

Bank of Ireland



Schedule of
fees and charges for
**personal
customers**

effective from 8th April 2010

Everything you need to know about fees & charges for Personal Customers

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How account transaction fees and service charges apply to you

At Bank of Ireland we offer you everything you need to manage your day to day finances and keep your money safe.

This brochure gives details of the fees and charges for these services. To help you understand the costs you may incur, we make a distinction between Account Transaction Fees and Service Charges.

Current Account Transaction Fees

Account transaction fees relate to routine transactions through the account such as:

- Branch withdrawals and lodgements
- Payments made by direct debit or standing order
- Cash withdrawals from Bank of Ireland and other banks' ATMs¹
- Payments made by ATM Pay-a-Bill, Mobile Phone Top Up, and Laser card payments (including cash back)¹
- Debits/Credits on your account using 365 phone or 365 online
- Cheques

Account transaction fees are currently calculated quarterly, with each fee quarter ending on the weekend closest to 21st February, 21st May, 21st August and 21st November respectively, see table below, and with fees being debited to accounts approximately one month later².

Account Transaction Fees²	
Calculation Period (Dates are Inclusive)	Date Fees Debited
23 Feb 09 – 22 May 09	26 Jun 09
25 May – 21 Aug 09	25 Sep 09
24 Aug – 20 Nov 09	31 Dec 09
23 Nov – 19 Feb 10	26 Mar 10
22 Feb – 21 May 10	25 Jun 10
24 May – 20 Aug 10	24 Sep 10
23 Aug – 19 Nov 10	31 Dec 10

Transaction Fee Advice Statements

All customers who incur current account transaction fees will receive a Transaction Fee Advice Statement in addition to their standard postal account statement. This will give details of the number of transactions and appropriate fee for each type of transaction on your account. It will issue approximately two weeks **before** the fees are charged if the fees are above €12.70, or by arrangement with your branch. Otherwise it will be included with your next postal account statement.

Service Charges

Service Charges cover specific extra services which current, deposit or other account holders may require occasionally, e.g. bank drafts, cheque retrieval. Certain services are additional to the basic current account, such as the provision of an overdraft facility. Customers may qualify for some services free of charge as part of their account. Any Service Charges that apply will normally be debited to accounts as they arise.

Banking by phone or online

Bank of Ireland 365 offers you the convenience of doing your day-to-day banking by phone or online at a time and a place that suit you. When you register for Bank of Ireland 365 phone / online services you can view your latest balance and transactions on your current, regular savings and investment accounts, make payments or transfer money to your own accounts or other accounts previously registered, manage your standing orders, or make international payments and much, much more³. There is no extra charge for using our 365 phone / online services. The current account transaction fees and service charges outlined in this brochure apply to the transactions and services conducted on 365 phone / online. For charges that apply for international payments via 365 online please refer to the Schedule of International Transaction Charges brochure available in your branch.

Standard Personal Current Account

Current Account Transaction Fees

We offer two fee options on our Personal Current Account:

Option 1 - Pay As You Go	28c for each transaction ¹
Option 2 - Flat Fee	€11.40 per quarter for up to 90 transactions. Transactions in excess of 90 cost 28c each ¹

If you have more than 40 transactions per quarter, the quarterly fee of €11.40 is the better option for you. You can, however, switch between the two options at any stage by contacting your branch. The change will take effect from the beginning of the next fee-charging quarter.

Services available FREE of charge with the Standard Current Account⁴

- Standing Order / Direct Debit set-up
- Standing Order Amendment / Commission
- Stop Payment Instruction
- Replacement of card PIN
- Account Balance / Interest Certificate
- Cheque sent for collection
- Credit transfers outwards
- Account administration
- Auditors Queries
- Cheque clearance of non Bank of Ireland cheque
- Regular Statements

Free Transactions Offer

As a Bank of Ireland Personal Current Account customer on Option 1 or 2 above, you could automatically qualify for free account transactions⁴ in a fee quarter and get:

- FREE Withdrawals at ATMs or in branches¹
- FREE Laser transactions and cashback¹
- FREE Direct Debits / Standing Orders

- FREE Debit / Credit Transactions on your account using 365 Online or Phone⁸
- FREE Cheques / Lodgements⁴

