



**Name of the account provider: Bank of Ireland UK**

**Account name: Student (11-19) Account**

**Date: May 2022**

- 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 Student Account Charges Explained leaflet and Schedule of Service Charges for Personal Customers.
- A glossary of the terms used in this document is available free of charge.

| Service                                    | Fee   |
|--|---|
| <b>General account services</b>            |   |
| Maintaining the account                    | Fee not charged   |
| <b>Payments (excluding cards)</b>          |   |
| Direct Debit                               | Fee not charged   |
| Standing order                             | Fee not charged   |
| <b>Sending money within the UK</b>         | CHAPS from your account £25.00  |
|  | CHAPS to your account £5.00   |
| <b>Sending money outside the UK</b>        | SEPA transfer – all channels Fee not charged  |
|  | Non-SEPA transfer – online £15.00   |
|  | Non-SEPA transfer – non-online £25.00   |
|  | Non-SEPA transfer to a Bank of Ireland account in Republic of Ireland – non-online £10.00 |
| <b>Receiving money from outside the UK</b> | SEPA transfer Fee not charged   |
|  | Non-SEPA transfer £6.00   |

| Cards and cash                           |   |
|--|---|
| Cash withdrawal in pounds in the UK      | Fee not charged   |
| Cash withdrawal in foreign currency      | Cash withdrawal in any foreign currency (non-sterling transaction fee) 2.75% of the amount withdrawn (except when withdrawing Euros at Bank of Ireland cash machines in Ireland)                    |
|  | Additional charge (non-sterling cash fee) if the cash withdrawal is <ul style="list-style-type: none"> <li>made in the UK or £1.50</li> <li>made outside of the EEA or</li> <li>not in €</li> </ul> |
| Debit card payment in pounds             | Fee not charged   |
| Debit card payment in a foreign currency | 2.75% of the amount spent   |
| Overdrafts and related services          |   |
| Arranged overdraft                       | Service not available   |
| Unarranged overdraft                     | Fee Fee not charged   |
|  | Interest 0%   |
| Allowing a payment despite lack of funds | Fee not charged   |
| Refusing a payment due to lack of funds  | Fee not charged   |
| Other services                           |   |
| Cancelling a cheque                      | Service not available   |

Interest rates correct as at 1 May 2022.

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