

Schedule of fees and charges for personal customers

Effective 18th February 2013

Contents

Introduction	4
Personal Current Account	8
Second Level Student Current Account	12
Third Level Student Current Account	14
Graduate Current Account	17
Golden Years Current Account	20
Deposit Accounts, Loan Accounts and General Service Charges	23
How to save on Fees, Service Charges and Interest	26

Introduction

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

This brochure gives you details of the current account transaction fees, service 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.

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

1. 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, standing orders, ATM withdrawals and Debit card transactions
- Paper / staff assisted transactions, e.g. lodgements, credits, cheques, 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 7).

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. Otherwise the fee advice statement will be included with your next regular account statement.

2. Service Charges

From time to time, you may require additional services such as a duplicate statement. You 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 to your account as they arise and will be shown separately on your account statement.

3. Overdrafts and Unauthorised Borrowing

An *Overlimit Item Charge* is payable each time you make a withdrawal of any kind (such as direct debit, standing order, cheque, atm, debit card transaction, in the branch, online/ phone) which causes your account to become overdrawn where you do not have an agreed overdraft facility in place. It also applies to each withdrawal which causes your account to exceed any agreed overdraft limit that you have in place and to each withdrawal which maintains the account in an unauthorised position. More than one overlimit item charge may be applied on any particular day.

The charge is applied on individual withdrawals as they are processed by the Bank and this may not match the sequence in which you undertook the transactions or the sequence that they are shown on your regular account, online or branch printed statement.

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 excess over credit limit applies to the amount your account is overdrawn where there is no agreed overdraft facility in place. It also applies to the amount the account is overdrawn above the agreed overdraft limit. The interest 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 to your account as part of the quarterly interest posting.

Note: Overlimit 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.

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

ATM and Debit (point of sale) card transactions in euro in any EU member state and EEA countries (i.e. Iceland, Liechtenstein or Norway), are charged the same account transaction fee as you would pay for an ATM and Debit Card transaction undertaken here in Ireland. All other ATM and Debit (point of sale) card transactions have a cross-border handling charge that is collected at the time the transaction is debited to your account. 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 withdraw 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 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 withdrawal.

Owners of some ATMs may add a further charge for using their ATM. This charge is generally highlighted on their ATM screen.

5. Visa Debit Contactless transactions

Contactless is a payment method which allows you to make purchases by holding the card close to the POS (point of sale) terminal rather than inserting into it. Visa Debit Contactless transaction fees for domestic transactions and transactions in euro within the EU, Iceland, Liechtenstein and Norway will be waived up until **16th August 2013**. Cross border handling charges will apply to non-euro Contactless transactions.

6. 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 overdrawn. 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.

7. 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.

8. 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.

9. Quarterly current account transaction fee and interest calculation and application dates

Current account transaction fees and interest are generally calculated quarterly up to the weekend closest to 21st February, 21st May, 21st August and 21st November. These are applied to your account approximately one month later. Interest surcharges on excess over the credit limit are calculated on a monthly basis. The month also generally starts at the weekend closest to the 21st of the month and closes on the 21st 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
Dates are inclusive	Dates are inclusive	
20 Aug 12 - 16 Nov 12	20 Aug 12 - 18 Nov 12	31 December 12
19 Nov 12 - 15 Feb 13	19 Nov 12 - 17 Feb 13	22 March 13
18 Feb 13 - 17 May 13	18 Feb 13 - 19 May 13	21 June 13
20 May 13 - 16 Aug 13	20 May 13 - 18 Aug 13	20 September 13
19 Aug 13 - 15 Nov 13	19 Aug 13 - 17 Nov 13	31 December 13

10. 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.

11. 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.

12. 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 subject to change.

Personal Current Account

Current Account Transaction Fees

We offer two pricing options on our Personal Current Account:

Pay As You Go	28c for each transaction
Flat Fee	€11.40 per quarter for up to 90 transactions Transactions in excess of 90 costs 28c each

If you have more than 40 transactions per quarter, the Flat Fee option of €11.40 for up to 90 transactions is the better one for you. You can switch between the two options at any stage by contacting your branch. The change will take effect from the beginning of the next fee quarter.

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**.

