

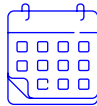
We are updating our

Schedule of Fees and Charges

We have included the following
important documents:



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



Current
schedule of fees
and charges



Updated schedule of
fees and charges
effective from
14 September 2026

Effective from 14 September 2026



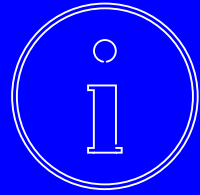
**Bank of
Ireland**

**A Guide to Upcoming
Changes to our
Banking Services
and Terms and
Conditions**

Effective from 14 September 2026



About this guide



At Bank of Ireland, we're taking steps to make your banking easier, faster and more secure. To make that happen, we're introducing some changes to our products and services over the coming months that will improve your banking experience.

This brochure will explain what those changes are, how our terms and conditions will change accordingly, and when the changes will happen.

Please take the time to read this brochure carefully. If you're under 18, please discuss this brochure with a parent or guardian.

Please note: Your new terms and conditions are available to download from boi.com/tandcs-updates. You will also find them on the individual product pages of our website and 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 **14 September 2026**.



Have questions?

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're available 9am to 6pm, Monday to Friday, 9am to 5pm on bank holidays, and 10am to 2pm on Saturdays. We're closed on Sundays. We will be happy to help you.

Keep your account safe

We will never call, text or email asking you to share your six-digit passcode, one-time activation codes or your full 365 PIN. We will never ask for your full card details. Do not share them. Remember, we will never ask you to transfer money out of your account to protect yourself from fraud. For more information, visit Security Zone on our website.

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.

Something not clear?

If you're not sure what some of the bank terms we've used mean, search 'A to Z of bank terms' on boi.com. You can also ask for a copy of the 'A to Z' over the phone or in a branch.



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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 **14 September 2026** when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.




1. Click to Pay



What is 'Click to Pay'?

Click to Pay is a secure online service coming soon for Visa debit cardholders, that allows you to check out online without manually entering card details each time.

When making a purchase online, you may see the Click to Pay symbol 

This means you can enter your email address or mobile phone number instead of using your Visa debit card details. Once you have entered your email address or phone number you will see any saved Click to Pay cards which you can select to complete your purchase.

When you go to complete your purchase, you may still need to approve the transaction. For most customers, this will mean receiving a notification to open the Bank of Ireland mobile app and then entering a passcode or using biometrics (if enabled) to approve the transaction. Other customers who use a Physical Security Key (PSK) will get a code from that device instead.



What's changing?

We've updated the terms and conditions for the introduction of Click to Pay, as follows:

- ▶ We have included a **new definition for "Click to Pay"**. It explains that Click to Pay is a secure way to use a card online with participating retailers and businesses.
- ▶ We have either **updated or included the definitions of "Card", "Debit Card", "Digital Card" and "Digital Debit Card"** to clarify that they include cards registered for Click to Pay. The terms and conditions that apply to cards and digital cards also apply to cards registered for Click to Pay.
- ▶ We have **updated our debit card terms and conditions to add a new section for Click to Pay**. It explains that eligible cards will be automatically registered for Click to Pay when it becomes available, that you can opt out before activation or unregister at any time, and that a verified phone number and email address is needed to use Click to Pay. It also explains that once your card is registered by us with Click to Pay that you will not be able to register with Visa-offered Click to Pay.

Which terms and conditions are affected by these changes?

These changes apply to the terms and conditions of:

- ▶ Personal current accounts (including Second Level, Third Level, Graduate, Golden Years accounts and Debit Cards)
- ▶ Basic Bank Accounts
- ▶ Business debit cards
- ▶ Business current accounts

How will Click to Pay use my personal information?

If you are eligible, you will be registered automatically for Click to Pay. To register you, we securely share some personal information with Visa, including:

- ▶ Your first and last name
- ▶ Your email address
- ▶ Your mobile number
- ▶ Your card number




- ▶ The name on your debit card
- ▶ The expiry month and year of your debit card
- ▶ Your billing address
- ▶ Internal consumer identification number

When we share personal data, we follow all the data protection laws that apply.

