

Are you interested in pursuing a post graduate programme in UCD Michael Smurfit Graduate Business School?

Do you need help with financing your study?

If so, AIB UCD can help with flexible options on a Personal Loan to suit your needs.

Whatever your needs, talk to Louise Kelly or Georgina Butler today on 01-2694499.

(Phone lines are open 9.00am-5.00pm Monday to Friday).



UCD Michael Smurfit  
Graduate Business School

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**AIB UCD branch staff have extensive experience providing finance to UCD Students at all levels, including Post Graduate Programmes. So if you are considering a post-graduate programme at UCD Michael Smurfit Graduate Business School, drop in to AIB UCD.**

With an AIB Personal Loan you have the option of making unscheduled, additional repayments to your loan at any time with no penalty. This can be done either through your branch or Internet Banking.

With an AIB Personal Loan, you can also avail of the following benefits:

• **Flexible repayment options:**

When you are applying for your loan you can opt for Interest Only repayments or planned repayment holidays e.g. take a break from your repayments at Christmas or summer holiday time.

• **Quick decisions:**

- No set up charges or fees for early repayment of your loan.
- Loan terms from 1 to 5 years.
- A choice of repayment periods:

Your repayments can be in line with your income frequency e.g. weekly, fortnightly or monthly.

**Important/Regulatory Information.**

The rate offered on a variable rate Personal Loan is determined by the amount of the loan. Lending criteria, terms and conditions apply. Credit facilities are subject to repayment capacity and financial status and are not available to persons under 18 years of age. Security may be required.



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