

We are updating our

# Schedule of Fees and Charges

which will be effective from 1 August 2025

We have included the following important documents:



A Guide to Upcoming  
Changes to your  
Banking Services and  
Terms and Conditions



Current  
schedule of fees  
and charges



Updated schedule  
of fees and charges  
effective from  
1 August 2025



**Bank of  
Ireland**

# A Guide to Upcoming Changes to your Banking Services and Terms and Conditions

Effective from 1 August 2025



**Bank of  
Ireland**



# About this guide

At Bank of Ireland, we're taking steps to make your banking easier, faster and more secure. Over the coming months, we'll be introducing some changes which will improve your banking experience. This guide contains important information about the changes we're making to some of our products and services. We will also need to update the terms and conditions for those products and services.

We will make these changes at different times over the course of the coming months. **We will let you know before each change happens.** For example, we will put a message in our 365 mobile app or on our website.

In each section of this guide, we'll tell you more about the specific changes. Please take the time to read this guide carefully. If you use Business On Line, we will write to you separately about the upcoming changes.

Your new terms and conditions will be available to download from [boi.com/tandcs-updates](https://boi.com/tandcs-updates) on 1 May 2025. You will also find them on the individual product pages of our website and are available in our branches on request. For deposit products that are no longer for sale, you can request a copy of the updated terms and conditions in our branches. They will be effective from 1 August 2025.

### Have questions?

Please visit our website for more information. If you need more help, please call us on 0818 365 365 or 01 404 4000 (+353 1 404 4000, if you are calling from abroad). We are available from 9am to 6pm, Monday to Friday, 9am to 5pm on bank holidays, 10am to 2pm on Saturday, and are closed on Sunday. We will be happy to help you.

### Need extra help?

Please get in touch if you need this information in Braille, large print or audio, or in another language. We have lots of experience serving customers with various needs and will be delighted to help you. Text 'extra help' to 50365, call 1800 946 146 (choose option 1) or pop into a branch. If you are under 18, please discuss this guide with a parent or guardian.

# What's in this guide?

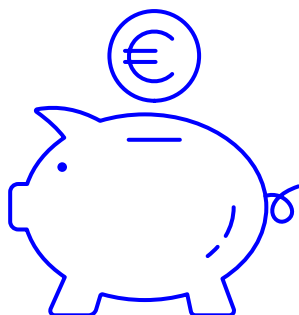
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## **If you do not wish to accept any of the terms and conditions changes in this guide**

We appreciate that some customers may not want to accept these changes. If this is the case for you, you may choose to close your account or end your service. There is no charge for doing this, as long as you have cleared any overdrawn balances and/or fees due. If you do not notify us before **1 August 2025** when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.

# 1

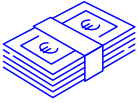
## SEPA Instant payments and Verification of Payee (VOP)



### At a glance:

Payment service providers in the European Union (including banks) will introduce a new service called SEPA Instant payments, by 9 October 2025. SEPA Instant allows you to send and receive money in euro within 10 seconds of the payment being made. You will have the option of sending a SEPA Instant payment, at any time, every day of the year, including bank holidays and weekends.

# What's changing



This is a requirement under the SEPA Instant Credit Transfers Regulation 2024. There is no payment charge to use SEPA Instant. We have updated our schedule of fees and charges to reflect this.

As part of the same regulation, we are also introducing another new service called Verification of Payee (VOP). VOP is a new security step in the payment process for all SEPA payments and SEPA Instant payments. VOP will check if the name of the person or business you enter matches the name associated with the IBAN. It will do this when you add a payee or make a payment or when someone else makes a payment to you.

These changes apply to the following terms and conditions:

- ▶ 365 phone and digital banking
- ▶ Personal Current Account (including Third Level, Graduate, and Golden Years accounts)
- ▶ Second Level Current Account
- ▶ Basic Bank Account
- ▶ Personal Demand Deposit Account (opened before 18 October 2022)
- ▶ Business Demand Deposit Account (opened before 18 October 2022)
- ▶ Business Current Account.

The bank's Data Privacy Notice (the DPN) is also being updated to reflect the new processing activity (as described in this guide) required to deliver VOP. The updated version of the DPN is available on our website at [boi.com/privacy](https://boi.com/privacy) and will be effective from August 2025.

## The details

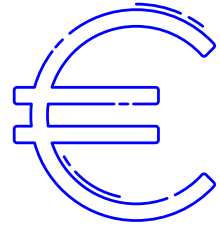
### Sending SEPA Instant payments

On or before 9 October 2025, you will have the option to **send** SEPA Instant payments from your payment accounts. We will introduce this service between August and October 2025. We will let you know when you can make SEPA Instant payments closer to the time. For example, we will put a message on our 365 mobile app or on our website. The terms and conditions that apply to SEPA Instant payments will only apply when the service is available to you.

### Accounts that SEPA Instant payments do not apply to

You cannot send SEPA Instant payments to or from certain accounts. These include loans, mortgages, certain deposit accounts, credit card accounts and Global Market accounts.

However, you can still send and receive money using the existing payment options for these accounts. For more information about SEPA Instant payments, please visit [boi.com/SEPAInstant-FAQs](https://boi.com/SEPAInstant-FAQs).



### Ways to make a SEPA Instant payment

You can make a SEPA Instant payment in the same way you make a SEPA payment.

