

Notice to Bank of Ireland Customers

In response to changing customer behaviours Bank of Ireland is introducing a simpler, clearer pricing structure for customers from **23rd February 2015**. It promotes the use of automated and online transactions and customers who use these transactions will see a reduction in their fees.

We will continue to waive fees for the following account types: Second Level, Third Level, Graduate, Golden Years and Business Start Up accounts. Personal customers who are eligible for the No Transaction Fees offer by keeping a minimum balance of €3,000 in their account for the full fee quarter will continue to have their transaction fees waived.

We will communicate these changes directly with customers via 365 online, email or post in January 2015.

Personal and Business/Non Personal (including Agri) Current Account Transaction Fees

Fee Type	Current Non-Personal Fee	New fee per transaction from 23 February 2015	Current Personal Fee	New fee per transaction from 23 February 2015
Contactless Card Transactions ¹	0c	1c	0c	1c
Automated Transactions e.g. Debit card transactions ¹ , Direct Debits, Standing orders, Business On Line ² , and 365 online and phone banking transactions, Tablet and Mobile App transactions ¹	24c	10c	20c	10c
ATM and Lodgement ATM withdrawals and lodgement transactions	24c	25c	20c	25c
Paper/Staff Assisted transactions e.g. Cheque/paper lodgements and withdrawals over the counter using paper or debit card	37c or 39c if over 1500 transactions per quarter	60c	40c	60c
Credit Transfers	44c	60c	40c	60c
Items contained in a lodgement to your account (e.g. cheques)	20c	60c	n/a	n/a

Note: We will continue to waive fees for the following account types: Second Level, Third Level, Graduate, Golden Years and Business Start Up accounts.

Business/Non Personal (including Agri) Current Account: Maintenance and Cash Handling Fees

Fee Type	Current Fee	New fee from 23 February 2015
Maintenance Fee per quarter	€5.25 per quarter	€15.00 per quarter ³
Notes lodged / paid in	€0.48 per €100	€0.60 per €100
Notes withdrawn / paid out	€0.48 per €100	€0.60 per €100
Notes exchanged for notes	€0.96 per €100	€1.20 per €100
Coin Handling	€2.00 per €100	€3.00 per €100

Business/Non Personal (including Agri) Current Account: Online Service Fees

Fee Type	Current Fee	New fee from 23 February 2015
Business On Line (BOL) - Level 1/2	€15 per month	€10 per month ⁴
Business On Line (BOL) - Level 3	€70 per month	€55 per month ⁴
365 online & Phone	No charge	No charge

Business/Non Personal (including Agri) Current Account: Service Fees

Fee Type	Current Fee	New fee from 23 February 2015
Chequebook issuing charge per cheque	No charge	€0.20 ⁵
Carbonised chequebook (50 cheques)	€4.06 per book	€15.00 (€5.00 per book plus €0.20 chequebook issuing charge, per cheque)

We would like to remind customers that, where we notify you of any changes to the terms and conditions of your Account that you do not wish to accept, you may switch or end your contract with us. However, before you can do this you must first pay us any money, interest, fees, charges or Government Duty that you owe in connection with your Account. If you do not ask us to end your contract, you are deemed to have accepted the changes on their effective date. In this instance the effective date of the changes is 23 February 2015.

Copies of the terms and conditions and fees and charges for Bank of Ireland current accounts are available from any Bank of Ireland branch and at www.bankofireland.com. If you would like further information on any of these changes, please contact your branch or www.bankofireland.com.

If a personal customer of Bank of Ireland or a customer of another bank uses the Bank's business related services i.e. Carbonised chequebook, the standard business/non personal fees may apply.

Bank of Ireland is regulated by the Central Bank of Ireland.

¹ Cross border handling charges may apply. Domestic Contactless transactions will be free until 23 February 2015 and will be charged at 1c thereafter.

² Other charges may apply for domestic and international payments

³ If you do not use your account in the fee quarter commencing 23 February 2015, we will waive the quarterly account maintenance fee. However, from the fee quarter commencing 24 August 2015, we will apply the maintenance fee to all business and non-personal current accounts regardless of activity. Customers who have an inactive account should contact their branch to either reactivate the account or close it.

⁴ BOL Level 1 / 2, no monthly subscription charge will apply to add a 2nd, 3rd or subsequent company. For BOL Level 3, a monthly subscription charge of €27.50 will apply to add a 2nd company and €13.75 for a 3rd and subsequent company.

⁵ We will debit a new chequebook issuing charge of €0.20 per cheque from your account when we send you a standard chequebook. This charge is in addition to the Government Duty €0.50 per cheque and the applicable transaction fee for cheques, i.e. €0.60 per cheque.