



## Fee Information Document



**Name of Account Provider:** Bank of Ireland  
**Account Name:** Second Level Current Account  
**Date:** 29 June 2019

- ▶ This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- ▶ Fees may also apply for using services linked to the account which are not listed here. Full information is available in the Schedule of Fees and Charges for Personal Customers and the Schedule of International transaction charges.
- ▶ A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
Maintaining the account	€0.00	
<b>Payments (excluding cards)</b>		
<b>Credit transfer</b>	Paper/staff assisted	€0.00
	BOI 365 Phone transactions	€0.00
	BOI 365 Online transactions	€0.00
	Same Day Funds Transfer in Euro - Inter Branch	€19.05
	Same day Funds Transfer in Euro to EU member states - Interbank	€25.35
	BOI 365 Online Euro payments to EU member states	€0.00
	BOI 365 Online Euro payments outside EU member states	€12.00
	BOI 365 Online Foreign Currency payments to EU member states	€0.00. Plus a foreign exchange margin.
	BOI 365 Online Foreign Currency payments outside EU member states	€5.00. Plus a foreign exchange margin
	InterPayexpress (Urgent) in USD and GBP	0.2% of value (Min €12.50 to Max €50) Plus €25. Plus foreign exchange margin
InterPayexpress (Urgent) for Euro payments outside EU member states	1% of € Value (Min €17.75 to Max €50) Plus €25	

	Interpayplus (Standard) for Euro payments outside EU member states	1% of € Value (Min €17.75 to Max €50)
	InterPayplus (Standard) in Foreign Currency	0.2% of value (Min €12.50 to Max €50) Plus foreign exchange margin
<b>Standing order</b>		Service not available
<b>Direct debit</b>		Service not available
<b>Cards and cash</b>		
<b>Using a debit card for purchases in euro</b>	Within EU/EEA:	
	Visa Debit Point of Sale	€0.00
	Visa Debit Point of Sale Contactless	€0.00
	Outside EU/EEA:	
	Visa Debit Point of Sale	Min 2% of transaction value Maximum €11.43
	Visa Debit Point of Sale Contactless	Min 2% of transaction value Maximum €11.43
<b>Using a debit card for purchases in foreign currency</b>	Visa Debit Point of Sale	Min 2% of transaction value Maximum €11.43
	Visa Debit Point of Sale Contactless	Min 2% of transaction value Maximum €11.43
<b>Cash withdrawal</b>	In Euro - Paper/staff assisted	€0.00
	In Euro using ATM	€0.00
	In foreign currency using ATM (cross border handling fee)	3.5% of transaction value Min €3.17 Max €11.43
<b>Cash lodgement</b>	In Euro - Paper/staff assisted	€0.00
	In Euro using LATM (Lodgement ATM)	€0.00
<b>Overdrafts and related services</b>		
<b>Overdraft</b>		Service not available
<b>Unauthorised overdraft</b>		Service not available
<b>Referral item</b>		Service not available
<b>Unpaid item</b>	Cheque or direct debit returned unpaid from your account (out)	Service not available
	Unpaid Standing Order	Service not available
	Cheque lodged to your account and returned unpaid (in)	€0.00
<b>Other services</b>		
<b>Provision of a cheque book</b>		Service not available
<b>Cheque lodgement</b>	Paper/staff assisted	€0.00
	Lodgement using LATM (Lodgement ATM)	€0.00