Where	When you can make a SEPA Instant payment (subject to maintenance windows, which we will tell you about before they happen)
365 mobile app and 365 online	At any time. Cut-off times do not apply.
365 phone	<ul style="list-style-type: none"><li>▶ During business hours, by speaking to an agent or following self-service instructions.</li><li>▶ Outside business hours, by following self-service instructions.</li></ul>
Branch	During branch opening hours, using a paper form.
Business On Line	Business On Line customers will receive a separate guide with full details about SEPA Instant payments.



We will let you know within 10 seconds of the payment being made, if your SEPA Instant payment has or has not been successful and why.

**Please note:** If you make a SEPA Instant payment through 365 online, 365 phone or our 365 mobile app, we assume that it is you making the payment if your security credentials (for example, your PIN) are used. If you authorise us or someone acting on your behalf (like a payment initiation service provider) to make a SEPA Instant payment, it cannot be amended or stopped.

### Setting payment limits

You will be able to set a daily limit or a transaction limit for making SEPA Instant payments using our mobile app and 365 online. This limit cannot be more than the overall Bank of Ireland limit that applies to all your payments across these channels. Details of the limits will be available to you when you use the service. For more information about SEPA Instant payments, please visit [boi.com/ SEPAInstant-FAQs](https://boi.com/SEPAInstant-FAQs).

### Receiving SEPA Instant payments

Since 9 January 2025, you have been able to receive SEPA Instant payments. We have updated our terms and conditions to make it clear that you can receive SEPA Instant payments into your account. They can be received at any time on every day of the year including bank holidays and weekends.

## Verification of payee (VOP)

Under the SEPA Instant Credit Transfers Regulation 2024, we're introducing a new service called Verification of Payee (VOP) between August and October 2025. We will let you know when the VOP service is available, closer to the time. For example, we will put a message on our 365 mobile app or on our website. The terms and conditions that apply to VOP will only apply when that service is available to you. This service will not be carried out for a paper-based payment instruction, if you are not present at the time of receipt of the instruction (for example, if you send us a payment instruction by post).

VOP is a new security step in the payment process for all SEPA payments and SEPA Instant payments. VOP will check with the receiving bank that the name you enter matches the name of the person or business associated with the IBAN. It will do this when you add a payee or make a payment. This will help you to avoid paying the wrong person or business. You should include the full name (not a nickname) of the person you want to pay. If you are paying a business, you should include the legal or trading name.

Specifically, VOP will tell you if the name of the person or business you enter:

- ▶ Matches the name associated with the IBAN
- ▶ Does not match
- ▶ Is a close match
- ▶ Cannot be checked at the time.

If you're making a payment to a joint account, VOP will tell you if the name you enter matches at least one of the accountholders. If you instruct a third party provider to make a SEPA payment or SEPA Instant payment, that third party provider must ensure that the name of the person or business you want to pay is correct.

When someone wants to pay you by a SEPA payment or SEPA Instant payment and they enter your name, VOP will tell their financial institution if it matches, does not match, or closely matches the name they gave us or whether the VOP service is unavailable.

We advise you not to add a payee, make a SEPA payment, or make a SEPA Instant payment, until you have checked the account details and are certain they are correct. Do not go ahead with a SEPA payment or SEPA Instant payment, if the name you enter does not match the name associated with the IBAN. Do not go ahead with a SEPA payment or SEPA Instant payment, if the financial institution you are paying to fails to respond to our request. **We may not be able to recover the money if you do.** And we will not be liable to you for any losses. For more information about VOP, please visit [boi.com/VOP-FAQs](https://boi.com/VOP-FAQs).

# 2

New passcode, updates to biometrics, and changes to the way you approve everyday banking actions



## At a glance:

We're always working to make your digital banking more secure. We are introducing the following changes on our 365 mobile app. We will let you know when these changes are happening closer to the time. For example, in our app or on our website.

# What's changing?

The changes below apply to 365 phone and digital banking and their terms and conditions.

## Changes on our 365 mobile app

- 1 We're introducing a **new six-digit passcode** for our 365 mobile app. It will replace your existing 365 PIN in most situations (see tables below) and on each device where you have downloaded our app.
- 2 Once you set your passcode, if you use **biometrics** (available on compatible mobile devices), you will be able to use your Fingerprint/Touch ID or Face ID to approve purchases. You will also be able to use biometrics anywhere else you're currently asked to use your 365 PIN on your mobile device. This will help make everyday banking quicker.
- 3 We currently ask you to **'Swipe to approve'** or **'Decline'**, when you make a purchase and for other everyday banking actions. We're replacing 'Swipe to approve' and 'Decline' with two simple buttons, 'Approve' and 'Decline'. This will make everyday banking easier and clearer.

If you use biometrics, when you tap the 'Approve' button or when you tap the 'Decline' button, we will now ask for your Fingerprint/Touch ID or Face ID.

For more information about these changes, please visit [boi.com/passcode-FAQs](http://boi.com/passcode-FAQs).

## The details

In the coming months, you will need to create a new six-digit passcode. You will need to do this for each device where you have downloaded our 365 mobile app. This will help make your everyday banking more secure.

We have updated the terms and conditions to include the definition of a 'passcode'. You may need to use your new passcode when you use our digital banking services as a security credential. You must protect it as you protect your other security credentials. **You must not share this passcode with anyone.** If you do, they may be able to gain access to your bank account.

Once you set your passcode, you will use it to log in and approve purchases. You will also use it anywhere else you're currently asked to use your 365 PIN on your mobile device.

To continue to use biometrics on your mobile device, you need to have created the new six-digit passcode. Once you have created your passcode, you can continue using your Fingerprint/Touch ID or Face ID on your mobile device when you log in. In addition, you will now be able to use biometrics when approving purchases (see below for more details). You will also be able to use biometrics anywhere else you were previously asked to use your 365 PIN on your mobile device. You only need your six-digit passcode, if for any reason your Fingerprint/Touch ID or Face ID cannot be used.

