

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 the 18 February 2013.

Personal Customers: Overdrafts and Loans

Service	Existing Charge	Revised Charge from 18 February 2013
Overdraft Facility Fee On set-up, increase or anniversary for all applicable overdraft facilities. (Not applicable to Student, Graduate or Golden Years Accounts)	€25.00	€30.00
Interest Surcharge on Loans	0.6% per month (7.2% per annum) Minimum €2.54 per month	1% per month (12% per annum) Minimum €2.54 per month

Business / Non Personal Customers: Current Accounts and Overdrafts

Service	Existing Charge	Revised Charge from 18 February 2013
Items Lodged Items contained in a lodgement e.g. cheques and other non cash items	20 cent per item Excluding items drawn on the branch where the lodgement is made	20 cent per item All items including items drawn on the branch where the lodgement is made
Overdraft Facility Fee	No charge	€50.00 per annum for new and existing facilities up to €60,000. Charged at approval and annual anniversary
Interest Surcharge on Current Account and Overdraft	0.75% per month (9% per annum) Minimum €2.54 per month	1% per month (12% per annum) Minimum charge no longer applies

In addition, from the 18 February 2013 we are withdrawing:

- **The allowance for credit balances against quarterly Business Current Account transactions fees**
- **The payment of credit interest on Business Current Accounts (where applicable)**

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 and in any branch.

- Schedule of Fees and Charges for Personal Customers
- Schedule of Fees and Charges for Business Customers

Bank of Ireland 