SIGNED: *Gerben*

Membership Officer *Gerben (G.J.F.) LIUNK*



PARTY FOR ANIMAL WELFARE.

ANNUAL STATEMENT OF ACCOUNTS:  
'21 - '22.

		Debit	Credit	Balance €
31-12-21	BALANCE FORWARD			524 18
<u>FEBRUARY</u>				
22-02-22	Fuel (Cheque)	55 00		469 18
<u>MARCH</u>				
14-03-22	PAYPAL (MEMBERSHIP FEES)		139 66	608 84
28-03-22	BANK FEES	4 89		603 95
29-03-22	Lodgement (MEMBERSHIP FEES)		40 00	643 95
30-03-22	Fuel (Cheque)	30 00		613 95
31-03-22	Stamp Duty	00 50		613 45
<u>APRIL - MAY</u>				
01-04-22	BALANCE FORWARD			613 45
<u>JUNE</u>				
08-06-22	FUEL (Cheque)	20 00		593 45
28-06-22	BANK FEES	5 73		587 72
30-06-22	Stamp Duty	1 00		586 72
<u>July - August</u>				
01-07-22	BALANCE FORWARD			586 72
12-07-22	Fuel (Cheque)	30 00		556 72
<u>September - October</u>				
26-09-22	Lodgement (MEMBERSHIP FEES)		45 00	601 72
28-09-22	BANK FEES	5 28		596 44
30-09-22	Stamp Duty	0 50		595 94
<u>November</u>				
10-11-22	Lodgement (MEMBERSHIP FEES)		60 00	655 94
17-11-22	PAYPAL (MEMBERSHIP FEES)		214 37	870 31
<u>December</u>				
1-12-22	BALANCE FORWARD			870 31
24-12-22	BANK FEES	6 31		864 00



# Current Account

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

Branch  
**Lynch's Castle, Galway**

National Sort Code  
93-72-23

Account Name  
**PARTY FOR ANIMAL WELFARE**

44640A301 29323603000426211000/72-23/301

Telephone  
091-567041

Account Number  
**64516-044**



**PARTY FOR ANIMAL WELFARE  
GEAROID O'DOWD  
139 MANOR COURT  
KNOCKNACARRA  
GALWAY**

Page Number  
22

Date of Statement  
**30 Dec 2022**

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: IE86 AIBK 9372 2364 5160 44 (BIC: AIBKIE2D)  
Authorised Limit At Date Of Statement: Nil

Date	Details	Debit €	Credit €	Balance €
1 Dec 2022	BALANCE FORWARD			870.31
2 Dec 2022	Interest Rate Lending @ 7.850%			870.31
29 Dec 2022	FEE-QTR TO 25NOV22 937223-64516044	6.31		864.00

You can ask us to review your credit facilities, security and any alternative arrangements that you may have with us. To set up this annual review meeting contact your Relationship Manager or local branch.

Refer overleaf for Important Information and Standard Conditions regarding your account. 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

## Important Information

You can avoid incurring surcharge interest, referral item charges and unpaid item charges by ensuring that your account operates within your sanctioned limit, or in credit.

## Important Information about Statements

1. In certain circumstances, an amount appearing in this statement as a debit or credit entry may be reversed, cancelled or reduced by the Bank on final posting and the balance must be construed accordingly.
2. The items shown on this statement should be verified and the Bank notified promptly of any discrepancy.
- \* 3. The payment by the Bank at debit of this account of any item which would have the effect of creating an unauthorised debit balance, or of increasing the debit balance on the account to an amount in excess of the authorised limit, will not thereafter commit the Bank to paying any further item to such amount.
- \* 4. Unauthorised and excess borrowings, and overdue repayments attract interest at the Bank's surcharge rate in addition to the applicable interest rate.
5. The Bank's fees and charges will be debited to the account. See the Bank's booklet on fees and charges available at all branches and at [www.aib.ie](http://www.aib.ie).
6. Deposit account interest, where applicable, will be subject to deduction of Deposit Interest Retention Tax (DIRT), which is subject to variation.
7. The payment of credit interest is subject to the terms and conditions of the account.
8. Borrowings are subject to the terms of the relevant Sanction or Credit Agreement.
- \*\* 9. All Business Borrowers are offered the option of an annual review meeting in relation to all facilities and security. Borrowers should contact their branch to arrange a meeting.