To automatically qualify for free transactions in a fee quarter, you must:

- Keep a minimum credit balance of €500 in your current account for the **full fee quarter**³

OR

- Make at least **3 debit payments** from your current account using Bank of Ireland 365 online and / or phone in that quarter

Main Service Charges Applicable to the Standard Personal Current Account:

Bank draft €2.40 each

Cheque retrieval requests (charge per each day's cheques to be retrieved) €4.44

Cirrus / Maestro - see details on page 16

Duplicate statements

- 1st page €3.80
- each subsequent page €2.50

Overlimit Item Charges

You must pay the following charges if you make a withdrawal of any kind (including ATM and other cash withdrawals, direct debit, standing order, cheque and Laser card transactions) from an account which causes it (a) to go overdrawn where there is no agreed overdraft limit or (b) to go overdrawn in excess of an agreed overdraft limit. The charges also apply for each withdrawal from an account while it remains in an unauthorised overdraft position. More than one charge may be applied on the same day.

- First overlimit item per quarter No Charge
- 2nd and 3rd items per quarter €3.50 each
- 4th and 5th items per quarter €5.00 each
- 6th and subsequent items per quarter €10.00 each

Overlimit item charges are applied based on the postal statement, (i.e. uncleared) balance. These charges are applied in the order items are processed and may not match the sequence of items shown on account statements. Similar items in a day are grouped together on postal statements for your convenience. Interest surcharges may also apply, please see page 19 for details.

Unpaid Items

- Cheque or direct debit returned unpaid from your account (outwards) €12.70 each
- Standing order unpaid (e.g. due to lack of funds) €12.70 each
- Cheque lodged to your account and returned unpaid (inwards) €3.30 each

Overdraft Facility

- Negotiation, re-negotiation and annual renewal of a personal overdraft facility €25.00

Replacement of lost/stolen/damaged card €5.90

Same Day Funds Transfer

- Inter Branch €19.05 each
- Inter Bank €25.35 each

For additional charges that may apply including Government Duty and Interest Surcharges, please see pages 17 - 21.

Workstart Package

If you are aged under 25 and working fulltime or in career related training, our WorkStart Package is designed to suit you. Please see the Standard Personal Current Account for transaction fees and service charges that apply to you, including the Free Transactions Offer, on page 4 - 6.

Second Level Student Account

If you are a full time second level student, you can apply for a Second Level Student Account. With this account, no transaction fees are applied by the Bank for lodgements to or withdrawals from the Account made within Ireland as long as you are a full time second level student.

If you are aged 16 or over, you can also apply for a Laser card on your account. Cirrus (ATM) & Maestro (Payment Card) transactions in euro in any EU member state, as well as Iceland, Liechtenstein or Norway are charged at the same rate as transactions within Ireland, so they are free to Second Level Student Account holders. Charges will apply to other Cirrus and Maestro transactions, please see page 16 for details of these charges.

In addition, Bank of Ireland will also pay the Government ATM card duty for you.⁵ Please see page 17 for further details of Government Duties.

Main Service Charges Applicable to the Second Level Student Account:

Bank draft €2.40 each

Third Level Student Current Account

If you are a full time Third Level Student, on application, you are eligible for a Third Level Student Current Account. With this account, no account transaction fees are payable as long as you are a full time third level student. This means no charges for:

- Withdrawals at ATMs or in branches
- Direct Debits / Standing Orders
- Laser transactions and Cashback
- Debit / Credit Transactions on your account using 365 Online or Phone
- Cheques / Lodgements⁴

In addition, Cirrus (ATM) & Maestro (Payment Card) transactions in euro in any EU member state, as well as Iceland, Liechtenstein or Norway are charged at the same rate as domestic ATM and Laser transactions respectively,

so are free to Third Level Student Current Account holders. For details of Cirrus and Maestro charges that do apply, please see page 16.