You will still need to remember your existing 365 PIN in the situation shown in the table below.

## Where will you use your new six-digit passcode on the mobile app?

After you set your new six-digit passcode	365 PIN	Six-digit passcode	Biometrics (if enabled)
When you log in to our 365 mobile app		✓	✓
When you are asked to approve or decline purchases using our 365 mobile app		✓	✓
When you are asked to approve everyday banking actions using our 365 mobile app (for example, if you change your address on your profile)		✓	✓
When you use 365 phone		✓	✓
If you are re-registering our 365 mobile app on a new or existing device*	✓		

\* The only time you may need to use your 365 PIN is if you need to re-register for our 365 mobile app on a new or existing device. We know it may be hard to remember your 365 PIN just for this situation so, in the future, you will have the option to confirm your identity using your Visa debit card details instead.

## Where will you use your new six-digit passcode on 365 online?

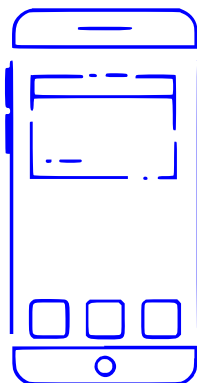
To log in to 365 online, you will be prompted for your new six-digit passcode or biometrics on the mobile app.

**If you use a physical security key to log in to 365 online, you will continue to use your 365 PIN the same as you do today.**

After you set your new six-digit passcode	365 PIN	Six-digit passcode	Biometrics (if enabled)
Logging in to 365 online		✓	✓
If you use a physical security key	✓		

# 3

## Changes to 365 phone



### At a glance:

We're introducing a change which will mean that you may need to use our 365 mobile app to access and use the self-service features of 365 phone.

The changes below apply to 365 phone and digital banking and their terms and conditions.

## The details

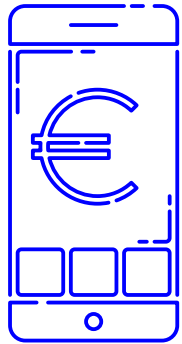
When you use 365 phone, we may ask you to use our app to confirm that you are who you say you are. You can do this by responding to a push notification that we will send to your mobile device. By using the app in this way, you will be able to self-serve on 365 phone 24 hours a day.

If you do not use our app, you'll need to speak to an advisor when you use 365 phone. Our advisors are available during business hours. You may not be able to use 365 phone outside of these hours, if you do not use our app. We recommend that you download our app to benefit from the full services on 365 phone in the future. We will let you know closer to the time when this change is happening. We will do this on 365 phone and on our website. For more information about 365 phone, please visit [boi.com/365phone-FAQs](https://boi.com/365phone-FAQs).



# 4

## Fraud prevention on your account



### At a glance:

The changes below apply to the terms and conditions for 365 phone and digital banking.

We're changing the 365 phone and digital banking terms and conditions to make it clearer that we can take certain steps (including delaying payments and contacting you) to protect your account by confirming a payment is genuine. We may do this if we suspect the payment may be illegal or fraudulent.

# 5

## Making our services more accessible - The European Accessibility Act (EAA) 2025



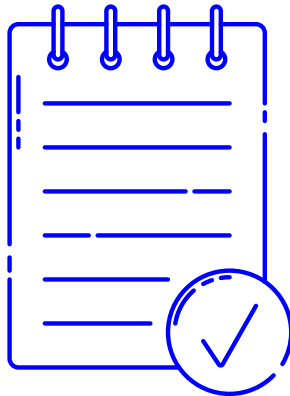
### At a glance:

We're committed to providing products and services that are inclusive and accessible to all. We're making some improvements to our services (for example, to ATMs, our website, letters and emails). We are making them easier to use and understand, particularly if you are using assistive technology.

From **28 June 2025**, information about what we offer and what we're doing to provide equal access to our consumer banking services, will be available on our website at [boi.com/Accessibility](https://boi.com/Accessibility).

# 6

## Other changes to our terms and conditions



### **When you can receive SEPA Instant payments**

We have updated our general terms and conditions for deposit products to make it clear that if you can receive SEPA Instant payments into your account they can be received at any time on every day of the year, including bank holidays and weekends.

## **Making sure that our product names stay the same**

We have updated our terms and conditions and 'Schedule of Fees and Charges for Personal Customers', to make sure that our product names always stay the same. For example, we sometimes called our current account for third level students our 'Third Level Student Account' and sometimes our '3rd Level Student Current Account'. To keep it consistent, it will now be called our 'Third Level Current Account'.

## **Making it clear when Government Stamp Duty (GSD) may be collected**

Additionally, we have updated our 'Schedule of Fees and Charges' for personal and business customers to clarify that Government Stamp Duty (GSD) on debit cards is applied in January or February (or at a later date, if funds are not available).

## **How we work out interest on current account overdrafts**

We have updated our terms and conditions for personal and business current accounts, to make it clearer how we calculate the balance cleared for interest on overdrafts. We do not count in the value of any payments into your account made (or due to be made) after the cut-off time on a banking day, or on a non-banking day, until the next banking day.

## **What we mean by a 'banking day'**

A banking day means any day we are open for business in the Republic of Ireland, other than a Saturday, Sunday or bank holiday. A non-banking day means any other day. You can find the updated personal and business current account terms and conditions on the individual product pages of our website.

