

Schedule of service charges for personal customers



Northern Ireland

This leaflet contains a list of charges for extra services. These charges could apply to personal customers, regardless of the type of account.

See the following for a full list of charges that could apply to your account.

- ▶ Personal Current Accounts – Personal Current Account Charges Explained leaflet
- ▶ Student Current Account customers – Student Account Charges Explained leaflet

Details of charges for business accounts can be found in the Schedule of Charges for Business Customers NI leaflet.

What are the extra services?

The table below gives details of our services and the charges. Most of these services are provided only when you ask for them. We take the charge when we provide the service.

Sending money within the UK - Credit Transfers If you do not have a Bank of Ireland UK account	£7
Giving you a banker's draft	£10
Sending money within the UK - Telegraphic transfers (CHAPS) between banks From your account To your account	£25 £5
When we release your title deeds to your solicitor	£30
Statement frequency greater than monthly (no charge for duplicate statements)	£1 each
Full or partial early withdrawals (in exceptional circumstances) from a term deposit - this fee will be calculated as stated in the terms and conditions for the product	£25 at least

Customers resident in the Republic of Ireland

If your address is in the Republic of Ireland and you use any card issued on your account at any time during the year, you may be liable for the annual Irish Government Stamp Duty. If you are liable, we will debit the sterling equivalent of this tax directly from your account.

More information is available on the Irish Tax & Customs website www.revenue.ie/en/property/stamp-duty/other-stamp-duty/financial-cards/index.aspx

Sending and receiving money from outside the UK

Receiving money from outside the UK £6
(£0 for SEPA payments)

365 online

If you ask us to send a payment to another country £15

If you ask us to send a payment to Bank of Ireland in the Republic of Ireland £0

Branch services

If you ask us to send a payment to another country £25

If you ask us to send a payment to Bank of Ireland in the Republic of Ireland £10

Sending money outside the UK SEPA Payments (Euro only)

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

- ▶ The payment is in Euro
- ▶ The payment must be going to an EU/EEA country
- ▶ The International Bank Account Number (IBAN) of the beneficiary is provided
- ▶ The Bank Identifier Code (BIC) of the beneficiary bank is provided
- ▶ The beneficiary's name and address is provided
- ▶ There is no specified value date

If the beneficiary's bank is within the EEA, you and the beneficiary must each pay the charges levied by your respective banks.

Bank of Ireland UK standard charges for sending money outside the UK will apply if:

- ▶ The payment is a currency other than Euro, or in Euro but going outside of the EU/EEA
- ▶ The payment request is for the same day or next day
- ▶ The beneficiary IBAN or BIC is not supplied or these are incorrect.

When sending money outside the UK using 365 online there is typically a delivery timeframe of 1 to 3 working days to the payee's bank (option to specify a date is not available) and charges option SHARED must be chosen. An overall working day limit of £20,000 applies for 365 online payments, within and outside the UK (including charges). For security purposes, this limit is £10,000 for payments to payees added using a security code sent to a mobile phone.

Foreign Exchange

We offer 0% commission on all major currencies and International Drafts.

Additional charges for Global Markets Currency Account transactions:

Cheques issued	£1.00 per item
Currency notes lodgement/withdrawals	1% of value, £3 min
Maintenance fee	£10 per quarter*

*There are no maintenance charges provided an average quarterly credit balance of £10,000 or equivalent is maintained. If the balance falls below £10,000 or equivalent during the quarter, a maintenance charge will apply.

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

Please ask any member of staff for details.

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