Services available free of charge with the Third Level Student Current Account⁴:

- Standing Order / Direct Debit set-up
- Standing Order Amendment / Commission
- Stop Payment Instruction
- Replacement of card PIN
- Account Balance / Interest Certificate
- Cheque sent for collection
- Credit transfers outwards
- Account administration
- Auditors Queries
- Interest Certificates
- Cheque clearance of non Bank of Ireland cheque
- Regular / Duplicate Statements
- Overdraft Facility Fee
- Overlimit Item Charges
- Cheque Retrievals

Main Service Charges Applicable to the Student Current Account:

Bank draft €2.40 each

Unpaid Items

- Cheque or direct debit returned unpaid from your account (outwards) €12.70 each
- Standing order unpaid (e.g. due to lack of funds) €12.70 each
- Cheque lodged to your account and returned unpaid (inwards) €3.30 each

Replacement of lost/stolen/

damaged card €5.90 each

Same Day Funds Transfer

- Inter Branch €19.05 each
- Inter Bank €25.35 each

For additional charges that may apply including Government Duty and Interest Surcharges, please see page 17-21.

You can avail of a range of concessions on foreign exchange services for personal use. Enquire at the branch where you hold your account.

Graduate Current Account

Our Graduate Financial Package is available, on application, to you if you have graduated from full time third level education within the past three years. With a Graduate Current Account you qualify for free current account transactions for two years and a range of other services are available free of charge.

This means no charges for:

- Withdrawals at ATMs or in branches
- Direct Debits / Standing Orders
- Laser transactions and cashback
- Debit / Credit Transactions on your account using 365 Online or Phone
- Cheques / Lodgements⁴

In addition, Cirrus (ATM) & Maestro (Payment Card) transactions in euro in any EU member state, as well as Iceland, Liechtenstein or Norway are charged at the same rate as domestic ATM and Laser transactions respectively, so are free to Graduate account holders. For details of Cirrus and Maestro charges that do apply, please see page 16.

Services available free of charge with the Graduate Current Account⁴:

- Standing Order / Direct Debit set-up
- Standing Order Amendment / Commission
- Stop Payment Instruction
- Replacement of card PIN
- Account Balance / Interest Certificate
- Cheque sent for collection
- Credit transfers outwards
- Account administration
- Auditors Queries
- Cheque clearance of non Bank of Ireland cheque
- Regular / Duplicate Statements
- Overdraft Facility Fee
- Cheque Retrievals

Main Service Charges Applicable to the Graduate Current Account:

Bank draft	€2.40 each
Replacement of lost/stolen/ damaged card	€5.90 each

Unpaid Items

- Cheque or direct debit returned unpaid from your account (outwards) €12.70 each
- Standing order unpaid (e.g. due to lack of funds) €12.70 each
- Cheque lodged to your account and returned unpaid (inwards) €3.30 each

Overlimit Item Charges

You must pay the following charges if you make a withdrawal of any kind (including ATM and other cash withdrawals, direct debit, standing order, cheque and Laser card transactions) from an account which causes it (a) to go overdrawn where there is no agreed overdraft limit or (b) to go overdrawn in excess of an agreed overdraft limit. The charges also apply for each withdrawal from an account while it remains in an unauthorised overdraft position. More than one charge may be applied on the same day.

- First overlimit item per quarter No Charge
- 2nd and 3rd items per quarter €3.50 each
- 4th and 5th items per quarter €5.00 each
- 6th and subsequent items per quarter €10.00 each

Overlimit item charges are applied based on the postal statement, (i.e. uncleared) balance. These charges are applied in the order items are processed and may not match the sequence of items shown on account statements. Similar items in a day are grouped together on postal statements for your convenience. Interest surcharges may also apply, please see page 19 for details.

Same Day Funds Transfer

- Inter Branch €19.05 each
- Inter Bank €25.35 each

For additional charges that may apply including Government Duty and Interest Surcharges, please see page 17-21.

Golden Years Current Account

If you are aged 60 or over, you can apply at your branch for our special Golden Years Current Account. No transaction fees are payable on Golden Years Personal Current Accounts. This means no charges for:

- Withdrawals at ATMs or in branches
- Direct Debits / Standing Orders
- Laser transactions and cashback
- Debit / Credit Transactions on your account using 365 Online or Phone
- Cheques / Lodgements⁴

In addition, Cirrus (ATM) & Maestro (Payment Card) transactions in euro in any EU member state, as well as Iceland, Liechtenstein or Norway are charged at the same rate as domestic ATM and Laser transactions respectively, so are free to Golden Years account holders. For details of Cirrus and Maestro charges that do apply, please see page 16.