## **How we work out interest on deposit accounts**

We have also updated our general terms and conditions for deposit products to make it clear how we calculate interest each calendar day if that day is not a banking day. In that circumstance, we calculate interest on the amount in the account on the previous banking day. For example, if a SEPA Instant payment is made into your account on a Saturday, Sunday or bank holiday, the money is immediately available to you, but we will calculate the interest based on the amount of money in the account on the previous banking day.

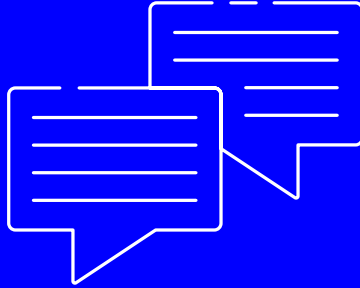
You can find the updated deposit terms and conditions on the product pages of our website or, for deposit products that are no longer for sale, in our branches.

## Dates at a glance

9 January 2025	Receipt of SEPA Instant payments available
1 May 2025	Updated terms and conditions are available to download on our website and are available in our branches
1 August 2025	Terms and conditions come into effect
1 August 2025 to 9 October 2025	Phased rollout of SEPA Instant payments

### If you do not wish to accept any of the terms and conditions changes in this guide

We appreciate that some customers may not want to accept these changes. If this is the case for you, you may choose to close your account or end your service. There is no charge for doing this, as long as you have cleared any overdrawn balances and/or fees due. If you do not notify us before 1 August 2025 when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.



## Remember...

Bank of Ireland will never call, text or email you asking you to share your full 365 online PIN, personal details, or one-time passcode. For more information, please visit the **'Security Zone'** section of our website.

37-1667R (05/25)



**Bank of  
Ireland**

# Schedule of fees and charges for personal customers

Effective from 08 February 2024



**Bank of  
Ireland**

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# 1

## Introduction



Bank of Ireland provides a range of products and services to help you manage your finances and keep your money safe. This schedule provides details of the fees and charges, Government duties and interest that apply to your personal current account, along with some other related banking services.

We recommend you read the personal current account Terms and Conditions, which provide detailed information about the features and operation of your account(s). Please ask for a copy at any of our branches, or see [www.bankofireland.com](http://www.bankofireland.com)

For details of charges for credit cards and international transactions (including foreign exchange), there are separate brochures available in branches and on our website [www.bankofireland.com](http://www.bankofireland.com)

## Types of fees and charges

### 1. Fee for maintaining the account

Depending on the particular current account you hold, a fee for maintaining the account is charged. Details of this fee are shown in this brochure on the relevant account page.

We charge this fee on the last banking day of each calendar month. We do not charge the fee for the calendar month that you open or close your account.

### 2. Service charges

Depending on the particular current account you hold, you may be charged for a limited number of services. These are detailed in this brochure on the relevant page that relates to your account. They will be debited from your account as they occur, and will be shown as a separate line item on your current account statement.

### 3. Debit card purchases and ATM transactions in a foreign currency

Debit card purchases and ATM transactions in a foreign currency have a cross-border handling charge that is collected at the time the transaction is being made. This charge will also apply to contactless transactions in a foreign currency.

At Bank of Ireland ATMs in Northern Ireland, you can make a cash withdrawal in sterling without having to pay the debit card (ATM) cross-border handling

charge, although a margin on the currency conversion will apply.

You may have to make more than one ATM cash withdrawal to withdraw the full daily limit allowed by your card. The relevant fees/charges will apply to each ATM cash withdrawal in a foreign currency. Owners of some ATMs may add a further charge for using their machine. This charge is generally highlighted on their ATM screen.

#### **4. Government duty**

The Bank is legally obliged to collect certain duties on behalf of the Government, including duty on cheques and cards. Please see the relevant page that relates to your account. If you do not use your card during the calendar year, the duty will not be applied to your account.

#### **5. Interest that you pay when your current account is overdrawn**

You will be liable for overdraft interest for the period that your current account is in an overdrawn position. Overdraft interest is calculated on the daily balance outstanding\* and is charged on a quarterly basis. The overdraft interest is debited from your account approximately one month after each interest quarter in March, June, September and December. If the total interest due to be charged is more than €12.70 in any quarter, you will receive an interest statement approximately two weeks before the interest is charged to your account.

Details of our overdraft rates are shown on page 21 of this brochure and are also available on our website [www.bankofireland.com](http://www.bankofireland.com).

#### **6. SEPA direct debits**

SEPA (Single Euro Payments Area) is an initiative of the European Banking industry. It means you can pay by direct debit from your Irish current account for services provided by companies throughout Europe, e.g. telephone and other utilities. Like domestic direct debits, we do not charge for SEPA direct debits.

\* The balance cleared for interest is the balance on which we calculate ordinary debit interest. For this balance, we do not take into account the amount of a payment such as a cheque that has been lodged and paid into your account until the banking day (i.e. working day) after it was lodged into the account. However, any cash or cheques drawn on an account in any of our branches in the Republic of Ireland are taken into account on the banking day they are lodged and paid into the account.

## 7. Online international payments

You can make international payments to accounts outside of Ireland using Bank of Ireland 365 online. For charges that apply to these payments, please refer to the Schedule of International Transaction Charges brochure. This is available online at [www.bankofireland.com](http://www.bankofireland.com) or in your branch.

## 8. Business type services

For charges relating to business related services (where these are permitted and used), please see the Schedule of Fees and Charges for Business Customers. This is available online at [www.bankofireland.com](http://www.bankofireland.com) or in your branch.

## 9. Migrating between accounts

If you are a full-time second or third level student, a recent third level graduate or you are over 66 years of age, you may be eligible for a Second Level, Third Level, Graduate or Golden Years Current Account. Details of eligibility criteria are shown in this brochure on the relevant account page. You can also get further details online at [www.bankofireland.com](http://www.bankofireland.com) or in your branch.

