

Schedule of fees and charges for personal customers

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Introduction

Bank of Ireland provides a range of products and services to help you manage your finances and keep your money safe.

This schedule provides details of the fees and charges, Government Duties and interest that apply to the operation of your Personal Current Account and some other related banking services. We also recommend you read the Personal Current Account Terms and Conditions and our Personal Current Account brochure which provide detailed information about the features and operation of your personal current account(s). Please ask for copies at any of our branches or see our website www.bankofireland.com

For details of charges for credit cards and international transactions (including foreign exchange) please see our separate brochures available in branches and on our website www.bankofireland.com

Types of Fees and Charges

1. Fee for maintaining the account

A quarterly fee for maintaining the account is charged on personal current accounts. It is debited quarterly along with any transaction fees that may apply.

2. Current Account Transaction fees

These fees cover transactions on your current account:

- ▶ Automated transactions, e.g. direct debits (domestic and SEPA), 365 Phone/ Online or Mobile Banking transactions including using the debit card for purchases, standing orders, ATM cash withdrawals and Debit card transactions
- ▶ Paper / staff assisted transactions, e.g. cash or cheque lodgements, credit transfers, cash withdrawals in branches

Additional charges apply for certain cross border transactions and for Government Duty on cards and cheques.

These account transaction fees are calculated on a quarterly basis and are charged to your account approximately one month later. (See table on page 4).

You will receive a fee advice statement approximately two weeks before the account transaction fees are charged to your current account if the total is more than €12.70. At least once a year we will send you a statement of fees as required by EU Consumer law.

3. Service Charges

From time to time, you may require additional services such as a duplicate statement. You may or may not be charged for those services depending on the particular current

account you hold. Service charges may apply if you have a Deposit or Loan account. Please see the relevant page that relates to your account. Any service charges will normally be debited from your account as they arise and will be shown separately on your account statement.

4. Overdrafts and Unauthorised Overdrafts

We charge a referral item charge each time there is a payment of any kind from your account that results in an unauthorised overdraft or that is made when it already has an unauthorised overdraft. An “unauthorised overdraft” means (a) where your account is overdrawn in excess of an agreed overdraft limit; or (b) any overdraft where there is no agreed overdraft limit on your account.

We can apply more than one referral item charge on any one day, for example if more than one payment is made when the account is already in an unauthorised overdraft. We apply the referral item charge to each payment in the sequence in which we process payments. That sequence does not necessarily match the sequence in which the payments were made or the sequence of payments shown on your account statements, on-line statements or those you print in branch.

Interest surcharges

There are two interest surcharges that can apply in addition to any normal interest payable on your account:

1) An interest surcharge on personal unauthorised overdrafts applies to the amount of any unauthorised overdraft. The interest surcharge is debited from your account quarterly.

2) An interest surcharge for non-reversion to credit for 30 days during a 12 month period applies if you have an overdraft facility and the account is not in credit for at least 30 days each year while the facility is in place. The charge is applied retrospectively annually and is debited from your account as part of the quarterly interest posting.

Note: Referral item charges and interest surcharges are applied based on the balance shown on your regular current account statement (i.e. the uncleared balance). This may differ from the balance shown elsewhere e.g. 365 Online/ Phone, Mobile Banking, ATM.

5. Visa Debit (ATM) and Visa Debit (point of sale) Transactions abroad

You pay the same account transaction fee for using an ATM or debit card for purchases in euro or a foreign currency in any EU or EEA country as you pay for using an ATM or debit card for purchases in euro or a foreign currency in Ireland.

You pay a cross border handling charge for using an ATM debit card for purchases in euro or a foreign currency at

a point of sale that is not in the EU or EEA. This charge includes the international network fees and the margin on the currency conversion.

At Bank of Ireland ATMs in Northern Ireland and UK Post Office locations, you can make a cash withdrawal in sterling without having to pay the Visa Debit (ATM) cross-border handling charges, although current account transaction fees (where relevant) and a margin on the currency conversion will apply.