The following list of services are also free of charge with a Golden Years Current Account⁴:

- Standing Order / Direct Debit set-up
- Standing Order Amendment / Commission
- Stop Payment Instruction
- Annual Cheque Guarantee Card
- Replacement of Lost / Stolen Cards / PIN
- Account Balance / Interest Certificate
- Cheque sent for collection
- Credit transfers outwards
- Account administration
- Auditors Queries
- Cheque clearance of non Bank of Ireland cheque
- Regular / Duplicate Statements
- Unpaids In
- Bank Draft (Domestic)
- Cheque Retrieval
- Overdraft Facility Fee

Service Charges Applicable to the Golden Years Current Account:

Overlimit Item Charges

You must pay the following charges if you make a withdrawal of any kind (including ATM and other cash withdrawals, direct debit, standing order, cheque and Laser card transactions) from an account which causes it (a) to go overdrawn where there is no agreed overdraft limit or (b) to go overdrawn in excess of an agreed overdraft limit. The charges also apply for each withdrawal from an account while it remains in an unauthorised overdraft position. More than one charge may be applied on the same day.

- | | |
|--|-------------|
| • First overlimit item per quarter | No Charge |
| • 2nd and 3rd items per quarter | €3.50 each |
| • 4th and 5th items per quarter | €5.00 each |
| • 6th and subsequent items per quarter | €10.00 each |

Overlimit item charges are applied based on the postal statement, (i.e. uncleared) balance. These charges are applied in the order items are processed and may not match the sequence of items shown on account statements. Similar items in a day are grouped together on postal statements for your convenience. Interest surcharges may also apply, please see page 19 for details.

Unpaid Items

- | | |
|---|-------------|
| • Cheque or direct debit returned unpaid from your account (outwards) | €12.70 each |
| • Standing order unpaid (e.g. due to lack of funds) | €12.70 each |

Same Day Funds Transfer

- | | |
|----------------|-------------|
| • Inter Branch | €19.05 each |
| • Inter Bank | €25.35 each |

Concessions on Personal Foreign Exchange⁶

Golden Years Current Account customers also qualify for a range of concessions on foreign exchange services for personal use. You can avail of these concessions at the branch where you hold your Golden Years Current Account - just ask.

For additional charges that may apply including Government Duty and Interest Surcharges, please see page 17-21.

Packages available to existing customers only

Budget Saver Current Account

Budget Saver Accounts are subject to the Account Transaction Fees detailed below, Service Charges and Cross Border ATM (Cirrus) and Payment Card (Laser) transactions outlined on page 16-21.

Services available free of charge with the Budget Saver Current Account:

- Overdraft Facility Fee

Ascent Jobstart Current Account

Provided the Ascent account is kept in credit throughout a full banking fee quarter existing Ascent Jobstart customers will qualify for free Account Transaction Fees for that quarter. Otherwise you will be charged Account Transaction Fees as detailed below. Service Charges are applied at the rates set out on pages 17-21. For details of Cross Border ATM (Cirrus) and Payment Card (Laser) transaction charges see page 16.

Paypath Current Account

Existing Paypath customers who hold this package retain it until their period of free quarterly transactions expires. Service Charges and cross border ATM (Cirrus) and Payment Card (Laser) transactions are applied at the rates outlined on pages 16-21.

Transaction Fees applicable to Budget Saver and Ascent Jobstart Current Accounts

Maintenance Charge	€5.25 per quarter
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Automated Transactions:

- 365 / ATM withdrawal or Pay a bill transaction
 - ATM Top Up or Text Top Up
 - Laser Transaction
 - Salary or wage payment made by EFT
 - Direct Debit
 - Standing Order
 - 365 phone / 365 online Debit / Credit
- } €0.24

In addition, Cirrus (ATM) & Maestro (Payment Card) transactions in euro in any EU member state, as well as Iceland, Liechtenstein or Norway are charged at the same rate as domestic ATM and Laser transactions respectively. For details of Cirrus and Maestro charges for other transactions, please see page 16.

Paper / Non Automated / Staff Assisted transactions

- Lodgement / Credit
 - Credit transfer inward
- } €0.28 each
- Cheque / Debit
 - Withdrawal
- } €0.33 each

Service Charges are applicable on these accounts, please see page 17-21 for details.