\* This does not apply to deposit accounts

\*\* For Business Customers only





# Current Account

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

Branch  
**Lynch's Castle, Galway**

National Sort Code  
93-72-23

Account Name  
PARTY FOR ANIMAL WELFARE

17993A301 28698601001795111000/72-23/301

Telephone  
091-567041

Account Number  
**64516-044**



**PARTY FOR ANIMAL WELFARE  
GEAROID O'DOWD  
139 MANOR COURT  
KNOCKNACARRA  
GALWAY**

Page Number  
21

Date of Statement  
**01 Dec 2022**

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: IE86 AIBK 9372 2364 5160 44 (BIC: AIBKIE2D)  
Authorised Limit At Date Of Statement: Nil

Date	Details	Debit €	Credit €	Balance €
30 Sep 2022	BALANCE FORWARD			595.94
3 Oct 2022	Interest Rate Lending @ 7.850%			595.94
10 Nov 2022	LODGMNT 048911		60.00	655.94
17 Nov 2022	PAYPAL (EUROPE) S. IE22111729104442		214.37	870.31

You can ask us to review your credit facilities, security and any alternative arrangements that you may have with us. To set up this annual review meeting contact your Relationship Manager or local branch.

Refer overleaf for Important Information and Standard Conditions regarding your account. 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

## Important Information

You can avoid incurring surcharge interest, referral item charges and unpaid item charges by ensuring that your account operates within your sanctioned limit, or in credit.

### Important Information about Statements

1. In certain circumstances, an amount appearing in this statement as a debit or credit entry may be reversed, cancelled or reduced by the Bank on final posting and the balance must be construed accordingly.
2. The items shown on this statement should be verified and the Bank notified promptly of any discrepancy.
- \* 3. The payment by the Bank at debit of this account of any item which would have the effect of creating an unauthorised debit balance, or of increasing the debit balance on the account to an amount in excess of the authorised limit, will not thereafter commit the Bank to paying any further item to such amount.
- \* 4. Unauthorised and excess borrowings, and overdue repayments attract interest at the Bank's surcharge rate in addition to the applicable interest rate.
5. The Bank's fees and charges will be debited to the account. See the Bank's booklet on fees and charges available at all branches and at [www.aib.ie](http://www.aib.ie).
6. Deposit account interest, where applicable, will be subject to deduction of Deposit Interest Retention Tax (DIRT), which is subject to variation.
7. The payment of credit interest is subject to the terms and conditions of the account.
8. Borrowings are subject to the terms of the relevant Sanction or Credit Agreement.
- \*\* 9. All Business Borrowers are offered the option of an annual review meeting in relation to all facilities and security. Borrowers should contact their branch to arrange a meeting.

\* This does not apply to deposit accounts

\*\* For Business Customers only



# Current Account

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

Branch  
**Lynch's Castle, Galway**

National Sort Code  
93-72-23

Account Name  
**PARTY FOR ANIMAL WELFARE**

39419A301 27213702001958712000/72-23/301

Telephone  
091-567041

Account Number  
**64516-044**



**PARTY FOR ANIMAL WELFARE  
GEAROID O'DOWD  
139 MANOR COURT  
KNOCKNACARRA  
GALWAY**

Page Number  
20

Date of Statement  
**30 Sep 2022**

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: IE86 AIBK 9372 2364 5160 44 (BIC: AIBKIE2D)  
Authorised Limit At Date Of Statement: Nil

Date	Details	Debit €	Credit €	Balance €
29 Jul 2022	BALANCE FORWARD			556.72
2 Aug 2022	Interest Rate Lending @ 7.850%			556.72
26 Sep 2022	LODGMNT 046651		45.00	601.72
28 Sep 2022	FEE-QTR TO 26AUG22 937223-64516044	5.28		596.44
30 Sep 2022	GOVSTMPDITY64516044 1@ 0.50 EACH	0.50		595.94
				595.94

You can ask us to review your credit facilities, security and any alternative arrangements that you may have with us. To set up this annual review meeting contact your Relationship Manager or local branch.