Changes to our Data Privacy Notice

Our Data Privacy Notice (DPN) is also being updated to reflect the new processing activities necessary to deliver Click to Pay. The updated version of the DPN is available on our website and will be effective from **14 September 2026**.

How do I set up Click to Pay ?

All you need to do when you see the Click to Pay symbol  on a retailer's site, is enter your email address or mobile phone number, and your registered card should be available to select when the service launches.

Further details on the eligibility requirements will be set out on our website, just search "Click to Pay". If you are eligible, we will let you know closer to the time that your card is going to be registered for Click to Pay and to give you the option to opt out and the date by which you must do so. See the 'How do I opt out of Click to Pay?' section below for more details.

What do I need to use Click to Pay?

Please make sure both your mobile number and email address details are up to date. If we have your up-to-date details, you do not need to do anything. Your card will be registered automatically if you do not choose to opt out in advance.

To check if your mobile number and email address are up to date:

- ▶ Log in to 365 online or to your mobile app.
- ▶ Navigate to the "Profile" section.
- ▶ Select "Personal details" to see your mobile number registered with us and your email address on file.
- ▶ If they are not up to date, please update them.
- ▶ Alternatively, you can contact us to check this.



How do I opt out of Click to Pay?

If you do not want your data shared with Visa, you can opt out of Click to Pay before it launches. We will contact you with information about how to opt out closer to the launch date including the date by which you must do so. Search 'Click to Pay' on our website for more details.

Please note: If you do not tell us you want to opt out before the notified date, you will be registered automatically. After launch, you will still be able to unregister from Click to Pay on the Bank of Ireland app or by calling us. If you change your mind, you can just opt back in. Simple.



2. Access to Cash



What is the Access to Cash Act?

The Finance (Provision of Access to Cash Infrastructure) Act 2025, known as the Access to Cash Act, came into effect on 30 June 2025. Its aim is to ensure that people and businesses across Ireland can easily access cash through ATMs and cash service points.

A cash service point is a place where customers can deposit and withdraw notes and coins with in-person assistance.

Bank of Ireland is a designated entity under the Access to Cash Act. This means we, along with other designated entities, are required to make sure that there are set levels of ATMs and cash service points in every region of Ireland. To meet these requirements, new non-branch cash service points may be opened in some locations. These will be based in retail premises and will offer only cash lodgements and withdrawals in euro, using your debit card.

Transactions will be subject to daily limits and these non-branch cash service points will be opened where they are needed to meet the requirements of the Access to Cash Act. Where we do open a cash service point, details will be available on our website.



What's changing?

We've updated the terms and conditions as follows:

- ▶ We have included a **new definition for "Cash Service Point"**. It explains that this is a non-branch and non-An Post location where you can make cash lodgements and withdrawals using a debit card.
- ▶ We have **updated the "Getting some of our payment services at services outlets" or "Paying in money at services outlets" section** to clarify that a Cash Service Point is different to a 'Services Outlet'. The section does not apply to Cash Service Points.
- ▶ We have **updated the "Transactions on your Account" or "Account Transactions" section** to clarify that cash lodgements made at a Cash Service Point are processed and credited to your account immediately. This change applies only to our Personal Current accounts, Basic Bank accounts and Business current accounts terms and conditions.
- ▶ We have **updated our debit card terms and conditions** to clarify that you can use your debit card and PIN to withdraw cash at a Cash Service Point, and that the withdrawn amount will be deducted from your account immediately.

Which terms and conditions are affected by these changes?

These changes apply to the following terms and conditions:

- ▶ Personal current accounts (including Smart Start Account, Second Level, Third Level, Graduate, Golden Years accounts, and Debit Cards)
- ▶ Basic Bank Accounts
- ▶ Business current account
- ▶ Business debit cards
- ▶ Instant Access Demand account
- ▶ Business Instant Access Demand account
- ▶ Personal Demand deposit account (opened before 18 October 2022)
- ▶ Business Demand deposit account (opened before 18 October 2022)



How do I use a cash service point?

