



Name of Account Provider: Bank of Ireland
Account Name: Golden Years Current Account
Date: 23 November 2020

- 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		€0.00
Using a debit card for purchases in foreign currency		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 Minimum €3.17 Maximum €11.43
Cash lodgement		€0.00
Overdrafts and related services		
Overdraft	Facility charge	€0.00
Unauthorised overdraft		€0.00
Referral item		€0.00
Unpaid item		€0.00
Other services		
Provision of a cheque book		€0.00
Cheque lodgement		€0.00