Deposit Accounts

On occasion some charges may apply to a Deposit Account holder, for example, if you avail of the services outlined on pages 17-21. Other charges that may apply are as follows:

Cards

If you have an ATM card on your Deposit Account, the following charges may apply. In addition Government Duty on your ATM card will apply, please see page 17 for further details.

- Replacement of lost, stolen or damaged ATM card on Savings Account €5.90 each
- Replacement of lost or stolen Card PIN number €3.15 each

Penalties

If the terms and conditions of the product are broken, then penalty 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.

For further information please refer to the terms and conditions of your Deposit Account or ask in branch for details. For the interest rates that apply to your Deposit Account, please contact your branch.

Loan Accounts

On occasion some charges may apply to a Loan Account holder, for example, if you avail of the services outlined on pages 17-21. Other charges that may apply are as follows:

Interest Surcharges on Loans

Where a repayment is not made to a Loan account on the due date, an interest surcharge of 0.75% per month (i.e. 9% per annum) subject to a minimum charge of €2.54 per month will apply to the amount in arrears. For further information, please refer to the terms and conditions of your Loan Account or ask in branch for details. For the interest rates that apply to your loan, please contact your branch.

Cross border ATM Transactions and Card Payments

- Cirrus (ATM) and Maestro (Payment Card) transactions in euro in any EU member state, Iceland, Liechtenstein or Norway are charged at the same rate as domestic ATM and Laser transactions respectively, and are free to customers who qualify for free transaction fees as part of the Free Transaction Offer, and Second Level Students, Third Level Students, Graduate, Paypath, and Golden Years Current Accounts.
- All other Cirrus and Maestro transactions are charged as follows and are not included in the Free Transaction Offer, or free to Third Level Student, Graduate, Paypath and Golden Years Current Accounts:
 - **Maestro** (Payment Card) - 1.75%* of transaction. Min €0.46 / Max €11.43 per transaction
 - **Cirrus** (ATM) - 3.5%* of transaction. Min €3.17 / Max €11.43 per transaction

** Includes foreign exchange margin and international network fees. (Owners of some ATMs may charge you an additional fee for using their ATM, which is generally highlighted on the ATM screen.)*

All Cirrus and Maestro foreign currency transactions (Sterling, US Dollar etc) will be converted to euro at the relevant interbank foreign exchange rate.

At some cash machines, you may be required to undertake more than one transaction to withdraw your full daily limit.

For details of charges that apply for other cross border services and payments please refer to the Schedule of International Transaction Charges brochure available at any branch.

General Service Charges for Personal Customers

The following Service Charges may apply to current account holders and also to non current account holders where the service is provided.

Note: Standard Current Account, Second Level & Third Level Student, Graduate, & Golden Years Current Account holders, please see the relevant page for details of the main service charges that apply to your current account.

Government Duties

There are certain Government duties which Bank of Ireland is required to collect from you. Government duties are debited to your account even if you qualify for free account transactions or free services. Under current legislation, the following Government duties apply:

- Cheques €0.50 per cheque (Applied on cheque book issue)⁷
- ATM Card €2.50, per card (Applied annually in January)⁷
- ATM / Laser Card €5.00, per card (Applied annually in January)⁷

Consumer Credit Act and Data Protection Queries

Consumer Credit Act Queries	€2.54 each
Data Protection Queries	€6.35 each

Fee Type	Fee / Charge
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Account Transfer under Standing Instruction

- | | |
|-----------|--------------------|
| • Daily | €76.15 per quarter |
| • Weekly | €19.05 per quarter |
| • Monthly | €6.35 per quarter |

Auditor / Accountant Queries	€33.00 per hour; Min €21.50
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Account Statements (if more than 12 issued in a financial year) Charge per statement	€1.27 each
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Account Balance Certificate	€3.80 each
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Bank Draft	€2.40 each
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Business Services

For details of the charges that may apply for business related services, please see the Schedule of Fees and Charges for Business Customers.

