

Fee Information Document



Name of Account Provider:

Bank of Ireland

Account Name:

Smart Start Account

Date:

27 March 2025

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

NOTE:

EEA is the European Economic Area, currently consisting of the EU member states, Iceland, Liechtenstein and Norway (except Svalbard). Switzerland is not included in his arrangement.

Service	Fee
General account services	
Maintaining the account	€0.00
Payments (excluding cards)	
Credit transfer	Paper/staff assisted €0.00
	BOI 365 Phone transactions Service not available
	BOI 365 Online transactions Service not available
	BOI 365 Online own account transfers €0.00
	Same Day Funds Transfer in Euro - Inter Branch Service not available
	Same day Funds Transfer in Euro to EEA member states and UK – Interbank Service not available
	BOI 365 Online Euro payments to EEA member states and UK Service not available
	Interpayplus (Standard) for Euro payments to EEA member states and UK – Interbank Service not available
	BOI 365 Online Euro payments outside EEA member states and UK Service not available
	BOI 365 Online Foreign Currency payments to EEA member states and UK Service not available

	BOI 365 Online Foreign Currency payments outside EEA member states and UK	Service not available
	InterPayexpress (Urgent) in USD and GBP	Service not available
	InterPayexpress (Urgent) for Euro payments outside EEA member states and UK	Service not available
	Interpayplus (Standard) for Euro payments outside EEA member states and UK	Service not available
	InterPayplus (Standard) in Foreign Currency	Service not available
Standing order		Service not available
Direct debit		Service not available
Cards and cash		
Using a debit card for purchases in euro		€0.00
Using a debit card for purchases in foreign currency		Min 2% of transaction value Maximum €11.43
Cash withdrawal	In Euro - Paper/staff assisted (Parent/legal guardian must be present)	€0.00
	In Euro using ATM	€0.00
	In foreign currency using ATM (cross border handling fee)	3.5% of transaction value Min €3.17 Max €11.43
Cash lodgement		€0.00
Overdrafts and related services		
Overdraft		Service not available
Unauthorised overdraft		Service not available
Referral item		Service not available
Unpaid item		€0.00
Other services		
Provision of a cheque book		Service not available
Cheque lodgement		€0.00