You may have to undertake more than one ATM cash withdrawal transaction in order to withdraw the full daily limit allowed by your card. In such cases the relevant fees/charges will apply to each ATM cash withdrawal. Owners of some ATMs may add a further charge for using their ATM. This charge is generally highlighted on their ATM screen.

6. Visa Debit Contactless transactions

Contactless is a payment method which allows you use your debit card for purchases by holding the card close to the POS (point of sale) terminal rather than inserting it. The Bank of Ireland Visa Debit card will allow you to make 'contactless' purchases up to the value of €30. Cross border handling charges will apply to Contactless transactions if you are using a debit card for purchases in a foreign currency.

7. Interest (Interest that you pay when your current account is overdrawn)

You will be liable for **overdraft interest** for the period that your current account is in overdraft. This will be calculated on your overdraft balance (cleared for interest)*. Details of interest rates are available in the branch.

If the total interest due to be charged, including interest surcharges, is more than €12.70 in any quarter, you will receive an interest statement approximately two weeks before the interest is charged to your account.

8. Government Duty

The Bank is legally obliged to collect certain duties on behalf of the Government, including duty on cheques and cards. Please see the relevant page that relates to your account. If you do not use your card during the year, the duty will not be applied to you account.

* The balance cleared for interest is the balance on which we calculate ordinary debit interest. For this balance we do not take into account the amount of a payment such as a cheque that has been lodged and paid into your account until the banking (i.e. working day) day after it was lodged into the account. However, any cash or cheques drawn on an account in any of our branches in the Republic of Ireland are taken into account on the banking day they are lodged and paid into the account.

9. SEPA Direct Debits

SEPA (Single Euro Payments Area) is an initiative of the European Banking industry. It means you can pay by Direct debit from your Irish current account for services provided by companies throughout Europe e.g. telephone and other utilities. SEPA direct debits are charged the same account transaction fee and service charges as domestic direct debits.

10. Quarterly current account transaction fees and interest calculation and application dates

Current account transaction fees and interest are generally calculated quarterly up to the weekend closest to 21 February, 21 May, 21 August and 21 November. These are applied to your account approximately one month later. Interest surcharges on personal unauthorised overdrafts are calculated on a monthly basis the phrase “unauthorised overdraft” is explained above. The month also generally starts at the weekend closest to the 21 of the month and closes on the 21 of the month except for February / May / August / November where the month closes on the quarter end date. Interest surcharges are charged to your account with quarterly interest.

Fee Calculation Period	Interest Calculation Period	Fees and Debit Interest Applied
19 Nov 18 - 15 Feb 19	19 Nov 18 - 17 Feb 19	22 Mar 19
18 Feb 19 - 17 May 19	18 Feb 19 - 19 May 19	21 Jun 19
20 May 19 - 16 Aug 19	20 May 19 - 18 Aug 19	20 Sept 19
19 Aug 19 - 15 Nov 19	19 Aug 19 - 17 Nov 19	31 Dec 19

11. Banking online

You can also make international payments to accounts outside of Ireland using Bank of Ireland 365 Online. For the charges that apply to these payments please refer to the Schedule of International Transaction Charges brochure available in your branch or online www.bankofireland.com

12. Business type services

For charges relating to business related services (if permitted and availed of), please see the Schedule of Fees and Charges for Business Customers available from branches or online at www.bankofireland.com

13. Migrating between accounts

When you apply to change accounts, for example from the Personal Current Account to Golden Years Current Account, this will take effect at the start of the next fee quarter.

Note: All times, dates, fees, charges, terms and conditions and Government Duties quoted in this brochure are correct at date of publication and are subject to change.

Personal Current Account

Personal Current Account Fees

Personal Current Account Fees are charged for lodgements, withdrawals and there are fees for maintaining the account. Please see below for a more detailed breakdown of our fees.

