



Fee Information Document



Name of Account Provider: Bank of Ireland
Account Name: Graduate Current Account
Date: 25 November 2019

- ▶ 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	€0.00	
Payments (excluding cards)		
Credit transfer	Paper/staff assisted	€0.00
	BOI 365 Phone transactions	€0.00
	BOI 365 Online transactions	€0.00
	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 Online Euro Payments to EU member states	€0.00
	BOI 365 Online Euro payments outside EU member states	€12.00
	BOI 365 Online Foreign Currency payments to EU member states	€0.00 Plus a foreign exchange margin
	BOI 365 Online Foreign Currency payments outside EU member states	€5.00 Plus a foreign exchange margin
	InterPayexpress (Urgent) in USD and GBP	0.2% of value (Min €12.50 to Max €50) Plus €25 Plus foreign exchange margin

	InterPayexpress (Urgent) for Euro payments outside EU member states	1% of € Value (Min €17.75 to Max €50) Plus €25
	InterPayplus (Standard) for Euro payments outside EU member states	1% of € Value (Min €17.75 to Max €50)
	InterPayplus (Standard) in Foreign Currency	0.2% of value (Min €12.50 to Max €50) Plus foreign exchange margin
Standing order		€0.00
Direct debit		€0.00
Cards and cash		
Using a debit card for purchases in euro	Visa Debit Contactless	€0.00
	Visa Debit Point of sale	€0.00
Using a debit card for purchases in foreign currency	Visa Debit Contactless	Min 2% of transaction value Maximum €11.43
	Visa Debit Point of sale	Min 2% of transaction value Maximum €11.43
Cash withdrawal	In Euro - Paper/staff assisted	€0.00
	In Euro using ATM	€0.00
	In foreign currency using ATM (cross border handling fee)	3.5% of transaction value Min €3.17 Max €11.43
Cash lodgement	In Euro - Paper/staff assisted	€0.00
	In Euro using LATM (Lodgement ATM)	€0.00
Overdrafts and related services		
Overdraft	Facility charge	€0.00
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	€0.00
	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	€0.00
	Lodgement using LATM (Lodgement ATM)	€0.00