



Name of the account provider: Bank of Ireland UK

Account name: 3rd level Student Account

Date: October 2020

- 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
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 £25.00 CHAPS to your account £5.00
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in foreign currency	Cash withdrawal in any foreign currency (non-sterling transaction fee)	2.75% of the amount withdrawn (except when withdrawing Euros at Bank of Ireland cash machines in Ireland)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"> • made in the UK or • made outside of the EEA or • not in € 	£1.50
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	Fee	Fee not charged
	Interest	0%
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		£8.00

Interest rates correct as at 17 September 2020.

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