When you apply to change accounts, for example from a personal current account to a Golden Years account, this will take effect at the start of the next calendar month.

# 2

## Personal Current Account

### Fee for Maintaining the Account

Personal Current Accounts are charged a monthly fee for maintaining the account of €6.

### Service Charges

Same Day Funds Transfer	
▶ Inter-branch	€19.05 each
▶ Inter-bank	€25.35 each
Out of Pocket / Third Party Charges	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (i.e. €12.50 per book of 25 cheques)
Bank Draft (Domestic)	Charged when bank draft is provided	€0.50 per bank draft
ATM Card (ATM usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €5.00

## Overdraft

Overdraft Facility Charge	
Charged on negotiation, re-negotiation and annual renewal (anniversary) of a personal overdraft facility	€30.00

Note: All times, dates, fees, charges, terms and conditions and Government duties quoted in this brochure are correct at date of publication and are subject to change.

# 3

## Second Level Student Current Account

### Fee for Maintaining the Account

If you are a full time second level student, you can apply for a Second Level Student Current Account. With this account, no fees for maintaining the account are payable.

### Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

<b>Bank Draft (Domestic)</b>	€0.50 per draft
<b>ATM Card</b>	The Bank will pay any Government card duty for you
<b>Debit Card</b>	

In the future the Bank may decide to stop paying the Government card duty\* and instead charge it to the Second Level Student Current Account, but we will give you notice in advance before doing so.

Services available on this account include cash and cheque lodgements and cash and cheque withdrawals. Cheque book, direct debit and standing order or overdraft facilities are not available.

\* These duties are collected on behalf of the Government.

Note: All times, dates, fees, charges, terms and conditions and Government duties quoted in this brochure are correct at date of publication and are subject to change.



# 4

## Third Level Student Current Account

### Fee for Maintaining the Account

If you are a full time third level student you can apply for a Third Level Student Current Account. With this account, no fees for maintaining the account are payable.

### Service Charges

Same Day Funds Transfer	
▶ Inter-branch	€19.05 each
▶ Inter-bank	€25.35 each
Out of Pocket / Third Party Charges	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (i.e. €12.50 per book of 25 cheques)
Bank Draft (Domestic)	Charged when bank draft is provided	€0.50 per bank draft
ATM Card (ATM usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €5.00

## Foreign Exchange

You can avail of concessions on some foreign exchange services for personal use. Enquire at any Bank of Ireland branch.

# 5

## Graduate Current Account

### Fee for Maintaining the Account

If you have graduated from full time third level education within the last three years, you can apply for our Graduate Current Account. You are entitled to a Graduate Account for a period of two years. With the Graduate Current Account, no fees for maintaining the account are payable.

### Service Charges

Same Day Funds Transfer	
▶ Inter-branch	€19.05 each
▶ Inter-bank	€25.35 each
Out of Pocket / Third Party Charges	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

<b>Cheques</b>	Charged when cheque book is provided	€0.50 per cheque (i.e. €12.50 per book of 25 cheques)
<b>Bank Draft (Domestic)</b>	Charged when bank draft is provided	€0.50 per bank draft
<b>ATM Card (ATM usage)</b>	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
<b>Debit Card (ATM usage only)</b>	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
<b>Debit Card (ATM &amp; Debit usage)</b>	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €5.00

Note: All times, dates, fees, charges, terms and conditions and Government duty quoted in this brochure are correct at date of publication and are subject to change.

# 6

## Golden Years Current Account

### Fee for Maintaining the Account

If you are aged 66 or over, you are eligible for our Golden Years Current Account. For Joint Accounts, both people must be aged 66 years or older to qualify for a Golden Years Joint Account. With this account, no fees for maintaining the account are payable.

### Service Charges

Same Day Funds Transfer	
▶ Inter-branch	€19.05 each
▶ Inter-bank	€25.35 each
Out of Pocket / Third Party Charges	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (i.e. €12.50 per book of 25 cheques)
Bank Draft (Domestic)	Charged when bank draft is provided	€0.50 per bank draft
ATM Card (ATM usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €5.00

## Foreign Exchange

Golden Years Current Account customers qualify for concessions\* on some foreign exchange services for personal use. You can avail of these concessions at any Bank of Ireland branch.

\* A maximum cumulative limit of €2,000 (currency equivalent) per Golden Years customer, per annum, applies. Standard personal foreign exchange rates of exchange will apply.

Note: All times, dates, fees, charges, terms and conditions and Government duty quoted in this brochure are correct at date of publication and are subject to change.

# 7

## Basic Bank Account

### Fee for Maintaining the Account

With this account, there are no fees for maintaining the account. Fees for maintaining the account may be charged after 12 months depending on turnover.

### Service Charges

Out of Pocket / Third Party Charges
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These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.
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## Debit Card

<b>Using a Debit Card for purchases in foreign currency</b>	
<b>Debit Card purchases (including Contactless transactions)</b>	2% of transaction value
	Maximum €11.43 per transaction
<b>Using a Debit Card for cash withdrawals in foreign currency</b>	
<b>Debit Card (ATM)</b>	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

<b>Bank Draft (Domestic)</b>	Charged when bank draft is provided	€0.50 per bank draft
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Note: All times, dates, fees, charges, terms and conditions and Government duties quoted in this brochure are correct at date of publication and are subject to change.



# 8

## Deposit Accounts

### Deposit Accounts

On occasion some charges may apply to a Deposit Account holder.