Fee	Services including
Quarterly fee for maintaining the account – €5 per quarter	
Automated / Self Service Transactions – 10c	Standing orders Direct Debits 365 Phone & Online transactions Debit card transactions (Point of Sale & Online)
Paper/Staff Assisted Transactions – 60c	Cheque Lodgements Cash lodgements / cash withdrawals at the counter using paper Cash Lodgements / cash withdrawals at the counter using ATM / Debit Card
ATM/LATM (Lodgement ATM) Transactions – 25c	Cash or cheque lodgements / cash withdrawals using ATM / LATM (Lodgement ATM)

No Transaction Fees Offer

We will not charge you quarterly account transaction fees if you maintain a minimum credit balance of €3,000 in your current account throughout **the full fee quarter**.

Please note that you will still be charged the €5 quarterly fee for maintaining the account if you qualify for this offer.

Credit interest is not payable on credit balances on current account balances. For example we do not pay interest on the €3,000 minimum balance if you want to avail of the no transaction fee offer.

Note: Lodgements received and payments made after cut off times or anytime on a non-banking day (i.e Saturday, Sunday or bank/public holiday) may not be reflected in the account until the following working day. There are different cut off times for different transactions. Please contact your branch for details The no transaction fees offer is based upon the overnight balance that appears on your regular account statement. There may be a difference between this balance and other sources of balance information available such as ATM, online, phone or branch printed statements.

Service Charges

Charge for provision of a cheque book	20c per cheque (i.e. €5 per chequebook of 25). Charged when chequebook is provided. This is in addition to Government Stamp Duty
Account Transfers under Standing Instruction - Monthly - Weekly - Daily	€6.35 per quarter €19.05 per quarter €76.15 per quarter
Bank Draft (Domestic) - Comprising Charge €1.90 and Government Duty €0.50	€2.40 each
Cheque retrieval request (charge for each day's cheques to be retrieved)	€4.44 per day
Copy / Duplicate statement - First page - Additional Pages	€3.80 each €2.50 each
Replacement of lost / stolen / damaged Card	€8.00 each
Same Day Funds Transfer - Inter-branch - Inter-bank	€19.05 each €25.35 each
Out of Pocket / Third Party Charges	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested or requires for example a courier. If a charge is likely to arise, we will notify you in advance.	
Queries provided for in Consumer Credit Act, 1995	€2.54 each

Overdraft, Unauthorised Borrowing & Unpaid item charges

Overdraft Facility Charge Charged on negotiation, re-negotiation and annual renewal (anniversary) of a personal overdraft facility	€30.00
Referral Item charges - First referral item per quarter - Second and third referral items per quarter - Fourth and fifth referral items per quarter - Sixth and further referral items items per quarter	No Charge €3.50 each €5.00 each €10.00 each
Unpaid Items - Cheque or direct debit (includes SEPA direct debit) returned unpaid from your account (out) - Unpaid Standing Order (e.g. due to lack of funds) - Cheque lodged to your account and returned unpaid (in)	€12.70 each €12.70 each €3.30 each
Interest Surcharge on personal unauthorised overdrafts	0.6% per month (7.2% per annum)
Interest Surcharge for non-reversion to credit for 30 days during a 12 month period	0.75% per annum

Visa Debit

Using a debit card for purchases in Euro		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	10c	2% of transaction value Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	1c	2% of transaction value Maximum €11.43 per transaction
Using a debit card for purchases in foreign currency		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Cash withdrawal		
	In Euro within EU and EEA	All other transactions (cross border handling charge)
Visa Debit (ATM)	25c	3.5% of transaction value. Minimum €3.17 Maximum €11.43 per transaction

Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (Please note this is in addition to the 20c per cheque provision of a cheque book charge)
ATM Card (ATM usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum of €5.00

Concessionary services available with the Personal Current Account

There are no charges for the following services on the Personal Current Account:

- ▶ Account Administration
- ▶ Account Balance / Interest Certificate
- ▶ Auditor Queries
- ▶ Character Enquiry / Status Enquiry

- ▶ Cheque Encashment
- ▶ Cheque Clearance by phone
- ▶ Cheque sent for collection / special presentation
- ▶ Replacement PIN
- ▶ Set Up Standing Order / Accept Direct Debit
- ▶ Standing Order Amendments / Commission
- ▶ Stop Payment Instruction – Direct Debit / Cheque

Note: All times, dates, fees, charges, terms and conditions and Government Duties quoted in this brochure correct at date of publication and are subject to change.

