

# Smarter everyday personal banking



Bank of Ireland 

For small steps, for big steps, for life

# 365 online, tablet, mobile and phone banking at a glance



		online	tablet app	mobile app	phone
<b>Balance and transactions</b>	Check your account balance and transaction history	✓	✓	✓	✓
	Search and export your transaction history	✓	✓*		
	View eStatements	✓	✓*		
<b>Money Transfers</b>	Make a domestic ( SEPA**)/ bill payment	✓	✓	✓	✓
	Make International payments	✓	✓	✓	
	Set up, amend or cancel standing orders	✓	✓		✓*
	Pay to Mobile			✓	
	Mobile Top-up**	✓	✓	✓	
	Add and delete Payees	✓	✓		✓*
	Manage your SEPA Direct Debits	✓			
<b>Cards</b>	Check your Credit Card balance and transactions	✓	✓	✓	✓
	View payment due date and pay your Credit Card bill	✓	✓	✓*	✓
	Credit Card travel notification	✓			
	Re-order ATM/Debit Card	✓			✓
<b>Other Services</b>	<b>Online Service Desk and other services</b>				
	Order duplicate statements / Interest and Balance certificates	✓			✓
	Financial graphing e.g Money Manager	✓	✓		
	Search for a Branch or ATM	✓	✓	✓	
	Change/Reorder your 365 or Debit Card PIN				✓
	Add your BOI accounts	✓			✓*
	Update your Postal Address***	✓			
	<b>Services only available for Personal Customers</b>				
	Apply for Personal Products**				
	Additional Current Account	✓			✓
	Savings Accounts	✓	✓	✓	✓
	Apply for a Loan	✓			✓
	Junior Accounts	✓			
<b>Online Service Desk</b>					
Add your Bank of Ireland Life** policies	✓			✓*	

\* A reduced amount of functionality is available for these services on the specified channel.

\*\* These services are currently only available for Republic of Ireland customers.

\*\*\*Not available for limited companies.

For Credit Card Services by phone, call 1890 251 251.

# Seven easy ways to reduce your everyday banking fees

## 1 **Have you got a Second Level, Third Level, Graduate or Golden Years account?**

If so, you don't pay maintenance fees or most transaction fees.


## 2 **Keep €3,000 in your Personal Current Account**

You don't pay quarterly transaction fees if you keep a minimum balance of €3,000 in your personal current account at all times. You only pay the €5 quarterly maintenance fee.

## 3 **Use online, mobile or tablet banking**

The fee for online and phone transactions on your current account is just 10c. That's 50c less than transacting over the counter in your branch.

## 4 **Use contactless payments**

Paying for items up to €30 in value using your contactless card costs you just 1c per transaction. Look for the contactless symbol. 

## 5 **Use your Visa Debit card**

The cost is just 10c per transaction and can be used in-store and online.

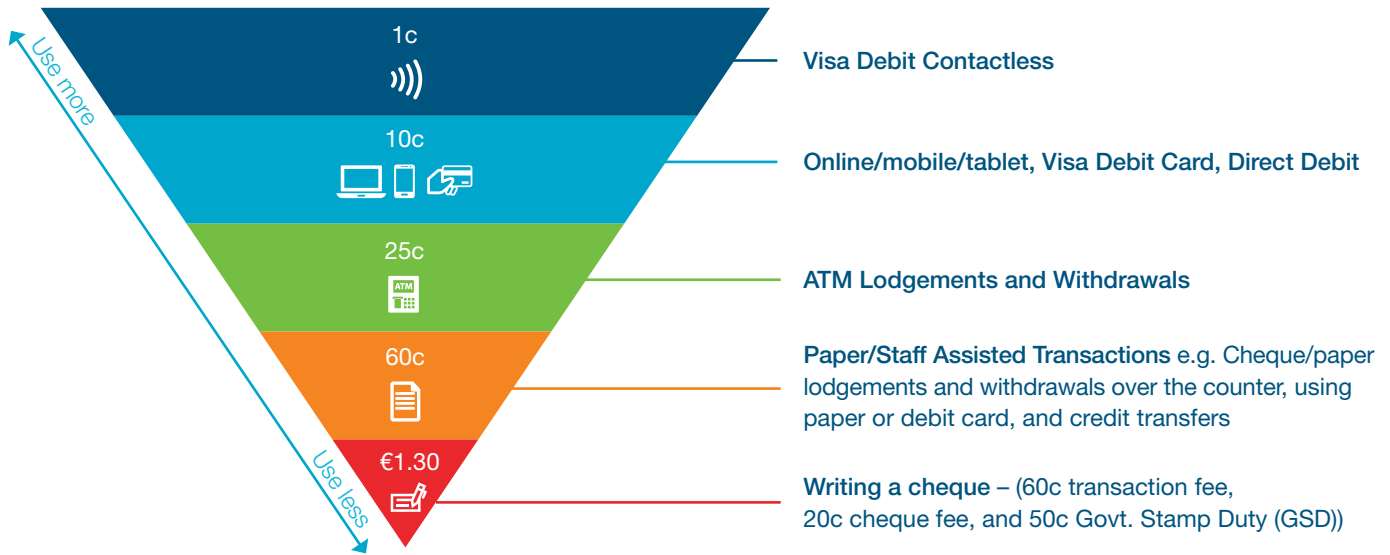
## 6 **Stop writing cheques**

At €1.30, the cost of writing a cheque is relatively high, especially when compared with the 10c it costs to pay by a direct debit, standing order or online transfer.

## 7 **Get cashback**

Getting cashback when paying for goods with your Visa Debit card is free (10c is charged for the purchase transaction), while the fee for withdrawing cash at an ATM is 25c.

## Ways to make your banking more convenient and better value



## Smart ways to make daily savings

	Coffee	Pay an annual bill/subscription	Pay utility bill	Lunch	Pay a friend for concert tickets	Train ticket	Groceries
<b>Don't</b> 	Use Visa Debit card 10c	Post a cheque €1.30	Pay in-branch 60c	Use Visa Debit card 10c	Get cash from the ATM 25c	Get cash from the ATM 25c	Use Visa Debit card 10c
<b>Do</b> 	Use contactless payment 1c <b>save 9c</b>	Pay bill online 10c <b>save €1.20</b>	Pay online instantly 10c <b>save 50c</b>	Use contactless payment 1c <b>save 9c</b>	Use Pay to Mobile 10c <b>save 15c</b>	Use Visa Debit card 10c <b>save 15c</b>	Get cashback when using Visa Debit card <b>save 25c</b>

Not an active user of 365  
online?

Simply phone **1890 365 500** and  
get set up in just 5 minutes.

**0818 365 365**

**bankofireland.com**

Bank of Ireland is regulated by the Central Bank of Ireland.

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