### Cards on Deposit Accounts

If you have an ATM card on your Deposit Account, the following charges may apply. Your ATM card on your Deposit Account can only be used to make cash withdrawals from a Bank of Ireland ATM.

Replacement of lost/ stolen/ damaged Card	€8.00 each
Replacement of lost or stolen Card PIN	€3.15 each
<b>Cash withdrawal</b>	
Bank of Ireland ATM	No Charge

### Government Duties

<b>ATM Card (ATM usage only)</b>	Charged annually in January	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
<b>Bank Draft (Domestic)</b>	Charged when bank draft is provided	€0.50 per bank draft

## Charges for breaches

If the terms and conditions of the product are broken, then additional charges may apply. These are calculated based on how much is in the account, how long the amount has been in the account and how much was withdrawn. Please enquire at your branch for details of interest rates and for further information or refer to the terms and conditions of your Deposit Account.

# 9

## Table of Personal and Graduate Overdraft Rates

### Current Rate Table

	<b>Flat rate</b>	<b>APR without facility fee</b>	<b>APR with €30 facility fee</b>
Standard Overdraft Rate	13.25%	13.9%	16.2%
<p>The current variable standard overdraft interest rate (including the overdraft facility fee) is 16.2% APR. The Annual Percentage rate quoted above is correct as at 30th June 2022 and is subject to change. The rate quoted is based on a representative example of €1,500 over a 12 month period. Total cost of credit is €243.02.</p>			
Graduate Overdraft Rate	9.40%	9.7%	N/A
<p>The current variable overdraft interest rate for Graduate Current Account is 9.7% APR. The Annual Percentage Rate quoted above is correct as at 30th June 2022 and is subject to change. The rate quoted is based on a representative example of €1,500 over a 12 month period. Total cost of credit is €146.05.</p>			

37-52ARU.45 (02/24)



**Bank of  
Ireland**

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

# Schedule of fees and charges for personal customers

Effective from 01 August 2025



**Bank of  
Ireland**

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# 1

## Introduction



Bank of Ireland provides a range of products and services to help you manage your finances and keep your money safe. This schedule provides details of the fees and charges, Government duties and interest that apply to your personal current account, along with some other related banking services.

We recommend you read the personal current account Terms and Conditions, which provide detailed information about the features and operation of your account(s). Please ask for a copy at any of our branches, or see [www.bankofireland.com](http://www.bankofireland.com)

For details of charges for credit cards and international transactions (including foreign exchange), there are separate brochures available in branches and on our website [www.bankofireland.com](http://www.bankofireland.com)

## Types of fees and charges

### 1. Fee for maintaining the account

Depending on the particular current account you hold, a fee for maintaining the account is charged. Details of this fee are shown in this brochure on the relevant account page.

We charge this fee on the last banking day of each calendar month. We do not charge the fee for the calendar month that you open or close your account.

### 2. Service charges

Depending on the particular current account you hold, you may be charged for a limited number of services. These are detailed in this brochure on the relevant page that relates to your account. They will be debited from your account as they occur, and will be shown as a separate line item on your current account statement.

### 3. Debit card purchases and ATM transactions in a foreign currency

Debit card purchases and ATM transactions in a foreign currency have a cross-border handling charge that is collected at the time the transaction is being made. This charge will also apply to contactless transactions in a foreign currency.

At Bank of Ireland ATMs in Northern Ireland, you can make a cash withdrawal



in sterling without having to pay the debit card (ATM) cross-border handling charge, although a margin on the currency conversion will apply.

You may have to make more than one ATM cash withdrawal to withdraw the full daily limit allowed by your card. The relevant fees/charges will apply to each ATM cash withdrawal in a foreign currency. Owners of some ATMs may add a further charge for using their machine. This charge is generally highlighted on their ATM screen.

#### **4. Government duty**

The Bank is legally obliged to collect certain duties on behalf of the Government, including duty on cheques and cards. Please see the relevant page that relates to your account. If you do not use your card during the calendar year, the duty will not be applied to your account.

#### **5. Interest that you pay when your current account is overdrawn**

You will be liable for overdraft interest for the period that your current account is in an overdrawn position. Overdraft interest is calculated on the daily balance outstanding\* and is charged on a quarterly basis. The overdraft interest is debited from your account approximately one month after each interest quarter in March, June, September and December. If the total interest due to be charged is more than €12.70 in any quarter, you will receive an interest statement approximately two weeks before the interest is charged to your account.

Details of our overdraft rates are shown on page 21 of this brochure and are also available on our website [www.bankofireland.com](http://www.bankofireland.com).

#### **6. SEPA direct debits**

SEPA (Single Euro Payments Area) is an initiative of the European Banking industry. It means you can pay by direct debit from your Irish current account for services provided by companies throughout Europe, e.g. telephone and other utilities. Like domestic direct debits, we do not charge for SEPA direct debits.

\* The balance cleared for interest is the balance on which we calculate ordinary debit interest. For this balance, we do not take into account the amount of a payment such as a cheque that has been lodged and paid into your account until the banking day (i.e. working day) after it was lodged into the account. However, any cash or cheques drawn on an account in any of our branches in the Republic of Ireland are taken into account on the banking day they are lodged and paid into the account.

## 7. Online international payments

You can make international payments to accounts outside of Ireland using Bank of Ireland 365 online. For charges that apply to these payments, please refer to the Schedule of International Transaction Charges brochure. This is available online at [www.bankofireland.com](http://www.bankofireland.com) or in your branch.