Refer overleaf for Important Information and Standard Conditions regarding your account. 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

## Important Information

You can avoid incurring surcharge interest, referral item charges and unpaid item charges by ensuring that your account operates within your sanctioned limit, or in credit.

### Important Information about Statements

1. In certain circumstances, an amount appearing in this statement as a debit or credit entry may be reversed, cancelled or reduced by the Bank on final posting and the balance must be construed accordingly.
2. The items shown on this statement should be verified and the Bank notified promptly of any discrepancy.
- \* 3. The payment by the Bank at debit of this account of any item which would have the effect of creating an unauthorised debit balance, or of increasing the debit balance on the account to an amount in excess of the authorised limit, will not thereafter commit the Bank to paying any further item to such amount.
- \* 4. Unauthorised and excess borrowings, and overdue repayments attract interest at the Bank's surcharge rate in addition to the applicable interest rate.
5. The Bank's fees and charges will be debited to the account. See the Bank's booklet on fees and charges available at all branches and at [www.aib.ie](http://www.aib.ie).
6. Deposit account interest, where applicable, will be subject to deduction of Deposit Interest Retention Tax (DIRT), which is subject to variation.
7. The payment of credit interest is subject to the terms and conditions of the account.
8. Borrowings are subject to the terms of the relevant Sanction or Credit Agreement.
- \*\* 9. All Business Borrowers are offered the option of an annual review meeting in relation to all facilities and security. Borrowers should contact their branch to arrange a meeting.

\* This does not apply to deposit accounts

\*\* For Business Customers only



# Current Account

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

Branch  
**Lynch's Castle, Galway**

National Sort Code  
93-72-23

Account Name  
**PARTY FOR ANIMAL WELFARE**

45735A301

25507303000570511000/72-23/301

**PARTY FOR ANIMAL WELFARE  
GEAROID O'DOWD  
139 MANOR COURT  
KNOCKNACARRA  
GALWAY**

Telephone  
091-567041

Account Number  
**64516-044**

Page Number  
19

Date of Statement  
**29 Jul 2022**



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: IE86 AIBK 9372 2364 5160 44 (BIC: AIBKIE2D)  
Authorised Limit At Date Of Statement: Nil

Date	Details	Debit €	Credit €	Balance €
1 Jul 2022	BALANCE FORWARD			586.72
4 Jul 2022	Interest Rate Lending @ 7.850%			586.72
12 Jul 2022	500008	30.00		556.72

You can ask us to review your credit facilities, security and any alternative arrangements that you may have with us. To set up this annual review meeting contact your Relationship Manager or local branch.

Refer overleaf for Important Information and Standard Conditions regarding your account. 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

## Important Information

You can avoid incurring surcharge interest, referral item charges and unpaid item charges by ensuring that your account operates within your sanctioned limit, or in credit.

### Important Information about Statements

1. In certain circumstances, an amount appearing in this statement as a debit or credit entry may be reversed, cancelled or reduced by the Bank on final posting and the balance must be construed accordingly.
2. The items shown on this statement should be verified and the Bank notified promptly of any discrepancy.
- \* 3. The payment by the Bank at debit of this account of any item which would have the effect of creating an unauthorised debit balance, or of increasing the debit balance on the account to an amount in excess of the authorised limit, will not thereafter commit the Bank to paying any further item to such amount.
- \* 4. Unauthorised and excess borrowings, and overdue repayments attract interest at the Bank's surcharge rate in addition to the applicable interest rate.
5. The Bank's fees and charges will be debited to the account. See the Bank's booklet on fees and charges available at all branches and at [www.aib.ie](http://www.aib.ie).
6. Deposit account interest, where applicable, will be subject to deduction of Deposit Interest Retention Tax (DIRT), which is subject to variation.
7. The payment of credit interest is subject to the terms and conditions of the account.
8. Borrowings are subject to the terms of the relevant Sanction or Credit Agreement.
- \*\* 9. All Business Borrowers are offered the option of an annual review meeting in relation to all facilities and security. Borrowers should contact their branch to arrange a meeting.

