

Schedule of charges

GB Personal Banking

Effective 16 November 2019

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 arranged overdraft limit; and
- ▶ Keeping all statements and documents we send you (to avoid you having to pay charges for copies).

Every Day 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 always try to keep your account in credit. If you need an arranged overdraft, or you need to increase an arranged overdraft limit on your account, you must agree this with us beforehand to avoid extra charges and interest.

If you make a payment and you exceed the arranged overdraft on your account, you will be charged overdraft interest at the unarranged overdraft rate on the amount of the unarranged overdraft.

Arranged overdraft

This is when we agree in advance that you may borrow money when there is no money left in your account, and the amount you borrow stays within the arranged limit, you will be charged overdraft interest at the arranged overdraft rate.

If you have an arranged overdraft on your account but you go over the arranged overdraft, you will be charged interest on the amount over your arranged overdraft at the following rates:

- ▶ our arranged overdraft interest rate; and
- ▶ our 'surcharge' rate – currently 1.25% a month, subject to a minimum of £2.

Unarranged overdraft

If you try to make a payment from your account and there is a lack of funds, the payment will usually be declined.

If you do not have an arranged overdraft limit on your account, you will be charged interest on the full amount of the overdraft at the following rates:

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

Our unarranged overdraft interest rate is only charged on the unarranged overdraft amount. If you have to pay interest, we will tell you what this is before we debit it from your account.

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

Monthly pack – pre-notification of unarranged overdraft charges

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

- ▶ The unpaid charge for refusing a payment due to lack of funds
- ▶ Unarranged overdraft interest.

If you have to pay any of these charges 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
- ▶ A monthly account summary, which shows all the payments to or from your account in the previous month.

Fees and interest will be charged to your account on separate dates and you will be advised of them in the pack.

Statement of Fees

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

The Statement of Fees will contain the following:

- ▶ Any interest taken from your account or paid to your account.
- ▶ Any overdraft related charges taken from your account.
- ▶ Charges for services linked to your personal current account

<p>Unpaid item charge: We refuse a payment from your account due to lack of funds (or it would take you past your arranged overdraft limit). We will charge you for each payment item we refuse to pay and this will be charged monthly.</p>	<p>£20 (per item)</p>
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Monthly cap on unarranged overdraft charges

1. Each current account will set a monthly maximum charge for:
 - (a) going overdrawn when you have not arranged an overdraft; or
 - (b) going over/past your arranged overdraft limit (if you have one).

2. This cap covers any:
 - (a) interest and fees for going over/past your arranged overdraft limit;
 - (b) fees for each payment your bank allows despite lack of funds; and
 - (c) fees for each payment your bank refuses due to lack of funds.

We have set a monthly cap of £80 on your account which means that the maximum amount you will be charged as a result of exceeding, or attempting to exceed, the arranged overdraft limit on your account is £80 per month. This includes the “Unpaid item charge” for refusing a payment due to lack of funds, any unarranged interest and surcharge for exceeding your arranged overdraft limit.

Other bank charges

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

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.

Non-sterling transaction fee – for Debit card payment in a foreign currency	2.75% of the amount of the payment
Non-sterling cash fee – for Cash withdrawal in foreign currency outside the UK and some cash machines in Ireland, excluding Bank of Ireland cash machines. The machine will give you notice that you may be charged.	£1.50 plus 2.75% of the amount of the withdrawal amount
Copies of past statements	£6 a sheet
Extra statements (more than one per month)	£3 each
Cancelling a cheque	£7.50
Sending money within the UK – Telegraphic transfers (CHAPS) between banks	£21

Replacing a Bank of Ireland UK Visa card	Free
Giving you a banker's draft (in sterling)	£10
Setting up a direct debit	Free
Cancelling a direct debit	Free
Getting behind with loan repayments Charge for each missed payment	£35
Making or answering enquiries about your financial situation	£7.50+VAT
Ending a term deposit early	From £25

Foreign Exchange Charges

Sending and receiving money from outside the UK	
0.2% of sterling equivalent:	min £6 max £40
Receiving money from outside the UK:	
Bank of Ireland UK customers	£6.00
Sending money outside the UK	£25.00
Sending money outside the UK to Bank of Ireland, Republic of Ireland	£10.00
For some payments within the EU/ EEA, transaction charges relating to Telegraphic Transfer payments must be shared between the payer and the payee.	

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 Euros
- ▶ The payment must be going to a 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
- ▶ The charges option SHARED must be selected

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

- ▶ The payment is a currency other than Euros, or in Euros 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.

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/tax/stamp-duty/leaflets/stamp-duty-financial-cards.html

We may vary or amend charges.

All proposed changes will be notified to you at least two months before they take effect*

We may tell you about any changes by any of the following means:

- ▶ Advertising in the press
- ▶ Sending you a written notice

*All changes will be deemed to be accepted by you unless you advise us to the contrary. You have the right to terminate your agreement with us immediately, without charge, before such changes take effect.

If you wish to do this please contact us.

You can also find out about our charges by contacting us on 03457 365 555.



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

Please contact our Customer Service team on 0345 850 1234.

www.bankofirelanduk.com

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