

AIB / FSU Pay Agreement – January 2026

Career Levels 1, 2 & 3

Introduction

The proposals set out in this document are the result of intense but constructive negotiations between the Bank and the FSU.

Both sides have agreed to recommend for acceptance the following proposals.

Scope & Duration

This is a 1 year agreement, covering the Level 1 – 3 population for the period 1 April 2026 – 31 March 2027 inclusive, in the pay range locations of Republic of Ireland, Northern Ireland, Great Britain (excluding London) and London.

Any increase is based on base salary as of 31 March 2026 and effective 1 April 2026.

Pay Adjustment

The parties have agreed a midpoint salary increase of 3.5%, which will apply as follows subject to the previously agreed eligibility criteria:

Pay Outcomes					
Aspire Rating	Performance	Outcome	Aspire Award	Flat rate Increase	Total
1A,1B,2A		1	2.3%	1.75%	4.05%
1C,1D,2B,2C,3A,3B,4A		2	2.00%	1.75%	3.75%
1E,2D,3C,4B,5A		3	1.75%	1.75%	3.5%
2E,3D,3E,4C,4D,5B,5C		4	0.35%	1.75%	2.10%
4E,5E,5D		5	0%	1.75%	1.75%

Where the percentage award based on the above matrix provides an award of less than €1,500/£1,350 (full-time equivalent) the value of the award will be €1,500/£1,350.

1. Staff members (Levels 1-3) whose base pay is within their pay range will receive an increase to their base pay aligned to the “Total” based on their performance rating subject to the overall minimums set out above.
2. All staff (Levels 1-3) whose base pay is above their pay range will receive the “flat rate increase” to their base pay and a lump sum payment equivalent to the “aspire award” percentage subject to the overall minimums set out above.
3. The minimum of the salary ranges for Levels 1- 3 will increase by the flat rate increase of 1.75%, or to align with the minimum wage rate of the pay range location, whichever is the greater, where applicable.
4. The maximum of the Levels 1-3 salary ranges will increase by the flat rate increase of 1.75%.



Pay Ranges

The agreed salary ranges from 1st April 2026 to 31st March 2027 will be as follows:

ROI

	MIN	MAX
Level 1	€30,525	€47,887
Level 2	€34,229	€60,136
Level 3	€46,406	€81,212

NI

	MIN	MAX
Level 1	£24,500	£31,007
Level 2	£25,989	£41,144
Level 3	£31,769	£54,799

GB (excluding London)

	MIN	MAX
Level 1	£24,500	£34,990
Level 2	£25,989	£42,207
Level 3	£35,289	£61,135

London

	MIN	MAX
Level 1	£25,750	£43,121
Level 2	£27,780	£51,857
Level 3	£ 36,003	£78,192

Voucher:

In addition to the pay element, the parties have agreed all staff level 1-3 will receive a €1,000 / £900 once-off tax-free voucher.

Eligibility for the voucher is aligned with the eligibility criteria for the pay adjustment.

Foley Agreement:

The parties agree that the Foley agreement will remain in place until 31 December 2027. This is inclusive of early consultation on restructuring, the current redeployment process and salary protection.

Ongoing Cooperation:

The FSU agree to ongoing cooperation with the Bank's change and restructuring plans for the duration of the Foley agreement. The Bank for its part commits to full consultation and engagement with FSU on any change or restructuring arising in this period.



Future Claims:

There will be no further cost increasing claims made for the duration of this agreement.

This proposal is agreed on the understanding that the Bank has accepted it and the FSU will be bound by the outcome of a members' ballot. However, if either party rejects the terms, it will be considered withdrawn without status.

Signed:

A handwritten signature in black ink that appears to read "Keith Gore".

A handwritten signature in black ink that appears to read "Dr Gareth Murphy".

Keith Gore
On behalf of AIB Group

Dr Gareth Murphy
On behalf of The Financial Services
Union