Cards

- Replacement of lost, stolen or damaged:
- Laser/ATM Card €5.90 each
- Card PIN number €3.15 each

Character Enquiry/Status Enquiry (Originator of enquiry will be charged)	€6.35 each (inc. VAT)
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Clearance of a non - Bank of Ireland cheque by phone (+cost of call)	€3.80 each
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Credit transfer outwards	€0.50 each
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Cheque Encashment	€1.90 each
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Cheque Retrieval (for each day's paid cheques retrieved)	€4.44 each
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Cheque sent for collection	€5.05 each
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Direct Debits and Standing Orders (Not available on Savings Accounts)

- Direct Debit set up €3.43 each
- Standing order set up €3.43 each
- Standing order commission €0.15* each
- Standing order amendment €1.33 each

**Please note this charge is in addition to the account transaction fee. The charge will be included in the amount of the Standing Order.*

Duplicate Statement

- First Page €3.80 each
- Each subsequent page €2.50 each

Foreign Exchange/Cross Border Services

- For details of all charges please see the Schedule of International Transaction Charges brochure available in branches.

Interest certificate

(duplicate / estimate) €3.80 each

Interest Surcharges on Current Accounts and Overdrafts

An Interest Surcharge of 0.6% per month (7.2% per annum) (subject to a minimum charge of €2.54 per month) applies to the amount in excess of an agreed Overdraft Permission or to the full overdrawn amount where no agreed Overdraft Permission exists.

Where an account with an agreed Overdraft Facility does not revert to credit for 30 days during a 12 month period an Interest Surcharge of 0.75% per annum will be applied.

Surcharge Interest is in addition to the relevant Overdraft interest rate and applies to the postal statement (i.e. uncleared) balance.

Overdraft Facility

Negotiation, re-negotiation and annual renewal of a personal overdraft facility €25.00

Overlimit Item Charge

You must pay the following charges if you make a withdrawal of any kind (including ATM and other cash withdrawals, direct debit, standing order, cheque and Laser card transactions) from an account which causes it (a) to go overdrawn where there is no agreed overdraft limit or (b) to go overdrawn in excess of an agreed overdraft limit. The charges also apply for each withdrawal from an account while it remains in an unauthorised overdraft position. More than one charge may be applied on the same day.

- | | |
|--|-------------|
| • First overlimit item per quarter | No Charge |
| • 2nd and 3rd items per quarter | €3.50 each |
| • 4th and 5th items per quarter | €5.00 each |
| • 6th and subsequent items per quarter | €10.00 each |

Overlimit item charges are applied based on the postal statement, (i.e. uncleared) balance. These charges are applied in the order items are processed and may not match the sequence of items shown on account statements. Similar items in a day are grouped together on postal statements for your convenience. Interest surcharges may also apply, please see page 19.

Non Routine Services

- Non routine services, involving significant time by branch staff, may generate an Account Administration Charge. If such a charge is likely to arise, we will notify you in advance. The charge will be based on a rate of €33.00 per hour.

Out of Pocket / Third Party Charges

- These charges may arise from the provision of, or out sourcing of, a service that a customer has requested or requires, for example a courier. These charges are not included for free in any of the offers or packages. If such a charge is likely to arise, we will notify you in advance.

Same Day Funds Transfer

- Inter Branch €19.05 each
- Inter Bank €25.35 each

Special Presentation €5.05 each

Stop Payment Instruction €5.08 each

Unpays

- Cheque or direct debit returned unpaid from your account (outwards) €12.70 each
- Standing order unpaid (e.g. due to lack of funds) €12.70 each
- Cheque lodged to your account and returned unpaid (inwards) €3.30 each

For details of other charges that may be applicable, for example specialist services, please enquire at the branch.

How to save on Fees and Charges

- If you have more than 40 transactions in a quarter, choose the better value Standard Personal Current Account quarterly Flat Fee option. For details, please see page 4.
- If you are a Standard Personal Current Account Holder on either the Pay As You Go or Flat Fee option, keep €500 in your account for the full fee quarter or make just three debit payments from the account in the fee quarter using our 365 phone or online services and you will qualify for our Free Transactions Offer for that quarter. For details please see page 4. Terms and conditions apply to the use of 365 phone and online services.
- Use your LASER card and take cash back with the same transaction, paying for only one transaction rather than two.
- Maintain your current account balance within your account limits and avoid unpaid charges, overlimit item charges and interest surcharges. If you don't have enough money in your account to cover outstanding cheques or upcoming standing orders or direct debits, talk to your branch in advance about arranging an overdraft, or increasing your current overdraft limit. Also if you have an agreed overdraft, check your account regularly to ensure the balance in the account reverts to credit for at least 30 days each year from the date the overdraft is received. An easy way to do this is to check your balance on Banking 365 Phone or Online³. Lending criteria and terms and conditions apply to overdraft applications (including applications for overdraft increases).
- Keep your statements carefully and record details of cheques on your cheque book stub. Copies are costly to provide and are charged for accordingly. Alternatively, use 365 online to select, view and print all transactions (or specific types of transaction e.g. all lodgements, all ATM withdrawals, etc.) on your account for the previous twelve months.