\* This does not apply to deposit accounts

\*\* For Business Customers only



# Current Account

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

Branch  
**Lynch's Castle, Galway**

National Sort Code  
93-72-23

Account Name  
**PARTY FOR ANIMAL WELFARE**

29305A301 24756602000927011000/72-23/301

**PARTY FOR ANIMAL WELFARE  
GEAROID O'DOWD  
139 MANOR COURT  
KNOCKNACARRA  
GALWAY**

Telephone  
091-567041

Account Number  
**64516-044**

Page Number  
18

Date of Statement  
**01 Jul 2022**



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: IE86 AIBK 9372 2364 5160 44 (BIC: AIBKIE2D)  
Authorised Limit At Date Of Statement: Nil

Date	Details	Debit €	Credit €	Balance €
1 Apr 2022	BALANCE FORWARD			613.45
4 Apr 2022	Interest Rate Lending @ 7.850%			613.45
8 Jun 2022	500007	20.00		593.45
28 Jun 2022	FEE-QTR TO 27MAY22 937223-64516044	5.73		587.72
30 Jun 2022	GOVSTMPDTY64516044 2@ 0.50 EACH	1.00		586.72

You can ask us to review your credit facilities, security and any alternative arrangements that you may have with us. To set up this annual review meeting contact your Relationship Manager or local branch.

Refer overleaf for Important Information and Standard Conditions regarding your account. 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

## Important Information

You can avoid incurring surcharge interest, referral item charges and unpaid item charges by ensuring that your account operates within your sanctioned limit, or in credit.

### Important Information about Statements

1. In certain circumstances, an amount appearing in this statement as a debit or credit entry may be reversed, cancelled or reduced by the Bank on final posting and the balance must be construed accordingly.
2. The items shown on this statement should be verified and the Bank notified promptly of any discrepancy.
- \* 3. The payment by the Bank at debit of this account of any item which would have the effect of creating an unauthorised debit balance, or of increasing the debit balance on the account to an amount in excess of the authorised limit, will not thereafter commit the Bank to paying any further item to such amount.
- \* 4. Unauthorised and excess borrowings, and overdue repayments attract interest at the Bank's surcharge rate in addition to the applicable interest rate.
5. The Bank's fees and charges will be debited to the account. See the Bank's booklet on fees and charges available at all branches and at [www.aib.ie](http://www.aib.ie).
6. Deposit account interest, where applicable, will be subject to deduction of Deposit Interest Retention Tax (DIRT), which is subject to variation.
7. The payment of credit interest is subject to the terms and conditions of the account.
8. Borrowings are subject to the terms of the relevant Sanction or Credit Agreement.
- \*\* 9. All Business Borrowers are offered the option of an annual review meeting in relation to all facilities and security. Borrowers should contact their branch to arrange a meeting.

\* This does not apply to deposit accounts

\*\* For Business Customers only





# Current Account

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

Branch  
**Lynch's Castle, Galway**

National Sort Code  
93-72-23

Account Name  
PARTY FOR ANIMAL WELFARE

34600A301 22377202001456511000/72-23/301

**PARTY FOR ANIMAL WELFARE  
GEAROID O'DOWD  
139 MANOR COURT  
KNOCKNACARRA  
GALWAY**

Telephone  
091-567041

Account Number  
**64516-044**

Page Number  
17

Date of Statement  
**01 Apr 2022**

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: IE86 AIBK 9372 2364 5160 44 (BIC: AIBKIE2D)  
Authorised Limit At Date Of Statement: Nil

Date	Details	Debit €	Credit €	Balance €
1 Mar 2022	BALANCE FORWARD			469.18
2 Mar 2022	Interest Rate Lending @ 7.850%			469.18
14 Mar 2022	PAYPAL (EUROPE) S. IE22031493507671		139.66	608.84
28 Mar 2022	FEE-QTR TO 25FEB22 937223-64516044	4.89		603.95
29 Mar 2022	LODGMNT 360557		40.00	643.95
30 Mar 2022	500005	30.00		613.95
31 Mar 2022	GOVSTMPDTY64516044 1@ 0.50 EACH	0.50		613.45

You can ask us to review your credit facilities, security and any alternative arrangements that you may have with us. To set up this annual review meeting contact your Relationship Manager or local branch.

