



Name of Account Provider: Bank of Ireland
Account Name: Smart Start Account
Date: 1 August 2025

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

| Service | Fee |
|-----------------------------------|--|
| General account services | |
| Maintaining the account | €0.00 |
| Payments (excluding cards) | |
| | Euro BOI to BOI transfers (same jurisdiction) Service not available |
| | Euro to own account transfers €0.00 |
| | SEPA Instant – Transfer in Euro to payment accounts in SEPA zone countries • Online – Instant transfer 24/7 365 days a year • Paper – Same day up to cut-off time during branch opening hours • Phone – Instant during business hours Service not available |
| | SEPA Classic – Transfer in Euro to EEA member state countries and UK • Online – Same day up to cut-off time • Paper – InterPayplus (Standard) - next day up to cut-off time • Phone – Transfers to Republic of Ireland only Service not available |
| | 365 online International – Transfer in Euro to all other countries 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 |
| | Other Paper Instructions: |
| | InterPayexpress (Urgent) – Same day funds transfer in Euro to EEA member states and UK Service not available |

| | | |
|---|---|--|
| | InterPayexpress (Urgent) – Same day funds transfer in Euro (BOI to BOI cross jurisdiction) | Service not available |
| | InterPayexpress (Urgent) – Funds transfer for Euro payments outside EEA member states and UK | Service not available |
| | InterPayplus (Standard/Non urgent) – Funds transfer for Euro payments outside EEA member states and UK | Service not available |
| | InterPayplus (Standard/Non Urgent) – Funds transfer in foreign currency to any country | Service not available |
| | InterPayexpress (Urgent) - Funds transfer for GBP and USD payments to any country. | 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 – Branch/An Post (Parent/legal guardian must be present for Branch over the counter withdrawals) | €0.00 |
| | In Euro using ATM | €0.00 |
| | In foreign currency using ATM | 3.5% of transaction value Min €3.17 Max €11.43 |
| Cash lodgement | In Euro - Branch/An Post | €0.00 |
| | Cash lodgement machine | €0.00 |
| Overdrafts and related services | | |
| Overdraft | | Service not available |
| Unauthorised overdraft | | Service not available |
| Referral item | | Service not available |
| Unpaid item | | €0.00 |
| Other services | | |
| Receiving a cheque book | | Service not available |
| Cheque lodgement | In Euro - Branch/An Post | €0.00 |
| | Cash lodgement machine | €0.00 |