

# Notice to Bank of Ireland Personal and Business Customers

We would like to advise our personal and business customers of the following changes to our fees and charges which will take effect from 11 March 2013.

## Foreign Exchange Margins

Service	Existing Charge	Revised Charge from 11 March 2013
<b>Sterling (GBP) and US dollar (USD)</b>	Maximum 3% margin applies for amounts up to €874.99	Maximum 3% margin may apply for amounts up to €1,249.99*
	Maximum 1.5% margin applies for amounts between €875 and €1,249.99	
<b>All other currencies</b>	Maximum 4.5% margin applies for amounts up to €874.99	Maximum 4.5% margin may apply for amounts up to €1,249.99*
	Maximum 3.5% margin applies for amounts between €875 and €1,249.99	

\* In many instances lower margins may apply than the maximum quoted in this notice. There are no changes to our margins on transactions up to €874.99 or over €1,249.99.

The margins that are being revised from 11 March 2013 apply to all foreign exchange transactions except for foreign cash and card (ATM/ Debit/ Credit card) transactions whereby the foreign exchange conversion is undertaken by the network provider (for example, Visa/MasterCard). Bank of Ireland Airport Bureau and Airport Bureaux ATMs' foreign exchange margins remain unchanged.

## International/Cross Border Payments

INWARD International/Cross Border Payments	Existing Charge		Revised Charge from 11 March 2013	
<b>Inward Payments</b>	€65 and under:	No Charge	€65 and under:	No Charge
	over €65 up to €130:	€5.00 per transaction	over €65 up to €150:	€5.00 per transaction
	over €130 up to €6,500:	€7.50 per transaction	over €150 up to €1,500:	€7.50 per transaction
	over €6,500:	€10.00 per transaction	over €1,500:	€12.50 per transaction

The change in Inward Payment charges applies only to inbound payments where no foreign exchange conversion has taken place. Charges for inward payments with a foreign exchange conversion (i.e. where a buy/sell rate applies) remain unchanged, while payments in Euro, from within the EU/EEA will continue to be processed free of charge.

OUTWARD International/Cross Border Payments	Business On Line		Branch Service – Paper**	
	Existing Charge	Revised Charge from 11 March 2013	Existing Charge	Revised Charge from 11 March 2013
<b>InterPayplus/Non Urgent</b> With foreign exchange conversion i.e. buy/sell rate applies	€8.80 per payment  For GBP payments less than £5,000 destined for the UK: €5 per payment	€12.50 per payment	0.2% of Payment Value  (Minimum €8.85 Maximum €36.80)	0.2% of Payment Value  (Minimum €12.50 Maximum €50.00)
<b>InterPayplus/Non Urgent</b> Without foreign exchange conversion	€17.50 per payment  For GBP payments less than £5,000 destined for the UK: €5 per payment	€17.50 per payment	0.75% of Payment Value  (Minimum €17.75 Maximum €36.80)	1% of Payment Value  (Minimum €17.75 Maximum €50.00)
<b>InterPayexpress/ Urgent</b> Same Day With foreign exchange conversion i.e. buy/sell rate applies	€21.50 per payment	€37.50 per payment	0.2% of Payment Value  (Minimum €8.85 Maximum €36.80) plus €12.70	0.2% of Payment Value  (Minimum €12.50 Maximum €50.00) plus €25.00
<b>InterPayexpress / Urgent</b> Same Day without foreign exchange conversion)	€25.35 per payment	€42.50 per payment	0.75% of Payment Value  (Minimum €17.75 Maximum €36.80) plus €12.70	1% of Payment Value  (Minimum €17.75 Maximum €50.00) plus €25.00

Foreign Exchange margins apply where relevant.

\*\*The charges for Bank of Ireland 365 Online InterPayplus payments remain unchanged.

## Electronic Banking Services

Service	Existing Charge	Revised Charge from 11 March 2013
<b>Electronic Funds Transmission (EFT)***</b> Direct Pay, Debit, Credit services transmitted electronically or by media (disk or tape)	6.5 cent per transaction	8 cent per transaction

\*\*\*The EFT charges apply to transactions contained within bulk payment files uploaded by business customers using either Business On Line or Winbits.

We would also like to remind customers that, in accordance with the terms and conditions of your Account, where the Bank notifies you of a change to the terms and conditions, including any change to applicable fees and charges, that you do not wish to accept, you are free to cancel or terminate your contract with the Bank in relation to the Account. If you do this, you must settle and clear all and any outstanding debts or liabilities to the Bank in respect of that Account. In the absence of any prior notification from you to the contrary, you will be deemed to have accepted the revised terms and conditions with effect from their notified effective date.

Details of our charges are contained within the following brochures which are available on the Bank of Ireland website [www.bankofireland.com](http://www.bankofireland.com) and from any branch.

- Schedule of International Transaction Charges
- Business On Line brochure.
- Global Markets Accounts Fees and Charges
- Schedule of Fees and Charges for Business Customers