You will need your debit card to make a cash lodgement or a cash withdrawal at a cash service point. You can only make a cash deposit to the account linked to your debit card.

If you withdraw cash from your account, the amount will be debited immediately.

If you pay cash into your account, the balance will generally be updated immediately.

Please note: If you do not have a debit card, you cannot make a cash withdrawal or lodgement at a cash service point. You cannot use an ATM card or a Bank of Ireland lodgement card to deposit or withdraw cash at a cash service point (you can still use them as set out in the terms and conditions).

Is there a charge for using a non-branch cash service point?

Personal customers will not be charged for using a non-branch cash service point.

Business customers will be charged in line with a transaction carried out over the counter in a branch. More details are available in the Schedule of Fees and Charges for Business Customers on the business section of the Bank of Ireland website.



3. Cross-border handling fees



What are cross-border handling fees?

A cross-border handling fee usually applies when you use your Visa debit card to buy something in a foreign currency or to withdraw foreign currency from an ATM. The fee varies depending on how the card is used.

What's changing?

Bank of Ireland will no longer charge cross border handling fees on Visa debit card transactions on Smart Start Accounts and Second Level current accounts.

The fee will be removed to help you get more value from your Bank of Ireland account. No extra fees means you can make the most of your money, manage your spending more confidently, and enjoy greater freedom when using your card internationally.



Please note: Foreign currency transactions at Bank of Ireland ATMs will be converted into euro at an exchange rate set by us and applied to your account with no handling fee costs. For all other foreign currency transactions, which includes purchases and cash withdrawals, the exchange rate is set by Visa and, depending on your account type, a handling fee may apply.

Which terms and conditions are affected by these changes?

These changes apply to the relevant sections within the following terms and conditions:

- ▶ Second Level current account
- ▶ Smart Start Account
- ▶ Schedule of Fees and Charges for Personal Customers
- ▶ Schedule of Fees and Charges for Smart Start Account



4. Other changes to our terms and conditions and Data Privacy Notice



What's changing?

We've reviewed and updated our terms and conditions to make them more accessible as follows:

Change	
1	<p>We have removed the "Distance Marketing Information" section from our terms and conditions. It has been replaced by a standalone "Distance Contract Information" brochure which will be given to customers when they enter into contracts on the phone or online. It is also available on our website or in any of our branches.</p> <p>This change applies to:</p> <ul style="list-style-type: none">▶ Smart Start Account,▶ Second Level current account,▶ Third Level current account,▶ Graduate current account,▶ Personal current account,



	<ul style="list-style-type: none">▶ Golder Years current account,▶ Instant Access Demand account
2	We have inserted a new “Key Product Information and Features” table in the Personal Current account, Second Level current account and Basic Bank account terms and conditions.
3	We have added a new section into our Personal current account terms and conditions . It highlights key information for customers moving from a Graduate current account to a Personal current account.
4	We have removed the condition in our Third Level current account offering which states that it is available on a “once off” basis.
5	We have amended the “Limits on the money you can deposit” clause to remove the minimum required balance of €1 from the terms and conditions for our Instant Access Demand account, Business Instant Access Demand account, Personal Demand deposit account (opened before 18 October 2022), and our Business Demand deposit account (opened before 18 October 2022) .
6	We have amended the “Limits on the money you can deposit” clause in our Personal Demand deposit account (opened before 18 October 2022), and our Business Demand deposit account (opened before 18 October 2022) terms and conditions , to clarify that approved overdrafts are not available on these accounts, but that sometimes a payment can go through where there are insufficient funds. If this happens, we will contact you to arrange repayment.
7	We’ve made a change to ATM cards Demand Deposit and ATM Card terms and conditions to clarify that any non-euro cash withdrawals will be at an exchange rate set by the bank, and we’ve removed the references dealing with cross-border charges as these don’t apply.
8	We have removed reference to the age of 16 from the Zippay section of our 365 phone and digital banking terms and conditions . The current age requirement for Zippay will now be published on our website. Search “Zippay” on the Bank of Ireland website for more details.
9	We have clarified in our Personal current account, Basic Bank account and Second Level current account terms and conditions that the only change that can be made to a standing order is to postpone it, cancel it or change the amount.
10	We have updated our Schedule of Fees and Charges for personal customers to make it clear that the fees relevant to your account type will apply whenever your account type changes, not just when you make the application to change account type.