## 8. Business type services

For charges relating to business related services (where these are permitted and used), please see the Schedule of Fees and Charges for Business Customers. This is available online at [www.bankofireland.com](http://www.bankofireland.com) or in your branch.

## 9. Changing account type

If you are a full-time second or third level student, a recent third level graduate or you are over 66 years of age, you may be eligible for a Second Level, Third Level, Graduate or Golden Years Current Account. Details of eligibility criteria are shown in this brochure on the relevant account page. You can also get further details online at [www.bankofireland.com](http://www.bankofireland.com) or in your branch.

When you apply to change account type, for example move from a personal current account to a Golden Years current account, the relevant maintenance fees will take effect at the start of the next calendar month.

# 2

## Personal Current Account

### Fee for Maintaining the Account

Personal Current Accounts are charged a monthly fee for maintaining the account of €6.

### Service Charges

<b>Interpay (Urgent) - Same Day Funds Transfer in Euro</b>	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
<b>Good to know!</b>	
If you're sending euro within the Republic of Ireland or SEPA Zone, there are free alternative services you should know about. You can make some instant transfers for free (if the beneficiary account is reachable) using 365 online banking. In-branch options may also be available free of charge for next-day or non-urgent transfers. Exclusions can apply.	
<b>Out of Pocket / Third Party Charges</b>	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (i.e. €12.50 per book of 25 cheques)
Bank Draft (Domestic)	Charged when bank draft is provided	€0.50 per bank draft
ATM Card (ATM usage)	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €5.00

\*We apply the charge for government stamp duty in January or February each year. If you do not have enough money in your account, we will apply the charge whenever there is enough money to pay it.

## Overdraft

Overdraft Facility Charge	
Charged on negotiation, re-negotiation and annual renewal (anniversary) of a personal overdraft facility	€30.00

Note: All times, dates, fees, charges, terms and conditions and Government duties quoted in this brochure are correct at date of publication and are subject to change.

# 3

## Second Level Current Account

### Fee for Maintaining the Account

If you are a full time second level student, you can apply for a Second Level Current Account. With this account, no fees for maintaining the account are payable.

### Service Charges

<b>Interpay (Urgent) - Same Day Funds Transfer in Euro</b>	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
<b>Good to know!</b>	
If you're sending euro within the Republic of Ireland or SEPA Zone, there are free alternative services you should know about. You can make some instant transfers for free (if the beneficiary account is reachable) using 365 online banking. In-branch options may also be available free of charge for next-day or non-urgent transfers. Exclusions can apply.	
<b>Out of Pocket / Third Party Charges</b>	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

Bank Draft (Domestic)	€0.50 per draft
ATM Card	The Bank will pay any Government card duty for you
Debit Card	

In the future the Bank may decide to stop paying the Government card duty\* and instead charge it to the Second Level Current Account, but we will give you notice in advance before doing so.

Services available on this account include cash and cheque lodgements and cash and cheque withdrawals. Cheque book or overdraft facilities are not available.

\* These duties are collected on behalf of the Government.

Note: All times, dates, fees, charges, terms and conditions and Government duties quoted in this brochure are correct at date of publication and are subject to change.

# 4

## Third Level Current Account

### Fee for Maintaining the Account

If you are a full time third level student you can apply for a Third Level Current Account. With this account, no fees for maintaining the account are payable.

### Service Charges

<b>Interpay (Urgent) - Same Day Funds Transfer in Euro</b>	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
<b>Good to know!</b>	
If you're sending euro within the Republic of Ireland or SEPA Zone, there are free alternative services you should know about. You can make some instant transfers for free (if the beneficiary account is reachable) using 365 online banking. In-branch options may also be available free of charge for next-day or non-urgent transfers. Exclusions can apply.	
<b>Out of Pocket / Third Party Charges</b>	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

<b>Cheques</b>	Charged when cheque book is provided	€0.50 per cheque (i.e. €12.50 per book of 25 cheques)
<b>Bank Draft (Domestic)</b>	Charged when bank draft is provided	€0.50 per bank draft
<b>ATM Card (ATM usage)</b>	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
<b>Debit Card (ATM usage only)</b>	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
<b>Debit Card (ATM &amp; Debit usage)</b>	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €5.00

\*We apply the charge for government stamp duty in January or February each year. If you do not have enough money in your account, we will apply the charge whenever there is enough money to pay it.

## Foreign Exchange

You can avail of concessions on some foreign exchange services for personal use. Enquire at any Bank of Ireland branch.



# 5

## Graduate Current Account

### Fee for Maintaining the Account

If you have graduated from full time third level education within the last three years, you can apply for our Graduate Current Account. You are entitled to a Graduate Account for a period of two years. With the Graduate Current Account, no fees for maintaining the account are payable.

### Service Charges

<b>Interpay (Urgent) - Same Day Funds Transfer in Euro</b>	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
<b>Good to know!</b>	
If you're sending euro within the Republic of Ireland or SEPA Zone, there are free alternative services you should know about. You can make some instant transfers for free (if the beneficiary account is reachable) using 365 online banking. In-branch options may also be available free of charge for next-day or non-urgent transfers. Exclusions can apply.	
<b>Out of Pocket / Third Party Charges</b>	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

<b>Cheques</b>	Charged when cheque book is provided	€0.50 per cheque (i.e. €12.50 per book of 25 cheques)
<b>Bank Draft (Domestic)</b>	Charged when bank draft is provided	€0.50 per bank draft
<b>ATM Card (ATM usage)</b>	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
<b>Debit Card (ATM usage only)</b>	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
<b>Debit Card (ATM &amp; Debit usage)</b>	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €5.00

\*We apply the charge for government stamp duty in January or February each year. If you do not have enough money in your account, we will apply the charge whenever there is enough money to pay it.