Second Level Student Current Account

Current Account Transaction Fees

If you are a full time second level student, you can apply for a Second Level Student Account. With this account, no quarterly current account fees are payable for lodgements to, or withdrawals from, the account made in euro within Ireland. This will apply as long as you are a full time second level student.

Services Charges

Bank Draft (Domestic) Comprising Charge €1.90 and Government Duty €0.50	€2.40 each
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Visa Debit

Using a debit card for purchases in Euro		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	No charge	2% of transaction value Maximum €11.43 per transaction
Using a debit card for purchases in foreign currency		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Cash withdrawal		
	In Euro within EU and EEA	All other transactions (cross border handling charge)
Visa Debit (ATM)	No Charge	3.5% of transaction value. Minimum €3.17 Maximum €11.43 per transaction

Government Duties

ATM Card	The Bank will pay any Government card Duty for you
ATM / Debit Card	

In the future the Bank may decide to charge the Government Duty on the Second Level Account, but we will give you notice in advance before doing so.

Concessionary services available with the Second Level Student Account

There are no charges for the following services on the Second Level Student Account:

- ▶ Replacement PIN
- ▶ Replacement lost / stolen / damaged card

Services available on this account include cash and cheque lodgements and cash and cheque withdrawals. Cheque book, direct debit and standing order or overdraft facilities are not available. However, in addition to the charges outlined above if you avail of an additional service then the Personal Current Account services charges may apply – See page 7 and 8.

Note: All times, dates, fees, charges, terms and conditions and Government Duties quoted in this brochure are correct at date of publication and are subject to change.

Third Level Student Account

Current Account Transaction Fees

If you are a full time third level student, you can apply for a Third Level Student Current Account. With this account, no quarterly current account fees are payable, as long as you are a full time third level student.

Service Charges

Charge for provision of cheque book	20c per cheque (i.e. €5 per chequebook of 25) Charged when chequebook is provided. This is in addition to Government Stamp Duty
Bank Draft (Domestic) - Comprising Charge €1.90 and Government Duty €0.50	€2.40 each
Replacement of lost / stolen / damaged Card	€8.00 each
Same Day Funds Transfer - Inter-branch - Inter-bank	€19.05 each €25.35 each
Out of Pocket / Third Party Charges	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested or requires for example a courier. If a charge is likely to arise, we will notify you in advance.	
Queries provided for in Consumer Credit Act, 1995	€2.54 each

Overdraft, Unauthorised Borrowing & Unpaid Item Charges

Unpaid Items - Cheque or direct debit (includes SEPA direct debit) returned unpaid from your account (out) - Unpaid Standing Order (e.g. due to lack of funds) - Cheque lodged to your account and returned unpaid (in)	€12.70 each €12.70 each €3.30 each
Interest Surcharge on personal unauthorised overdraft	0.6% per month (7.2% per annum)
Interest Surcharge for non-reversion to credit for 30 days during a 12 month period	0.75% per annum

Visa Debit

Using a debit card for purchases in Euro		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	No charge	2% of transaction value Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	No charge	2% of transaction value Maximum €11.43 per transaction
Using a debit card for purchases in foreign currency		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Cash withdrawal		
	In Euro within EU and EEA	All other transactions (cross border handling charge)
Visa Debit (ATM)	No Charge	3.5% of transaction value. Minimum €3.17 Maximum €11.43 per transaction

Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (Please note this is in addition to the 20c per cheque charged for provision of a cheque book)
ATM Card (ATM usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum of €5.00

Foreign Exchange

You can avail of concessions on some foreign exchange services for personal use. Enquire at the branch where you hold your account.

