



Name of Account Provider: Bank of Ireland
Account Name: Graduate 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
General account services	
Maintaining the account	€0.00
Payments (excluding cards)	
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 <ul style="list-style-type: none"> • 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 	€0.50 This charge is currently waived
SEPA Classic – Transfer in Euro to EEA member state countries and UK <ul style="list-style-type: none"> • 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 	€0.50 This charge is currently waived
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
Other Paper Instructions:	
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
Standing order		€0.00
Direct debit		€0.00
Cards and cash		
Using a debit card for purchases in euro		€0.00
Using a debit card for purchases in foreign currency		Min 2% of transaction value Maximum €11.43
Cash withdrawal	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
Cash lodgement	In Euro - Branch/An Post	€0.00
	Cash lodgement machine	€0.00
Overdrafts and related services		
Overdraft	Overdraft Facility Fee	Fee waived
Unauthorised overdraft		€0.00
Referral item		€0.00
Unpaid item		€0.00
Other services		
Receiving a cheque book		€0.00
Cheque lodgement	In Euro - Branch/An Post	€0.00
	Cash lodgement machine	€0.00