The following changes apply to the terms and conditions for the below accounts only:

- ▶ Smart Start Account,
- ▶ Personal current account,
- ▶ Basic Bank Account,
- ▶ Second Level current account.

11	We have inserted new clauses to advise how important it is to keep your contact details up to date so that we can send you information to keep your account safe and about changes to your account.
12	We have updated our terms and conditions to explain that we may need you to share certain information with us from time to time. We explain that this is necessary for us to meet certain legal and regulatory requirements and that if you do not provide this information we may close or block your account.
13	We have rewritten some clauses to make them easier to read and understand.
14	We have made small formatting changes like inserting or removing commas, hyphenating words, and realigning page numbers.
15	We have removed roman numerals . This will help customers using screen readers to clearly understand our documents.



Other changes to our Data Privacy Notice (DPN)?

- ▶ We have **removed reference to the age of 16 from the Zippay parts of our Youth Data Privacy Summary**. The current age requirement for Zippay will now be published on our website. Search “Zippay” on the Bank of Ireland website for more details.
- ▶ In addition to updating our DPN to reflect the new processing activities necessary to deliver the Click to Pay service, we have updated our DPN:
 - ▶ To state that personal data may be processed in the context of your interactions with our chatbots and
 - ▶ To reflect that the Bank uses Artificial Intelligence (which may be provided by our third-party service providers) to support the delivery of our products and services, for example in fraud detection and prevention and to support business decision making.

Dates at a glance

14 September 2026	Terms and conditions come into effect
14 September 2026	Data Privacy Notices come into effect

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 **14 September 2026** when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.



**Bank of
Ireland**



bankofireland.com

Bank of Ireland is regulated by the Central Bank of Ireland

37-1705R (05/26)

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

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

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.

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 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 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 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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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 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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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

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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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 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

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

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.

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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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 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.

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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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 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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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

Bank Draft (Domestic)	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
Cash withdrawal	
Bank of Ireland ATM	No Charge

Government Duties

ATM 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
Bank Draft (Domestic)	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

	Flat rate	APR without facility fee	APR with €30 facility fee
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>			

37-524RU46 (08/25) (A)



**Bank of
Ireland**

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



**Bank of
Ireland**

Schedule of fees and charges for personal customers

Effective from 14 September 2026

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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

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

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 may have a cross-border handling charge that is collected at the time the transaction is being made. This charge may 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. Please see below for further detail for each account type.

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.

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 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 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 or in your branch.

When your account type changes, for example, when it moves 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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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 chequebook 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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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)	€0.00
Using a Debit Card for cash withdrawals in foreign currency	
Debit Card (ATM)	€0.00

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. Chequebook 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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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 chequebook 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

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 current account for a period of two years. With the Graduate current account, no fees for maintaining the account are payable.

Service Charges

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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 chequebook 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.



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 current account. With this account, no fees for maintaining the account are payable.

Service Charges

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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Debit Card

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	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 chequebook 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

Interpay (Urgent) - Same Day Funds Transfer in Euro	
▶ (BOI Branch) Inter-branch	€19.05 each
▶ (the Republic of Ireland) - Inter-bank	€25.35 each
Good to know!	
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.	
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

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	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)	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 or a Services Outlet (for example a post office of An Post).

Cash lodgement and withdrawal services at a Cash Service Point are not available using this card.

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



Government Duties

ATM 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
Bank Draft (Domestic)	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.



9

Table of Personal and Graduate Overdraft Rates

Current Rate Table

	Flat rate	APR without facility fee	APR with €30 facility fee
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>			

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**Bank of
Ireland**

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