



# Fee Information Document



**Name of Account Provider:** Bank of Ireland  
**Account Name:** Personal 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
<b>General Account Services</b>	
<b>Maintaining the account</b>	Quarterly charge €5.00
	<b>Total annual fee €20.00</b>
<b>Payments (excluding cards)</b>	
<b>Credit transfer</b>	paper/staff assisted transaction €0.60
	365 Phone and Online transactions in Euro (to EU member States) €0.10
	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 €12.00
	BOI 365 Foreign Currency to EU member State (including UK) €0.10
	BOI 365 Foreign Currency to all other countries €5.00
	InterPayexpress in Euro to all other countries 1% of Value (Min €17.75 to Max €50)

	InterPayexpress in USD and GBP	0.2% of € value (Min €12.50 to Max €50) Plus €25. Plus foreign exchange margin
	InterPayplus 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	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
<b>Standing order</b>		€0.10
<b>Direct debit</b>		€0.10
<b>Cards and cash</b>		
<b>Using a debit card for purchases in euro</b>	<b>Within EU/EEA</b>	
	Visa Debit Contactless card transactions	€0.01
	Visa Debit Point of sale transactions	€0.10
	<b>Outside EU/EEA</b>	
	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
<b>Using a debit card for purchases in foreign currency</b>	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
<b>Cash withdrawal</b>	In Euro at the counter using paper	€0.60
	In Euro at the counter using ATM card/ debit card	€0.60
	In Euro using ATM	€0.25
	In foreign currency/cross border handling charge	3.5% of transaction value Minimum €3.17 Maximum €11.43 per transaction

<b>Cash lodgement</b>	In Euro at the counter using paper	€0.60
	In Euro at the counter using ATM card/ Debit card	€0.60
	In Euro using LATM (Lodgement ATM)	€0.25
<b>Overdrafts and related services</b>		
<b>Overdraft</b>	Facility charge	€30.00
<b>Unauthorised overdraft</b>	Interest Surcharge on personal unauthorised overdraft	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
<b>Unpaid item</b>	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
<b>Referral item</b>	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
<b>Other services</b>		
<b>Provision of a cheque book</b>	Per cheque	€0.20
	Per cheque book of 25 cheques	€5.00
<b>Cheque lodgement</b>	paper/staff assisted transaction	€0.60
	Lodgement using LATM (Lodgement ATM)	€0.25
	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