

Bank of Ireland



Schedule of charges

GB Personal Banking

Personal products are no longer available for new customers.

How to keep charges down

You can keep charges as low as possible by:

- Always keeping your account within any agreed overdraft limit; and
- Keeping all statements and documents we send you (to avoid you having to pay charges for copies).

Standard Charges

Current Account

If you keep at least £250 in your account in any charging month (the period from the 5th of one month to the 4th of the next) you will not pay any standard charges. If you have less than £250 in your account for all or any part of a charging month, we will take the following charges.

- For each payment into or out of your account – 39p
- An account maintenance charge of £2.50 a month

Freeway Current Account

If you hold a Freeway Current account you will not pay any standard charges whilst your account remains in credit. If your account goes overdrawn by more than £50 in any charging month (the period from the 5th of one month to the 4th of the next) we will take a monthly maintenance transaction charge of £6 for every month or part of a month during which the account is overdrawn. Your account is also subject to "Overdraft Charges" as detailed on the next page.

High Interest Cheque Account

The first debit from the account in any charging month is free. There is then a 50p charge for every other debit from the account in that charging month.

Premium Saver Account

The first cheque from the account in any charging month is free. There is then a 50p charge for every other cheque from the account in that charging month.

Overdraft Charges

You should keep your account in credit unless we agree with you that you can go overdrawn.

Overdraft set-up charge

You can arrange a new or increased overdraft limit (including a temporary increase) on your account. We will take this amount from your account on the same day.

Agreed overdraft up to £200	FREE
Agreed overdraft up to £1,000	£10
Agreed overdraft between £1,001 to £3,000	£20
Agreed overdraft of £3,001+	£30

Annual overdraft charge (as above)

A year has passed from the date we set up a new overdraft or increased the overdraft limit on your account.

Unauthorised overdraft

If you need an overdraft, or you need to increase the agreed limit, we recommend that you agree this with us beforehand to avoid extra charges and interest.

If you do not have an agreed overdraft, you will be charged interest on the full amount of the overdraft at:

- our unauthorised overdraft interest rate; and
- our 'surcharge' rate – currently 1.25% a month – minimum of £2.

If you have arranged an overdraft with us but go over the agreed overdraft limit, you will be charged interest on the amount over your agreed overdraft limit at:

- our agreed overdraft interest rate; and
- our 'surcharge' rate – currently 1.25% a month – minimum of £2.

We will work out interest every day during the period when you are overdrawn or over an agreed limit. For any overdraft within the agreed overdraft limit we will continue to charge interest at the agreed overdraft rate.

Informal overdraft request charge: You informally request an overdraft by trying to make a payment from your account when there is not enough money in the account or overdraft limit available. The informal overdraft request may be met or refused at our discretion.	£10.00 (Charged once per day)
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<p>Unpaid charge: When there is not enough money in your account, or enough of an overdraft limit, to cover all the cheques, standing orders and direct debits. We cannot pay these from your account because you do not have the money available. We charge you for each of these unpaid items.</p>	<p>£28.50 (per item)</p>
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Monthly pack - pre-notification of charges

We will tell you about the following charges before we take them from your account.

- The annual overdraft charge
- The informal overdraft request charge
- The unpaid charge

If you use an overdraft, each month we will send you a pack that will contain the following information.

- A summary of charges that arose in the previous month, the payment each charge relates to, the date the charges arose and when we will take the charges from your account.
- If you have to pay an informal overdraft request charge, we will tell you if we agreed to or refused your request. We will also tell you what items were paid or returned.
- A monthly account summary, which shows all the payments to or from your account in the previous month.
- A 'Charges explained' leaflet, which gives more information on how and when charges arise and how much they are.

Annual summary pack

Once a year we will send you a summary of all the charges and interest on your account for the previous 12 months.

The summary pack will contain the following.

- Details of all the charges or interest taken from your account or interest paid to your account.
- Details of interest or charges (or both) we have refunded to your account.
- A 'Charges explained' leaflet, which gives more

information on how and when charges arise and how much they are.

The summary pack will not include non-standard service charges taken from your account.

We hope you are happy with us, but if you want to switch your account to another bank or building society, you will find information on how to do this in the summary pack.

Other bank charges

These charges apply for any non-standard service you ask us to provide.

