



Bank of
Ireland
UK



**Clear
Personal
Current
Account**

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About our Clear Current Account

A Current Account with no monthly fees. Manage your day-to-day banking and get the service you need, whenever and wherever you need it. Through digital, phone, face-to-face and Post Office branches.

Why choose the Clear account?

Here's a list of the services you get free of charge. You can use them as many times as you need. Other charges may apply in certain circumstances such as overdrafts and foreign currency transactions.

- ▶ Using your debit card for payments and to take cash out in pounds from a cash machine in the UK.
- ▶ Taking out Euros, from any Bank of Ireland cash machine in Ireland.
- ▶ Setting up standing orders or direct debits for regular payments.
- ▶ Sending and receiving money in pounds within the UK.
- ▶ Text alerts.
- ▶ Using Apple Pay and Google Pay to pay with your phone.
- ▶ Chequebook, if requested.

You can also apply for an overdraft. You will pay interest when you use your overdraft.

Our lending criteria, terms and conditions apply to overdrafts. The overdraft may not go beyond the agreed limit without our prior consent.

Overdrafts and why you might want an overdraft limit.

An overdraft is a form of borrowing that can help you manage unexpected costs, but you will be charged interest. It's only meant to be used for a short time, and may not be suitable for long-term borrowing. Having an overdraft limit on your account can provide extra flexibility, protect your credit score, and improve cash flow. You only pay interest when you use an overdraft. There's no charge for setting up, changing, or cancelling an overdraft limit on your current account.

Visit bankofirelanduk.com/personal/current-account/overdrafts to find out how much an overdraft will cost you and if you are eligible for one. Here you will also find our 'overdraft brochure' which details frequently asked questions about overdrafts.

Free Text Alerts

Text alerts can help you look after your money, prevent fraud, plus avoid overdraft interest and charges.

We'll send you text alerts when:

- ▶ there isn't enough money in your account for payments.
- ▶ your account goes into an overdraft.
- ▶ we have declined a payment.

To find out more about managing your free text alerts visit bankofirelanduk.com/textalerts.

What charges will I pay?

Interest

We will charge Interest on your account when:

- ▶ you use an overdraft up to the limit set up on your account, or
- ▶ there isn't enough money on your account, but we accept to make a payment. The payment will create an unarranged overdraft on your account.
- ▶ We will charge interest on amounts overdrawn at the rate quoted in our Rates and Products brochure.

Unpaid transaction fee

We will charge the fee below when we decline a payment because you don't have enough money in your account to pay for it.

| Name of the charge | Charge |
|------------------------|---|
| Unpaid transaction fee | £1.50 for each item we refuse to pay and this will be charged monthly. We will tell you about this charge before it is charged. |

If we decline a payment, such as a monthly bill or subscription, this payment will not be made. This could lead to additional charges from the company you're intending to pay or an interruption of services.

Foreign Exchange charges

You will pay charges if you use your card to make transactions in a foreign currency. Visit bankofirelanduk.com/travel-banking for full details.

Service charges

These are charges that will apply for extra services you ask us for, for example a banker's draft. We apply the charge at the time we provide the service.

Visit bankofirelanduk.com/clear-account for details about our Interest, Fees and Charges applied to this account.

Helping you manage your day-to-day banking.

How you look after your day-to-day banking is up to you. You choose the option that suits you best. You can use your account how and when it suits you.

Here are your options.

1. Digital banking services at [365online.com](https://www.365online.com) or through our banking app.
2. Use cash machines in the UK and abroad. Charges will apply if you use your card for payments or cash withdrawals in a foreign currency.
3. Visit any of our branches.
4. Call 365 phone banking on **03457 365 555**,
Call costs may vary dependent on your service provider.
Mon-Fri 9am to 5pm, Saturdays 9am – 2pm and Bank Holidays 9am – 2pm.
5. Use the Post Office.

365 mobile

1. Bank anywhere and anytime is easy with our app.
2. Login securely using biometrics.
3. Stay in control with notifications.
4. Get spending insights, view your money in/out by category.
5. Control your debit card: view PIN, freeze/unfreeze and order replacement.
6. Get e-statements and go paperless.

Current Account Switching Service



You can switch your current account to us in a simple, reliable, and stress-free way using the Current Account Switch Guarantee.

We'll take care of everything and automatically transfer all your payments, your online banking payees, and your old account balance to your new account.

How does this work?

The Current Account Switch Guarantee ensures your current account will switch on a day of your choice. Your payments will move and redirect to your new account. In the unlikely event anything goes wrong with your switch, we will refund any interest and charges (gained on your old or new current accounts) because of this failure as soon as we know.

You can find full details about the Current Account Switch Service in our Switching Services booklet. The Current Account Switch Guarantee is on Page 8. This booklet is available at any of our branches or on our website.

When you switch you can apply for an interest free overdraft limit for a period of three months from the date you open your account. If after the three months you keep the overdraft, standard charges and interest will apply. These may be significantly higher than 0%, so we recommend repaying any overdrawn amount before this period ends.

Switching your account to us couldn't be easier. We will look after everything for you and stay connected every step of the way.

What if the Clear Current Account isn't for me?

The Basic Cash Account, is an option for customers who don't want an:

- ▶ Overdraft,
- ▶ Chequebook,
- ▶ Or debit card.

Visit bankofirelanduk.com/basic-cash-account for details.

Already have an account with us.

If you have a student (11-19 years), Student 3rd level or Graduate account and want to change to a Clear account you can do this on our website. Your account number stays the same. You can continue using your card, overdraft (if you have one) and digital banking. All your payments will also continue to happen as usual.

How to apply.



bankofirelanduk.com.



0800 0850 444.

This document can be made available in Braille, large print or audio upon request.

Please ask any member of staff for details.

0800 0850 444

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