

# Personal Credit Cards

## New accounts

Credit Card	Typical Variable APRs	Variable Interest Rates			Fixed Interest Rates	
	Purchases	Purchases	Cash Advances	Instalment Plan	Balance Transfers	Introductory Rates on Purchases
<b>Classic</b>	22.1%	16.12%	21.36%	6.7%	0 % for first 7 months	or 0% for first 6 months
<b>Platinum Advantage</b>	19.6%	13.79%	19.89%	6.7%	0 % for first 7 months	or 0% for first 6 months
<b>Student</b>	20.2%	14.54%	21.36%	n/a	n/a	0% for first 6 months
<b>Affinity</b>	20.2%	14.57%	18.33%	6.7%	2.9% for first 12 months	n/a

Rates, Fees and Charges effective as at 21st July 2017.

Introductory offers apply to new customers only. Balance transfers may not be made from existing Bank of Ireland credit cards or from credit cards outside the Republic of Ireland or United Kingdom. For Classic & Platinum Cards the balance transfer rate is available for a maximum period of seven months from the date of account opening. Customers who do not provide details of a balance to be transferred will automatically receive 0% APR on purchases for a period of six months from the date of account opening. After six months from the date of account opening 0% APR on purchases reverts to the standard variable rate applicable to your card and the standard variable rate will apply to the balance outstanding at that time. After 7 months the fixed rate of 0% APR fixed on balance transfers reverts to the standard variable rate applicable to your card. For Affinity Credit Card, after 12 months the fixed rate of 2.9% APR on balance transfers reverts to the standard variable rate applicable to your card. For Student Credit Card, after six months from the date of account opening 0% APR on purchases reverts to the standard variable rate applicable to your card and the standard variable rate will apply to the balance outstanding at that time Rates currently applicable to Bank of Ireland personal credit cards are outlined in the table above. Rates quoted are effective as at 21 July 2017 and are subject to change. Lending criteria and terms and conditions apply.

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

# Credit Card Definitions

## Balance Transfer

This is a payment we make on your request. This payment can be to: (i) another organisation, which pays off or reduces the amount that you owe on a credit card to another organisation or (ii) into a Republic of Ireland personal current account held in your name with a bank or building society, (and in both cases excluding any Bank of Ireland Group company).

## Card

The actual plastic credit card we give you. This term is also used for any replacement credit card, or additional cards we issue to your account.

## Transaction

Any balance transfer, purchase or access to funds.

## Cash Advance

When you use the card to receive cash or a cash substitute (e.g. travellers cheques). This also applies to any transaction under which you or any additional cardholder receive cash or a cash substitute by using the card.

## Credit Limit

The maximum amount we allow you to owe us on the account. We notify you of this limit from time to time.

## Instalment Plan

The optional repayment facility offered by us whereby the eligible amount is subject to the Instalment Plan rate of interest and, subject to these Instalment Plan terms. You agree to repay the eligible amount plus interest over the specified period at monthly intervals and in amounts which we shall notify to you at the outset.

## Purchase

Any transaction with your card other than a balance transfer or cash advance under which you or any additional cardholder make payment using your card, e.g. shops, petrol stations, online etc.

## Variable APR

Annual Percentage Rate. This is the annual rate of interest charged on a credit card.

## Interest

If you do not pay off your full bill each month, interest will be charged on a set date. The amount of interest you are charged depends on the variable APR that applies to your credit card account.

## Purchases Variable APR

This is the annual rate of interest applied every time you use your card for a retail purchase.

## Cash Advance Variable APR

Annual rate of interest applied each time you use your card to withdraw funds from an ATM or to receive cash or a cash substitute.

## Introductory Rate

This is a special fixed interest rate of 0% on purchases for first 6 months of account opening, i.e. the 6 month period starts from account opening date, not the date the card is first used to purchase.

## Interest Free Period

The number of days (up to 56) during which you will not be charged interest on purchases as long as you pay off your bill in full by the due date. Cash Advances: (excluding Student, Affinity credit cards). There is no interest free period for cash advances, cash advance fees and cross border handling fees and we will charge you interest from the date the cash advance transaction is posted to the Account, unless your Account is in credit to fully meet the cash advance, cash advance fee and cross border handling fee.

## Government Stamp Duty

This is an annual fee charged by the Government for each credit card account you have. If you have more than one credit card on an account, you still only pay €30 a year for that account. We will collect the stamp duty by adding €30 to your bill at the beginning of April each year. For more details go to [www.revenue.ie](http://www.revenue.ie)

## Cross Border Handling Fee

This is an extra fee for every payment and cash withdrawal in a currency other than euro. You will not be charged interest on cross border handling fees incurred in-conjunction with a purchase as long as you pay off your bill in full by the due date. There is no interest free period for cross border handling fees when you make a cash advance transaction.

## Cash Advance Fee

### Non-euro cash advance fees

A cash withdrawal at a non-euro ATM where the Bank applies both a cross border handling fee and a cash advance fee.

### Non-euro purchase fee

A non-euro purchase at point of sale where the Bank applies a cross border handling fee.

### Non-euro withdrawal fee

A cash withdrawal at a non-euro ATM when the account is in credit where the Bank only applies a cross border handling fee.

## Late-payment fee

This fee is charged if you do not pay at least the minimum repayment by the due date.

## Overlimit fee

You are charged an overlimit fee in relation to any statement period in which an overlimit position occurred. (If you go over your credit limit, your card may be declined when you try to use it.)

**Bank of Ireland** 

<b>Fees and charges</b>	
<b>Unpaid/Returned Direct Debits</b>	
Classic Credit Card:	€5.00
All other cards:	€3.17
<b>Copy Statement fees</b>	
For the first page of each individual statement:	€3.80
For each subsequent page of statement:	€2.50
<b>Cross Border Handling Fee</b>	
Transaction in euro:	No charge
All other transactions:	2.25% value of transaction
<b>Cash Advance Fee</b>	
Transactions in euro:	1.5% subject to a minimum of €2.54 per transaction
Non euro transactions:	A Cash Advance fee of 1.5% will be applied to the euro converted amount including the 2.25% cross border handling fee referred to above, subject to a minimum of €2.54 per transaction
<b>Annual Account Fee</b>	
on Platinum per account:	€76.18
<b>Government Stamp Duty:</b>	€30.00
<b>Foreign Cheques</b>	A processing fee of 1%, minimum €1.27 and €6.35 maximum will be charged where payment to a credit card is made by foreign cheque
<b>In addition to above, the following charges are applicable</b>	Classic Credit Card & Platinum Credit Card
Late Payment Fee:	€7.50
Overlimit Fee:	€7.50