



Fee Information Document



Name of Account Provider: Bank of Ireland
Account Name: Graduate Current Account
Date: 25 October 2018

- ▶ This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- ▶ Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Schedule of Fees and Charges for Personal Customers and the Schedule of International transaction charges.
- ▶ A glossary of the terms used in this document is available free of charge.

Service	Fee	
General Account Services		
Maintaining the account	No charge	
Payments (excluding cards)		
Credit transfer	paper/staff assisted transaction	No charge
	365 Phone and Online transactions in Euro (to EU member States)	No charge
	Same Day Funds Transfer in Euro – Inter Branch	€19.05
	Same day Funds Transfer in Euro to EU member states - Interbank	€25.35
	BOI 365 All other Euro payments	€12
	BOI 365 Foreign Currency to EU member State (including UK)	No charge
	BOI 365 Foreign Currency to all other countries	€5
	InterPayexpress in USD and GBP	0.2% of € value (Min €12.50 to €Max 50) Plus €25. Plus foreign exchange margin

	InterPayexpress in Euro to all other countries	1% of € Value (Min €17.75 to Max €50)
	InterPayplus with IBAN/ BIC in Euro to other EU member states	€0.50
	InterPayplus in Euro to all other countries	1% of € Value (Min €17.75 to Max €50)
	InterPayplus in Foreign Currency	0.2% of € value (Min €12.50 to Max €50) Plus foreign exchange margin
Standing order		No charge
Direct debit		No charge
Cards and cash		
Using a debit card for purchases in euro	Within EU/EEA	
	Visa Debit Contactless card transactions	No charge
	Visa Debit Point of sale transaction	No charge
	Outside EU/EEA	
	Visa Debit Contactless	Min 2% of transaction value Maximum €11.43 per transaction
	Visa Debit Point of sale	Min 2% of transaction value Maximum €11.43 per transaction
Using a debit card for purchases in foreign currency	Visa Debit Contactless	Min 2% of transaction value Maximum €11.43 per transaction
	Visa Debit Point of sale	Min 2% of transaction value Maximum €11.43 per transaction
Cash withdrawal	In Euro at the counter using paper	No charge
	In Euro at the counter using ATM card/ debit card	No charge
	In Euro using ATM	No charge
	In foreign currency/cross border handling fee	3.5% Of transaction value Minimum €3.17 Maximum €11.43 per transaction

Cash lodgement	In Euro at the counter using paper	No charge
	In Euro at the counter using ATM card/ Debit card	No charge
	In Euro using LATM (Lodgement ATM)	No charge
Overdrafts and related services		
Overdraft	Facility charge	No Charge
Unauthorised overdraft	Interest Surcharge on personal unauthorised overdrafts	0.6% per month or 7.2% per annum
	Interest surcharge for non-reversion to credit for 30 days during a 12 month period	0.75% per annum
Referral item	First Referral Item Charge per quarter	No charge
	Second and third referral item per quarter	€3.50
	Fourth and fifth referral item per quarter	€5.00
	Sixth and subsequent referral item per quarter	€10.00
Unpaid item	Cheque or direct debit returned unpaid from your account (out)	€12.70
	Unpaid Standing Order	€12.70
	Cheque lodged to your account and returned unpaid (in)	€3.30
Other services		
Provision of a cheque book	Per cheque	€0.20
	Per cheque book of 25 cheques	€5.00
Cheque lodgement	paper/staff assisted transaction	No charge
	Lodgement using LATM (Lodgement ATM) (left align)	No charge
	Foreign Currency Cheques in Euro under €875	2.25% of value Min €1.25
	€875 to €3000	1% of Value
	€3000 to €12,500	0.5% of Value
	Foreign Currency	1% of the transaction value Min €1.25 Max €6.35