If you qualify for this offer, this means you will not be charged 28c for each transaction or €11.40 account transaction fees for that fee quarter.

Credit interest is not payable on current account balances and potential interest may be foregone as a result of maintaining a minimum credit balance.

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 above 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

Account Transfers under Standing Instruction	
- Monthly	€6.35 per quarter
- Weekly	€19.05 per quarter
- Daily	€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	€3.80 each
- Additional Pages	€2.50 each
Data Protection Queries (Data Access Requests)	€6.35 each
Replacement of lost / stolen / damaged Card	€8.00 each
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 Charges

Overdraft Facility Charge	
Charged on negotiation, re-negotiation and annual renewal (anniversary) of a personal overdraft facility	€30.00
Overlimit Item charges	
- First overlimit item per quarter	No Charge
- Second and third items per quarter	€3.50 each
- Fourth and fifth items per quarter	€5.00 each
- Sixth and subsequent 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
- Cheque lodged to your account and returned unpaid (in)	€3.30 each
Interest Surcharge on excess over credit limit	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

	In euro within EU and EEA	All other transactions (cross-border handling charge)
Visa Debit (ATM)	Current Account transaction fee applies	3.5% of transaction value Minimum €3.17, Maximum €11.43 per transaction
Visa Debit (Point of Sale)	Current Account transaction fee applies	1.75% of transaction value Minimum €0.46, Maximum €11.43 per transaction
Visa Debit Contactless (Point of Sale)	Current Account transaction fee applies (waived until 16th August 2013)	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 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
- Credit Transfers outwards
- 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.

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 transaction 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

Visa Debit

	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
Visa Debit (Point of Sale)	No Charge	1.75% of transaction value Minimum €0.46, 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 lodgements and 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 10 and 11.

Note: All times, dates, fees, charges, terms and conditions and Government Duties quoted in this brochure 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 transaction fees are payable, as long as you are a full time third level student.

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	€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 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 excess over credit limit	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

	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
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

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
- Credit Transfers outwards
- Overdraft Facility Charge
- Overlimit 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 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	€8.00 each
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 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)
Interest Surcharge for non-reversion to credit for 30 days during a 12 month period	0.75% per annum

Visa Debit

	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
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.

Golden Years Current Account

Current Account Transaction Fees

If you are aged 60 or over, you can apply at your branch for our Golden Years Current Account. With this account, no quarterly current account transaction fees are payable.

Service Charges

Bank Draft (Domestic) Comprising Government Duty - charge €1.90 does not apply	€0.50 each
Data Protection Queries (Data Access Requests)	€6.35 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)	€12.70 each €12.70 each
Interest Surcharge on excess over credit limit	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

	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
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

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
- Cheque sent for collection/special presentation
- Copy/Duplicate Statements
- Credit Transfers outwards
- 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 In

Note: All times, dates, fees, charges, terms and conditions and Government Duties quoted in this brochure 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

Visa Debit

	In euro within EU and EEA	All other transactions (cross-border handling charge)
ATM	No charge	3.5% of transaction value Minimum €3.17, Maximum €11.43 per transaction
Debit Card	No charge	1.75% of transaction value Minimum €0.46, 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

Penalties

If the terms and conditions of the product are broken, then penalty 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 25.

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
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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) Comprising Charge €1.90 and Government Duty €0.50	€2.40 each
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
Data Protection Queries (Data Access Requests)	€6.35 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 subject to change.

How to save on fees, service charges and interest

Savings on Current Account Transaction Fees

Choose the Flat Fee option - If you're on our Personal Current Account and carry out more than 40 transactions in a quarter, the Flat Fee option is a better option for you. For details, please see page 9.

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. For details, please see page 9.

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. (This facility is at the discretion of the 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 60 years of age, you may apply for a Second Level, Third Level, Graduate or Golden Years Current Account, see pages 12 to 22 of this brochure for 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 Overlimit Item Charges, Interest Surcharges and Unpaid Charges with the following tips. Remember that regularly going over your limit may affect your credit rating which in turn may limit your ability to access credit in the future.

Avoid going overdrawn - Maintain your current account balance in credit (or 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 current limit.

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 transactions you undertake the greater the risk that you will exceed your limit and potentially incur multiple Overlimit 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 overlimit 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

www.bankofireland.com

