



**Name of Account Provider:** Bank of Ireland  
**Account Name:** Personal Current Account  
**Date:** 1 August 2025

- 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>	
<b>Maintaining the account</b>	Monthly charge €6.00
	<b>Total annual fee €72.00</b>
<b>Payments (excluding cards)</b>	
	Euro BOI to BOI transfers (same jurisdiction) €0.00
	Euro to own account transfers €0.00
	SEPA Instant – Transfer in Euro to payment accounts in SEPA zone countries • Online – Instant transfer 24/7 365 days a year • Paper – Same day up to cut-off time during branch opening hours • Phone – Instant during business hours This charge is currently waived €0.50
	SEPA Classic – Transfer in Euro to EEA member state countries and UK • Online – Same day up to cut-off time • Paper – InterPayplus (Standard) - next day up to cut-off time • Phone – Transfers to Republic of Ireland only This charge is currently waived €0.50
	365 online International – Transfer in Euro to all other countries €12.00
	BOI 365 Online Foreign Currency payments to EEA member states and UK €0.00 plus a foreign exchange margin
	BOI 365 Online Foreign Currency payments outside EEA member states and UK €5.00 plus a foreign exchange margin
	<b>Other Paper Instructions:</b>
	InterPayexpress (Urgent) – Same day funds transfer in Euro to EEA member states and UK €25.35

	InterPayexpress (Urgent) – Same day funds transfer in Euro (BOI to BOI cross jurisdiction)	€19.05
	InterPayexpress (Urgent) – Funds transfer for Euro payments outside EEA member states and UK	1% of € Value (Min €17.75 to Max €50) plus €25.00
	InterPayplus (Standard/Non urgent) – Funds transfer for Euro payments outside EEA member states and UK	1% of € Value (Min €17.75 to Max €50)
	InterPayplus (Standard/Non Urgent) – Funds transfer in foreign currency to any country	0.2% of value (Min €12.50 to Max €50) Plus foreign exchange margin
	InterPayexpress (Urgent) - Funds transfer for GBP and USD payments to any country.	0.2% of value (Min €12.50 to Max €50) plus €25.00. Plus foreign exchange margin
<b>Standing order</b>		€0.00
<b>Direct debit</b>		€0.00
<b>Cards and cash</b>		
<b>Using a debit card for purchases in euro</b>		€0.00
<b>Using a debit card for purchases in foreign currency</b>		Min 2% of transaction value Maximum €11.43
<b>Cash withdrawal</b>	In Euro – Branch/An Post	€0.00
	In Euro using ATM	€0.00
	In foreign currency using ATM	3.5% of transaction value Min €3.17 Max €11.43
<b>Cash lodgement</b>	In Euro - Branch/An Post	€0.00
	Cash lodgement machine	€0.00
<b>Overdrafts and related services</b>		
<b>Overdraft</b>	Overdraft Facility Fee (This is charged when you get the overdraft, when you renew it each year, and whenever you change your overdraft limit.)	€30.00
<b>Unauthorised overdraft</b>		€0.00
<b>Referral item</b>		€0.00
<b>Unpaid item</b>		€0.00
<b>Other services</b>		
<b>Receiving a cheque book</b>		€0.00
<b>Cheque lodgement</b>	In Euro - Branch/An Post	€0.00
	Cash lodgement machine	€0.00