Concessionary services available with the Third Level Student Account

There are no charges for the following services on the Third Level Student Current Account:

- ▶ Account Administration
- ▶ Account Balance/Interest Certificate
- ▶ Auditors Queries
- ▶ Character Enquiry / Status Enquiry
- ▶ Cheque Encashment
- ▶ Cheque Clearance by phone
- ▶ Cheque Retrieval
- ▶ Cheque sent for collection/special presentation
- ▶ Copy/Duplicate Statements
- ▶ Overdraft Facility Charge
- ▶ Referral Item Charge
- ▶ Replacement PIN
- ▶ Set Up Standing Order / Accept Direct Debit
- ▶ Standing Order Amendments/Commission
- ▶ Stop Payment Instruction – Direct Debit / Cheque

Note: All times, dates, fees, charges, terms and conditions and Government Duties quoted in this brochure are subject to change.

Graduate Current Account

Current Account Transaction Fees

If you have graduated from full time third level education within the last three years you can apply for our Graduate Financial Package. With the Graduate Current Account, no quarterly current account fees are payable for two years and a range of other concessionary services are available.

Service Charges

Bank Draft (Domestic) - Comprising Charge €1.90 and Government Duty €0.50		€2.40 each
Replacement of lost / stolen / damaged Card		€8.00 each
Same Day Funds Transfer - Inter-branch - Inter-bank		€19.05 each €25.35 each
Charge for provision of a cheque book	Charged when cheque book is provided	20c per cheque (i.e. €5 per chequebook of 25). Provision of a cheque book charge. This is in addition to Government Stamp Duty
Out of Pocket / Third Party Charges		
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested or requires for example a courier. If a charge is likely to arise, we will notify you in advance		
Queries provided for in Consumer Credit Act, 1995		€2.54 each

Overdraft, Unauthorised Borrowing & Unpaid Item Charges

Referral Item charges - First referral item per quarter - Second and third referral items per quarter - Fourth and fifth referral items per quarter - Sixth and further referral items per quarter		No Charge €3.50 each €5.00 each €10.00 each
Unpaid Items - Cheque or direct debit (includes SEPA direct debit) returned unpaid from your account (out) - Unpaid Standing Order (e.g. due to lack of funds) - Cheque lodged to your account and returned unpaid (in)		€12.70 each €12.70 each €3.30 each
Interest Surcharge on personal unauthorised overdrafts		0.6% per month (7.2% per annum)
Interest Surcharge for non-reversion to credit for 30 days during a 12 month period		0.75% per annum

Visa Debit

Using a debit card for purchases in Euro		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	No charge	2% of transaction value Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	No Charge	2% of transaction value Maximum €11.43 per transaction
Using a debit card for purchases in foreign currency		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Cash withdrawal		
	In Euro within EU and EEA	All other transactions (cross border handling charge)
Visa Debit (ATM)	No Charge	3.5% of transaction value. Minimum €3.17 Maximum €11.43 per transaction

Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (Please note this is in addition to the 20c per cheque provision of a cheque book charge)
ATM Card (ATM usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum of €5.00

Concessionary services available with the Graduate Current Account

There are no charges for the following services on the Graduate Current Account:

- ▶ Account Administration
- ▶ Account Balance / Interest Certificate
- ▶ Auditors Queries
- ▶ Character Enquiry / Status Enquiry
- ▶ Cheque Encashment
- ▶ Cheque Clearance by phone
- ▶ Cheque Retrievals
- ▶ Cheque sent for collection / special presentation
- ▶ Copy/Duplicate Statements
- ▶ Overdraft Facility Charge
- ▶ Replacement PIN
- ▶ Set Up Standing Order / Accept Direct Debit
- ▶ Standing Order Amendments / Commission
- ▶ Stop Payment Instruction – Direct Debit / Cheque

Note: All times, dates, fees, charges, terms and conditions and Government Duty quoted in this brochure are correct at date of publication and are subject to change.