Using a Maestro card for buying goods or services abroad	2.75% of the amount of the payment
Using a Maestro card to withdraw money from a cash machine outside the UK No extra fees - Bank of Ireland, AIB or Ulster Bank ATMs in the Republic of Ireland. All fees applied will be detailed in your statement	£1.50 plus 2.75% of the amount of the withdrawal amount
Making a one off payment by BACS (BACS stands for Bankers Automated Clearing System which is a system for sending money electronically between banks. A BACS payment happens when money is sent electronically from one bank account to another)	Free
When a cheque that you paid into your account is not paid from the account of the person who gave it to you	£6.50
When we post a cheque to the other bank to be paid quickly	£11.75
Copies of past statements	£6 a sheet
Extra statements (more than one per month)	£3 each
Stopping a cheque	£7.50
Standing order (alter/cancel)	£2.75

Providing a certificate showing your balance	£6 each
Providing a copy of a certificate showing interest paid to or from your account	£6 each
Telegraphic transfers in sterling (CHAPS) between banks	£21
Lodgement error notice	£4
Replacing a Bank of Ireland cash card	£6.50 each
Giving you a banker's drafts (in sterling)	£10
For each day's paid cheques that have to be returned with your bank statement	£5
Setting up a direct debit	£2.50
Cancelling a direct debit	£2.75
If we have been holding an item safe for you since before 1 January 2004: For giving you access to the item For holding the item in a sealed envelope For holding the item in a sealed box	£6+VAT £10+VAT a year From £20+ VAT a year
Getting behind with loan repayments Charge for each missed payment	£35
Making or answering enquiries about your financial situation	£7.50+VAT
Issuing a mini statement at a branch	£2 a page
Ending a term deposit early	From £25

Offset charge

If we agree to offset your debit and credit balances (that is, take the amount of any balance you have in one account off the overdraft in another account) when working out interest, we will make a charge of 1% of the amount of the credit balance used to offset the debit balance. You must pay this charge for every day we offset your credit and debit balances, and we will take it from your account at the same time as we take interest from it.

We do not charge for giving you advice on day-to-day banking unless we will need to spend a lot of time working on your behalf. In this case we will agree a charge beforehand. That charge will be based on a rate of **£26 an hour**. If we have to pay any expenses directly as a result of giving you the advice you need, we may pass those costs on to you.

Foreign Exchange Charges

International Drafts & Payments

International Drafts 0.2% of value: min £6, max £40

Inward International Payments*:

-Bank of Ireland customers £6.00

-Others £15.00

Outward International Payments** £25.00

Transfers to Bank of Ireland, Republic of Ireland ... £10.00

* This charge will be deducted from the payment before it is paid into the account.

**An additional charge of £10.00 will apply if Beneficiary Bank Account details are quoted incorrectly.

For some payments within the EU/ EEA, transaction charges relating to TT payments must be shared between the payer and the payee.

Euro Payments

If a payment request meets the following criteria no charges will apply:

- The payment is in Euros and is less than €50,000 in value
- You provide the IBAN of the beneficiary
- You provide the BIC of their bankers
- You provide the beneficiary's name and address
- You do not specify the value date
- When completing the instruction you must leave the charges blank as we must send criteria payments without a special charge instruction

Bank of Ireland standard charges will apply if:

- The payment amount is greater than €50,000 or is in a currency other than Euros
- You request the payment to be made same day or next day
- You do not supply the beneficiary's IBAN or BIC or if you supply an incorrect IBAN/BIC

Foreign Exchange Commission

Forward Transactions No charge

Ancillary Charges

Status Reports on parties abroad	£15.00 + VAT
Cheque Encashment facility abroad	£20.00

Customers resident in the Republic of Ireland

If you live in the Republic of Ireland and have a cash card, a combined cash and cheque card or a 3-in-1 card with your account the annual Irish Government Stamp Duty will apply if the card is used during the year. We will debit the Sterling equivalent of this tax directly from your account.

You can find more information of this on the Irish Tax & Customs website:

www.revenue.ie/en/tax/stamp-duty/leaflets/stamp-duty-financial-cards.html

We can change our charges or introduce new ones if we tell you at least 60 days beforehand.

You can also find out about our charges by contacting us on 08457 365 333 or visiting our website at www.bank-of-ireland.co.uk.

We can provide this document in Braille, in large print or on CD or audio tape.

Please ask any member of staff for details.

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