

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 transaction 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
Data Protection Queries (Data Access Requests)	€6.35 each
Replacement of lost / stolen / damaged Card	€5.90 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 Charges

Overlimit Item charges - First overlimit item per quarter - Second and third items per quarter - Fourth and fifth items per quarter - Sixth and subsequent 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 excess over credit limit	0.6% per month (7.2% per annum) Minimum charge €2.54 per month
Interest Surcharge for non-reversion to credit for 30 days during a 12 month period	0.75% per annum

Cirrus and Maestro or Visa Debit

	In euro within EU and EEA	All other transactions (cross-border handling charge)
Cirrus/ Visa Debit (ATM)	No Charge	3.5% of transaction value Minimum €3.17, Maximum €11.43 per transaction
Maestro/ Visa Debit (Point of Sale)	No Charge	1.75% of transaction value Minimum €0.46, Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	No Charge	1.75% of transaction value Minimum €0.10, Maximum €11.43 per transaction

Government Duties

Cheques	Charged when cheque book is issued	€0.50 per cheque
ATM Card Usage	Charged annually in January	€2.50 per card
Debit Card Usage	(provided facility has been used in previous calendar year)	€2.50 per card
ATM & Debit Card Usage		€5.00 per card

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
- Credit Transfers outwards
- 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 subject to change.