Golden Years Current Account

Current Account Transaction Fees

If you are aged 66 or over, you can apply at your branch for our Golden Years Current Account. With this account, no quarterly current account fees are payable.

Service Charges

Same Day Funds Transfer	
- Inter-branch	€19.05 each
- Inter-bank	€25.35 each
Out of Pocket / Third Party Charges	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested or requires for example a courier. If a charge is likely to arise, we will notify you in advance.	
Queries provided for in Consumer Credit Act, 1995	€2.54 each

Overdraft, Unauthorised Borrowing & Unpaid Item Charges

Referral Item charges	
- First referral item per quarter	No Charge
- Second and third referral items per quarter	€3.50 each
- Fourth and fifth referral items per quarter	€5.00 each
- Sixth and further referral items per quarter	€10.00 each
Unpaid Items	
- Cheque or direct debit (includes SEPA direct debit) returned unpaid from your account (out)	€12.70 each
- Unpaid Standing Order (e.g. due to lack of funds)	€12.70 each
Interest Surcharge on personal unauthorised overdraft	0.6% per month (7.2% per annum)
Interest Surcharge for non-reversion to credit for 30 days during a 12 month period	0.75% per annum

Visa Debit

Using a debit card for purchases in Euro		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	No Charge	2% of transaction value Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	No Charge	2% of transaction value Maximum €11.43 per transaction
Using a debit card for purchases in foreign currency		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Cash withdrawal		
	In Euro within EU and EEA	All other transactions (cross border handling charge)
Visa Debit (ATM)	No Charge	3.5% of transaction value. Minimum €3.17 Maximum €11.43 per transaction

Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (Please note this is in addition to the 20c per cheque provision of a cheque book charge)
Bank Draft (Domestic)	Charged for each bank draft purchased	€0.50 per bank draft
ATM Card (ATM usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum of €5.00

Foreign Exchange

Golden Years Current Account customers qualify for concessions on some foreign exchange services for personal use. You can avail of these concessions at the branch where you hold your Golden Years Current Account.

Note: A maximum cumulative limit of €2000 (currency equivalent) per Golden Years customer, per annum, applies. Standard personal foreign exchange rates of exchange will apply.

Concessionary services available with the Golden Years Current Account

There are no charges for the following services on the Golden Years Current Account:

- ▶ Account Administration
- ▶ Account Balance / Interest Certificate
- ▶ Account Transfers under Standing Instruction
- ▶ Bank Draft Domestic (Liable for Government Duty)
- ▶ Character Enquiry / Status enquiry
- ▶ Cheque Encashment
- ▶ Cheque Clearance by phone
- ▶ Cheque Retrievals
- ▶ Provision of a cheque book
- ▶ Cheque sent for collection / special presentation
- ▶ Copy / Duplicate Statements
- ▶ Overdraft Facility Charge
- ▶ Replacement PIN
- ▶ Replacement lost/stolen/damaged card
- ▶ Set Up Standing Order / Accept Direct Debit
- ▶ Standing Order Amendments / Commission
- ▶ Stop Payment Instruction – Direct Debit / Cheque
- ▶ Unpaid item but only where the payment is in to your account

Note: All times, dates, fees, charges, terms and conditions and Government Duties quoted in this brochure are subject to change.

Basic Bank Account

Fees and Charges for your Basic Bank Account

There are no quarterly transaction fees or fees for maintaining the account on this account. Fees may be charged after 12 months depending on turnover.

If you require additional services such as a duplicate statement or using your debit card abroad there will be charges for those. Any service charges will normally be debited from your account as they arise and will be shown separately on your account statement. See below for the list of service charges which apply to your account.