# 6

## Golden Years Current Account

### Fee for Maintaining the Account

If you are aged 66 or over, you are eligible for our Golden Years Current Account. For Joint Accounts, both people must be aged 66 years or older to qualify for a Golden Years Joint Account. With this account, no fees for maintaining the account are payable.

### Service Charges

<b>Interpay (Urgent) - Same Day Funds Transfer in Euro</b>	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
<b>Good to know!</b>	
If you're sending euro within the Republic of Ireland or SEPA Zone, there are free alternative services you should know about. You can make some instant transfers for free (if the beneficiary account is reachable) using 365 online banking. In-branch options may also be available free of charge for next-day or non-urgent transfers. Exclusions can apply.	
<b>Out of Pocket / Third Party Charges</b>	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

Using a Debit Card for purchases in foreign currency	
Debit Card purchases (including Contactless transactions)	2% of transaction value
	Maximum €11.43 per transaction
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

Cheques	Charged when cheque book is provided	€0.50 per cheque (i.e. €12.50 per book of 25 cheques)
Bank Draft (Domestic)	Charged when bank draft is provided	€0.50 per bank draft
ATM Card (ATM usage)	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM usage only)	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
Debit Card (ATM & Debit usage)	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €5.00

\*We apply the charge for government stamp duty in January or February each year. If you do not have enough money in your account, we will apply the charge whenever there is enough money to pay it

## Foreign Exchange

Golden Years Current Account customers qualify for concessions\* on some foreign exchange services for personal use. You can avail of these concessions at any Bank of Ireland branch.

\* A maximum cumulative limit of €2,000 (currency equivalent) per Golden Years customer, per annum, applies. Standard personal foreign exchange rates of exchange will apply.

Note: All times, dates, fees, charges, terms and conditions and Government duty quoted in this brochure are correct at date of publication and are subject to change.

# 7

## Basic Bank Account

### Fee for Maintaining the Account

With this account, there are no fees for maintaining the account. Fees for maintaining the account may be charged after 12 months depending on turnover.

### Service Charges

<b>Interpay (Urgent) - Same Day Funds Transfer in Euro</b>	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
<b>Good to know!</b>	
If you're sending euro within the Republic of Ireland or SEPA Zone, there are free alternative services you should know about. You can make some instant transfers for free (if the beneficiary account is reachable) using 365 online banking. In-branch options may also be available free of charge for next-day or non-urgent transfers. Exclusions can apply.	
<b>Out of Pocket / Third Party Charges</b>	
These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. These may also arise, where for example, a courier is required in order to fulfil a customer's request. If a charge is likely to arise, we will notify you in advance.	

## Debit Card

<b>Using a Debit Card for purchases in foreign currency</b>	
<b>Debit Card purchases (including Contactless transactions)</b>	2% of transaction value
	Maximum €11.43 per transaction
<b>Using a Debit Card for cash withdrawals in foreign currency</b>	
<b>Debit Card (ATM)</b>	3.5% of transaction value
	Minimum €3.17
	Maximum €11.43 per transaction

## Government Duties

<b>Bank Draft (Domestic)</b>	Charged when bank draft is provided	€0.50 per bank draft
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Note: All times, dates, fees, charges, terms and conditions and Government duties quoted in this brochure are correct at date of publication and are subject to change.

# 8

## Deposit Accounts

### Deposit Accounts

On occasion some charges may apply to a Deposit Account holder.

### Cards on Deposit Accounts

If you have an ATM card on your Deposit Account, the following charges may apply. Your ATM card on your Deposit Account can only be used to make cash withdrawals from a Bank of Ireland ATM.

Replacement of lost/ stolen/ damaged Card	€8.00 each
Replacement of lost or stolen Card PIN	€3.15 each
<b>Cash withdrawal</b>	
Bank of Ireland ATM	No Charge

## Government Duties

<b>ATM Card (ATM usage only)</b>	Charged annually in January or February*	€0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50
<b>Bank Draft (Domestic)</b>	Charged when bank draft is provided	€0.50 per bank draft

\*We apply the charge for government stamp duty in January or February each year. If you do not have enough money in your account, we will apply the charge whenever there is enough money to pay it.

## Charges for breaches

If the terms and conditions of the product are broken, then additional charges may apply. These are calculated based on how much is in the account, how long the amount has been in the account and how much was withdrawn.

Please enquire at your branch for details of interest rates and for further information or refer to the terms and conditions of your Deposit Account.

Note: All times, dates, fees, charges, terms and conditions and Government duties quoted in this brochure are correct at date of publication and are subject to change.



# 9

## Table of Personal and Graduate Overdraft Rates

### Current Rate Table

	<b>Flat rate</b>	<b>APR without facility fee</b>	<b>APR with €30 facility fee</b>
Standard Overdraft Rate	13.25%	13.9%	16.2%
The current variable standard overdraft interest rate (including the overdraft facility fee) is 16.2% APR. The Annual Percentage rate quoted above is correct as at 30th June 2022 and is subject to change. The rate quoted is based on a representative example of €1,500 over a 12 month period. Total cost of credit is €243.02.			
Graduate Overdraft Rate	9.40%	9.7%	N/A
The current variable overdraft interest rate for Graduate Current Account is 9.7% APR. The Annual Percentage Rate quoted above is correct as at 30th June 2022 and is subject to change. The rate quoted is based on a representative example of €1,500 over a 12 month period. Total cost of credit is €146.05.			

37-52ARU.46 (08/25)



**Bank of  
Ireland**

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