- If you are a full-time student, recent graduate or over 60 years of age, on application you may qualify for Second Level, Third Level, Graduate or Golden Years Current Accounts which provide free account transaction fees and other concessions, see page 7 - 12 of this Brochure for details.
- If you have a Loan Account, it is important to make repayments when they fall due in order to avoid interest surcharges which are payable on the amount in arrears.

Apply to earn Credit Interest on your Personal Current Account.

Personal customers with a Standard Current Account (i.e. Pay as you Go and Flat Fee options) or Golden Years Current Account can register to earn credit interest on cleared credit balances up to €1,500 in the account. Ask at any branch for details of the rates, qualifying criteria, terms and conditions and how you can apply for the credit interest feature.

Statements of Interest on Overdrawn Current Accounts

Current Account customers whose quarterly debit interest is greater than €12.70 will receive a statement letting them know what the interest charge will be **before** the interest is charged to their accounts. Interest is currently calculated on accounts quarterly on the weekend closest to 21st February, 21st May, 21st August and 21st November², see table below. Your statement, which will be issued approximately two weeks before interest is charged, will show any interest and interest surcharges to be applied. If the amount is less than €12.70 you can request a statement of interest charges from your branch. For details of overdraft Interest rates that apply to your account please contact your branch.

Interest on Current Account²		
Calculation Period (Dates are Inclusive)	Date Credit Interest Applied	Date Debit Interest Charged
23 Feb 09 – 24 May 09	25 May 09	26 Jun 09
25 May – 23 Aug 09	24 Aug 09	25 Sep 09
24 Aug – 22 Nov 09	23 Nov 09	31 Dec 09
23 Nov – 21 Feb 10	22 Feb 10	26 Mar 10
22 Feb – 23 May 10	24 May 10	25 Jun 10
24 May – 22 Aug 10	23 Aug 10	24 Sep 10
23 Aug – 21 Nov 10	22 Nov 10	31 Dec 10

Sources of information on bank charges

For information regarding products & services offered by Bank of Ireland, please contact any Bank of Ireland branch or the following:

Banking 365 1890 365 365

Customer service Agent hours are 8am - 12pm weekdays (excluding Bank Holidays) and 10am to 2pm Saturdays.

Log onto www.365online.com

Bank of Ireland
Group Website www.bankofireland.ie

Notes

¹Please note: Cirrus (ATM) and Maestro (Payment Card) transactions in euro within any EU member state, Iceland, Liechtenstein or Norway are treated as domestic transactions for charging purposes as detailed. For charges for other Cirrus / Maestro transactions please see page 16.

²These dates are subject to change.

³Account balances are measured based on the overnight balance in the current account (per postal statement). There may be a difference in balance between the postal statement and the other source of balance information available such as online and ATM. The balance used to apply free day to day banking transactions is that as per your postal statement. Transactions undertaken after 5pm on a working day, or at anytime during a non-working day (i.e. Saturdays, Sundays and bank and public holidays), may not be reflected in the account until the following working day. These dates and times may be subject to change. Other charges may apply.

⁴Government Duty on cards and cheques will still apply. Other charges may apply.

⁵In the future the Bank may decide to charge the Government Stamp Duty to your account, but will tell you at least 14 days in advance before doing so.

⁶A maximum cumulative limit of €2000 (currency equivalent) per Golden Years customer, per annum, applies. Standard personal foreign exchange rates of exchange will apply.

⁷Government Duties rates and dates / times quoted are subject to change.

⁸Payments made by standing order or direct debit do not qualify as 365 phone / online transactions for the purpose of this offer.

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