Visa Debit

Using a debit card for purchases in Euro		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	No Charge	2% of transaction value Maximum €11.43 per transaction
Using a debit card for purchases in foreign currency		
	Within EU / EEA	Outside EU / EEA
Visa Debit (Point of Sale)	2% of transaction value Maximum €11.43 per transaction	2% of transaction value Maximum €11.43 per transaction
Cash withdrawal		
	In Euro within EU and EEA	All other transactions (cross border handling charge)
Visa Debit (ATM)	No Charge	3.5% of transaction value. Minimum €3.17 Maximum €11.43 per transaction

Government Duties

ATM Card (ATM usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum of €5.00

Account Administration	
Non-routine services involving significant time by branch staff may generate an account administration charge. If such a charge is likely to arise, we will notify you in advance.	€33.00 per hour
Auditor /Accountant Queries	€33.00 per hour; Min €21.50
Bank Draft (Domestic) - Comprising Charge €1.90 and Government Duty €0.50	€2.40 each
Copy/Duplicate statement - First page - Additional pages	€3.80 each €2.50 each
Replacement of lost/ stolen/ damaged Card	€8.00 each
International services – Refer to the Schedule of International Transaction Charges.	
Out of Pocket / Third Party Charges	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested or requires for example a courier. If a charge is likely to arise, we will notify you in advance.	
Queries provided for in Consumer Credit Act, 1995	€2.54 each

Concessionary services available with the Basic Bank Account

There are no charges for the following services on the Basic Bank Account:

- ▶ Account Balance / Interest Certificate
- ▶ Character Enquiry / Status Enquiry
- ▶ Cheque Encashment
- ▶ Cheque sent for collection / special presentation
- ▶ Replacement PIN
- ▶ Set Up Standing Order / Accept Direct Debit
- ▶ Standing Order Amendments / Commission
- ▶ Stop Payment Instruction – Direct Debit

Note: All times, dates, fees, charges, terms and conditions and Government Duties quoted in this brochure correct at date of publication and are subject to change.

Deposit Accounts, Loan Accounts and General Service Charges

Deposit Accounts

On occasion some charges may apply to a Deposit Account holder, for example, if you avail of general services outlined on page 25.

Cards on Deposit Accounts

If you have an ATM card on your Deposit Account, the following charges may apply.

Replacement of lost/ stolen/ damaged Card	€8.00 each
Replacement of lost or stolen Card PIN	€3.15 each

Cash withdrawal		
	In Euro within EU and EEA	All other transactions (cross border handling charge)
ATM	No Charge	2% of transaction value. Maximum €11.43 per transaction

Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (Please note this is in addition to the 20c per cheque provision of a cheque book charge)
ATM Card (ATM usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum of €5.00

Charges for breaches

If the terms and conditions of the product are broken, then additional charges may apply. These are calculated based on how much is in the account, how long the amount has been in the account and how much was withdrawn. Please enquire at your branch for details of interest rates and for further information or refer to the terms and conditions of your Deposit Account.

Loan Accounts

On occasion some charges may apply to a Loan Account holder, for example, if you avail of the general services outlined on page 26.

Interest Surcharge on Loans

Applied to the amount in arrears where repayment not made on the due date

1% per month (12% per annum) Minimum charge €2.54

Please ask at your branch for details of interest rates and for further information or refer to your Loan Account terms and conditions.

General Service Charges

The following service charges may apply to Deposit and Loan account holders and those who do not hold an account where the service is provided.

Account Administration	
Non-routine services involving significant time by branch staff may generate an account administration charge. If such a charge is likely to arise, we will notify you in advance.	€33.00 per hour
Auditor /Accountant Queries	€33.00 per hour; Min €21.50
Balance/Interest Certificates (duplicates/estimates)	€3.80 each
Bank Draft (Domestic)	€2.40 each
Comprising Charge €1.90 and Government Duty €0.50	
Cheque Encashment	€1.90 each
Cheque retrieval request (charge for each day's cheques to be retrieved)	€4.44 per day
Cheque sent for Collection / Special Presentation	€5.05 each
Clearance of Non-Bank of Ireland cheque by phone	€3.80 + cost of call
Copy/Duplicate statement - First page - Additional pages	€3.80 each €2.50 each
International services – Refer to the Schedule of International Transaction Charges.	
Out of Pocket / Third Party Charges	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested or requires for example a courier. If a charge is likely to arise, we will notify you in advance.	
Queries provided for in Consumer Credit Act, 1995	€2.54 each

Note: All times, dates, fees, charges, terms and conditions and Government Duties quoted in this brochure are correct at date of publication and are subject to change.