Refer overleaf for Important Information and Standard Conditions regarding your account. 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

## Important Information

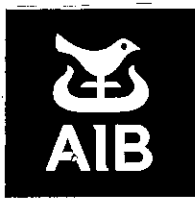
You can avoid incurring surcharge interest, referral item charges and unpaid item charges by ensuring that your account operates within your sanctioned limit, or in credit.

### Important Information about Statements

1. In certain circumstances, an amount appearing in this statement as a debit or credit entry may be reversed, cancelled or reduced by the Bank on final posting and the balance must be construed accordingly.
2. The items shown on this statement should be verified and the Bank notified promptly of any discrepancy.
- \* 3. The payment by the Bank at debit of this account of any item which would have the effect of creating an unauthorised debit balance, or of increasing the debit balance on the account to an amount in excess of the authorised limit, will not thereafter commit the Bank to paying any further item to such amount.
- \* 4. Unauthorised and excess borrowings, and overdue repayments attract interest at the Bank's surcharge rate in addition to the applicable interest rate.
5. The Bank's fees and charges will be debited to the account. See the Bank's booklet on fees and charges available at all branches and at [www.aib.ie](http://www.aib.ie).
6. Deposit account interest, where applicable, will be subject to deduction of Deposit Interest Retention Tax (DIRT), which is subject to variation.
7. The payment of credit interest is subject to the terms and conditions of the account.
8. Borrowings are subject to the terms of the relevant Sanction or Credit Agreement.
- \*\* 9. All Business Borrowers are offered the option of an annual review meeting in relation to all facilities and security. Borrowers should contact their branch to arrange a meeting.

\* This does not apply to deposit accounts

\*\* For Business Customers only



# Current Account

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

Branch  
**Lynch's Castle, Galway**

National Sort Code  
93-72-23

Account Name  
PARTY FOR ANIMAL WELFARE

17077A301 2150870100170441100072-23/301

Telephone  
091-567041

Account Number  
**64516-044**



**PARTY FOR ANIMAL WELFARE  
GEAROID O'DOWD  
139 MANOR COURT  
KNOCKNACARRA  
GALWAY**

Page Number  
16

Date of Statement  
**01 Mar 2022**

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: IE86 AIBK 9372 2364 5160 44 (BIC: AIBKIE2D)  
Authorised Limit At Date Of Statement: Nil

Date	Details	Debit €	Credit €	Balance €
31 Dec 2021	BALANCE FORWARD			524.18
4 Jan 2022	Interest Rate Lending @ 7.850%			524.18
22 Feb 2022	500006	55.00		469.18

You can ask us to review your credit facilities, security and any alternative arrangements that you may have with us. To set up this annual review meeting contact your Relationship Manager or local branch.

Surcharges-See Notice At Branch

Refer overleaf for Important Information and Standard Conditions regarding your account. 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

## Important Information

You can avoid incurring surcharge interest, referral item charges and unpaid item charges by ensuring that your account operates within your sanctioned limit, or in credit.

## Important Information about Statements

1. In certain circumstances, an amount appearing in this statement as a debit or credit entry may be reversed, cancelled or reduced by the Bank on final posting and the balance must be construed accordingly.
2. The items shown on this statement should be verified and the Bank notified promptly of any discrepancy.
- \* 3. The payment by the Bank at debit of this account of any item which would have the effect of creating an unauthorised debit balance, or of increasing the debit balance on the account to an amount in excess of the authorised limit, will not thereafter commit the Bank to paying any further item to such amount.
- \* 4. Unauthorised and excess borrowings, and overdue repayments attract interest at the Bank's surcharge rate in addition to the applicable interest rate.
5. The Bank's fees and charges will be debited to the account. See the Bank's booklet on fees and charges available at all branches and at [www.aib.ie](http://www.aib.ie).
6. Deposit account interest, where applicable, will be subject to deduction of Deposit Interest Retention Tax (DIRT), which is subject to variation.
7. The payment of credit interest is subject to the terms and conditions of the account.
8. Borrowings are subject to the terms of the relevant Sanction or Credit Agreement.
- \*\* 9. All Business Borrowers are offered the option of an annual review meeting in relation to all facilities and security. Borrowers should contact their branch to arrange a meeting.

\* This does not apply to deposit accounts

\*\* For Business Customers only