

Unauthorised Borrowing

We recommend that you discuss and agree borrowing requirements in advance, otherwise the following Charges which reflect our reasonable costs, will be applicable. Interest on borrowing at any time during a Charging Month in excess of the agreed overdraft limit will be charged on the amount by which you exceed the agreed overdraft limit:

- at the interest rate agreed between you and the Bank; and
- at the Bank's surcharge rate (currently 1.25% per month) min £2.00

Where no overdraft has been agreed, you will be charged interest on the entire overdrawn balance at:

- the Bank's unauthorised overdraft interest rate; and
- the Bank's surcharge rate (currently 1.25% per month) min £2.00

Interest on any excess or unauthorised overdraft will be calculated on a daily basis for the period during which the excess or unauthorised borrowing exists. That part of the overdrawn balance which falls within the agreed overdraft limit will continue to be charged at the agreed overdraft rate. We will write to you to advise you of your unauthorised overdraft and the Charges for this are:

Notice of unauthorised balance	£12.50
Subsequent letters	£12.50 each
Exceeding agreed permission and for every subsequent increase in the debit balance	£10.00
Temporary overdraft Charge	£18.00

* Charging month - the 5th of one month to the 4th of the next.

** You may be charged for using some cash machines by the ATM provider. This will be clearly stated on relevant ATM machines before you proceed with your transaction.

† For full details of Charges relating to International Banking Services, please refer to our leaflet Foreign Currency Accounts and Services for Business and Personal Customers.

†† Service no longer available from 01/01/2004

‡ Over 55 Premium Savings Account is no longer available.

This document can be made available in Braille, large format or audio upon request



Schedule of Charges - Great Britain

From 21 September 2006



Standard Transaction Charges

Customers who keep a minimum of £250.00 in their account in any charging month* qualify for free banking. When the account falls below the £250.00 minimum balance threshold for all or any part of a charging month* the following transaction Charges apply:

- Per transaction (including cheques, direct debits, standing orders, Lodgments, Maestro and ATM transactions**) £0.39 plus
- Monthly Account maintenance Charge £2.50

Free Banking

None of the above standard Charges apply for the period free banking is available on the Account.

How to keep Charges to a minimum

You can keep Charges to a minimum by:

- Always operating your Account within the authorised overdraft limit
- Keep all statements and documents. This avoids Charges for duplicate copies which are costly to provide.

Borrowing/review and authorised facilities

You should operate your account in credit unless we agree with you in advance that you may overdraw. When you go overdrawn, we will advise you in writing of the interest rate payable, when interest will be charged and any other Charges payable.

Arrangement Charges for authorised overdrafts

- Up to £200.00 FREE
- Exceeding £200.00 1% p.a. (min £10.00)
- Temporary Overdraft £18.00 per increase

Offset Charge

Where we agree to offset your debit and credit balances for interest calculation, an offset Charge of 1% p.a. of the credit balance offset (calculated daily) will apply. This Charge is payable for each day during which the offsetting agreement continues and will be calculated and collected at the same time as interest falls due on your account.

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Lending Arrears Charge

Missed repayment Charge	£35.00
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Other Bank Charges *(these do not qualify for free banking)*

International Maestro Point of Sale Transactions	2.75% of transaction amount
Maestro ATM Transaction outside UK and Ireland	£1.50 plus 2.75% of transaction amount
One off third party payment via BACS	FREE
Unpaid cheque lodgments	£6.50
Unpaid cheques, direct debits & standing orders returned due to insufficient funds in your account per item	£35.00
Special Cheque presentation (including call charge)	£11.50
Copies of past statements	£6.00 per sheet
Stop payment (cheque)	£7.50
Standing order (alter/cancel)	£2.75 each
Balance or duplicate interest certificate	£6.00 each
CHAPS transfers (Sterling)†	£21.00
Cash card, 3 in 1 card replacement following loss, etc.	£6.50 each
Bank drafts (Sterling), BOI Customer	£10.00
Cheque retrieval (for each day's paid cheques which have to be retrieved)	£5.00
Direct Debit mandate set-up	£2.50
Direct Debit (cancel)	£2.75
Manual transfers under standing instruction	£10.00 each
Safe custody (only available to BOI customers) ††	
Per access	£6.00+VAT
Sealed envelope (per item)	£10.00+VAT p.a.
Sealed parcel/box (dependent on size)	£20.00 min+ VAT p.a.
Travellers cheques issued	1% (min £3.00)
Foreign currency (notes)	1.5% (min £3.00)
Status enquiry	£7.50+VAT
Mini statements on request at branch	£2.00 per page
Fixed Term Deposit minimum breakage Charge	£25.00

We may vary Charges or introduce new Charges by telling you personally at least 30 days in advance.

You can also find out about our Charges by contacting your local branch or on our website www.bank-of-ireland.co.uk

There is no Charge for advice on day to day banking activities unless a significant amount of time is spent working on your behalf. In such a case a Charge will be agreed with you in advance which will be based on an hourly rate of £26.00. Any additional expenses incurred directly as a result of your enquiries may be passed on to you as required. Charges for less frequently used services are available on request.