How to save on fees, service charges and interest

Savings on Current Account Transaction Fees

Choose Automated transactions – Use automated transactions as they are cheaper than over the counter transactions.

Avoid Transaction Fees – If you keep at least €3,000 in your current account for an entire quarter you will not be charged quarterly current account transaction fees for that quarter. You will still pay the quarterly fee of €5 for maintaining the account. We do not pay interest on a credit balance in a Current Account. For details, please see page 6.

Avoid using cheques – using cheques is an expensive method of payment. Set up a direct debit/standing order or use 365 phone/online to transfer money quickly and cheaply.

Use cash-back – When you use your Debit card request cash-back with the same transaction so you pay for only one transaction rather than two. Cash back means you can make a cash withdrawal from your account when you use your debit card for a purchase from a retailer.

Enquire about a Student, Graduate or Golden Years current account – If you are a full-time second or third level student, a recent third level graduate or you are over 66 years of age, you may apply for a Second Level, Third Level, Graduate or Golden Years Current Account, this brochure gives you details.

Avoiding Service Charges

Keep your statements and records – File your statements/ /e-statements and record details of cheques on your cheque book stub which will minimise your need for duplicate statements or cheques. Alternatively, you can use 365 Online to select, view and print transactions on your account over the previous 12 months.

Keep your ATM / Debit Card Safe – so that you avoid having to pay for having it replaced.

Avoiding Unauthorised Overdraft Charges

Help avoid Referral Item Charges, Interest Surcharges and Unpaid item Charges with the following tips. Remember that regularly having an unauthorised overdraft may affect your credit rating which in turn may limit your ability to access credit in the future.

Avoid going into overdraft – Maintain your current account

balance in credit (at best within your agreed overdraft limit if you have an overdraft facility).

Plan ahead – If you do not have enough money in your account to cover upcoming standing orders and direct debits, talk to your branch in advance about arranging an overdraft or increasing your overdraft.

Know your key payment dates – Keep a regular eye on the balance on your account especially before key dates, such as close to payday or when a large payment such as a mortgage repayment is due.

Don't run close to your limit – When you are close to your limit, be aware that the more payments you make from your account the greater the risk that you will exceed your overdraft limit and potentially incur multiple Referral Item Charges.

Take account of banking cut-off times – If you are transferring funds online or by phone be mindful that banking cut off times may apply and transactions may not be processed until the next working day.

Take note of all your transactions – Be aware that when you use your Debit card in retail outlets, even though we may have authorised the transaction at the time of the in-store payment and it may display on 365 Online immediately it is not posted to your account until the retailer fully processes the transaction.

Check your balance regularly – The balance displayed at ATM, Online/phone or branch printed statements at the time of viewing may not include all transactions to be fully processed that day. It is your regular account statement balance that is used to apply referral item charges and interest surcharges as this includes all items fully processed that day.

Note: The sequence you make payments is not necessarily the same order that they will be processed by the bank so it's important to keep track of all your payments, no matter how big or small, at all times to ensure you do not go over your limit.

Stay in Credit for at least 30 days – If you have an overdraft facility, ensure it is in credit for at least 30 days each year from the start date of your overdraft and every anniversary after that to avoid an interest surcharge.

Please note that lending criteria and terms and conditions apply to overdraft applications including applications for overdraft increases.

Avoiding Interest Surcharges on Loans

Pay on time – If you have a loan account, it is important to make repayments when they fall due in order to avoid interest surcharges which apply on arrears.

Getting information on bank charges

For information regarding products and services offered by Bank of Ireland, please contact any Bank of Ireland branch or the following:

Bank of Ireland 365

Telephone: 0818 365 365

Visit: www.365online.com or www.bankofireland.com

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

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