

**Name of the account provider: Bank of Ireland UK****Account name: Graduate Account****Date: October 2018**

- 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 Personal Current 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>	
<b>Maintaining the account</b>	Fee not charged
<b>Payments (excluding cards)</b>	
<b>Direct Debit</b>	Fee not charged
<b>Standing order</b>	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

<b>Cards and cash</b>	
<b>Cash withdrawal in pounds in the UK</b>	Fee not charged
<b>Cash withdrawal in foreign currency outside the UK</b>	£1.50 plus 2.75% of the amount withdrawn
<b>Debit card payment in pounds</b>	Fee not charged
<b>Debit card payment in a foreign currency</b>	2.75% of the amount spent
<b>Overdrafts and related services</b>	
<b>Arranged overdraft</b>	Fee Fee not charged
	Interest up to £3,000 0%
	Interest over £3,000 7.75%
<b>Unarranged overdraft</b>	Fee Fee not charged
	Interest up to £3,000 12%
	Interest over £3,000 19.75%
<b>Allowing a payment despite lack of funds</b>	£20.00
<b>Refusing a payment due to lack of funds</b>	£20.00
<b>Other services</b>	
<b>Cancelling a cheque</b>	£8.00

Interest rates correct as at 31 October 2018.

Bank of Ireland UK is a trading name of Bank of Ireland (UK) plc. Registered in England and Wales (No. 7022885), Bow Bells House, 1 Bread Street, London EC4M 9BE.

CMC1018779  
UK37-1472N (10/18)