

**Name of the account provider: Bank of Ireland UK****Account name: Everyday Saver****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 Schedule of Service Charges for Personal Customers.
- A glossary of the terms used in this document is available free of charge.

Service	Fee
General account services	
Maintaining the account	Fee not charged
Payments (excluding cards)	
Direct Debit	Fee not charged
Standing order	Fee not charged
Sending money within the UK	CHAPS from your account £21.00
	CHAPS to your account Fee not charged
Sending money outside the UK	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
Receiving money from outside the UK	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Cash withdrawal in foreign currency outside the UK	£1.50 plus 2.75% of the amount withdrawn
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 28.75%
Allowing a payment despite lack of funds	Fee not charged
Refusing a payment due to lack of funds	£20.00
Other services	
Cancelling a cheque	£7.50

Interest rates correct as at 31 October 2018.

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