



**Bank of
Ireland
UK**

Schedule of charges

**GB Personal banking
(Branch sort codes
starting with 30)**

Personal products are no longer available for new customers.

There are no transaction fees for payments into or out of your current account and there is no charge for us holding or running the account. This means that if you do not have or use an overdraft, and your current account is never overdrawn, you will not have to pay any interest or charges. Other service charges will apply.

You do not pay anything for:

- paying by cheque;
- paying by standing order;
- paying by direct debit;
- paying in and withdrawing cash at Post Office branches;
- using your Bank of Ireland UK card at a cash machine to make a cash withdrawal in pounds in the UK;
- using your Bank of Ireland UK card for making a cash withdrawal from any cash machine in Ireland;
- using your debit card to make a payment in pounds in the UK

We will tell you about any charges or interest we are going to take from your account at least 14 days before we take it.

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.

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

Current Account Charges

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.

**£1.50
(per item)**

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 £30 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 £30 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.

Text alerts

Text alerts help you stay in control of your money and can also help you avoid or reduce overdraft charges. We don't charge for sending you text alerts and we'll automatically register you to receive text alerts if you've provided us with a valid mobile phone number. Here are the text alerts we will send you and what you should do if you get one:

Unarranged overdraft alerts

1. There are not enough funds in your current account to pay a cheque, direct debit, standing order or future dated payment so your account is at risk of accruing unarranged overdraft charges
 - You should check your standing orders and direct debits due on the day.
 - Make sure you transfer enough cleared funds by 12 noon (cheques) or 2pm (others).
 - If not enough cleared funds are available your payments will most likely be refused and charges will apply.
2. Due to lack of funds and unarranged overdraft charges have accrued
 - Payments were declined and unpaid transaction fees incurred
 - Check your account and contact recipients.
3. Your current account has gone into an unarranged overdraft
 - Payments were allowed despite lack of funds
 - Try to return your account to credit.

Arranged overdraft alert

Try to return your account to credit to reduce interest.

We'll send the alerts:

Monday – Friday (except for UK Bank Holidays)
after 8am

We include the last four digits of your account in alerts. Keep your number updated.

You can opt out but may incur avoidable charges.

How to keep interest and charges low

- Ensure enough funds or overdraft.
- Keep mobile updated.
- Register for digital banking.

Steps for assessing overdraft needs

How to keep charges down

- Stay within arranged overdraft limits.
- Keep statements and documents.

Other bank charges

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

Debit Card Payment in a foreign currency (non-sterling transaction fee)	2.75% of the amount of the payment
<p>Cash withdrawal in foreign currency</p> <ul style="list-style-type: none"> Cash withdrawal in any foreign currency (non-sterling transaction fee) <p>- Additional charge (non-sterling cash fee) if the cash withdrawal is</p> <ul style="list-style-type: none"> made in the UK or made outside of the EEA not in € <p>The machine will give you notice that you may be charged.</p> <p>There are no charges for withdrawing Euros at Bank of Ireland cash machines in Ireland</p>	<p>2.75% of the amount withdrawn</p> <p>£1.50 per withdrawal</p>
<p>Sending and receiving money in pounds within the UK using CHAPS</p> <ul style="list-style-type: none"> From your account To your account 	<p>£25</p> <p>£0</p>
Giving you a banker's draft (in sterling)	£10

Sending and receiving money from outside the UK

Receiving money from outside the UK	
SEPA payment	£0
Non-SEPA payment	
In pounds	£0
Not in pounds	£6

Sending money outside the UK – SEPA Payments

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

Standard charges

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.

Using digital and phone banking

If you ask us to send a payment to another country £15

Payments to Bank of Ireland accounts in the Republic of Ireland are SEPA transfers with no charges.

When sending money outside the UK using online banking there is typically a delivery timeframe of 1 to 3 working days to the payee's bank (option to specify a date is not available) and charges option SHARED must be chosen. An overall working day limit of £20,000 applies for online payments, within and outside the UK (including charges). A lower limit may apply when paying a new payee. To find out more information visit www.bankofirelanduk.com and search for "payment limits".

Not using digital and phone banking

If you ask us to send a:

Payment to Bank of Ireland in the Republic of Ireland (non-SEPA)	£10
Payment to another country (non-SEPA)	£25
SEPA payment to another country	£0

If the beneficiary's bank is within the EEA, you and the beneficiary must each pay the charges levied by your respective banks.

Sending and Receiving Money Outside the UK - Foreign Exchange Margins

For transactions up to the limits in the table below, foreign exchange (FX) rates are set by Bank of Ireland UK each Banking Day at 8am from Monday to Friday based on current market reference rates (data provided by Reuters <https://uk.reuters.com/>). The rates can change daily without notice to you and are available on www.bankofirelanduk.com/daily-foreign-exchange-rates. The actual rate applicable to your transaction will be the FX rate plus the applicable margin shown in the table.

Euro (EUR) & US Dollars (USD)	
Transactions up to and including £20,000	2.75% margin
From £20,001 up to and including £50,000	2.5% margin
Canadian Dollar (CAD), Australian Dollar (AUD), Norwegian Crown (NOK), Swedish Crown (SEK), Swiss Franc (CHF), Danish Crown (DKK), Japanese Yen (JPY), New Zealand Dollar (NZD), Hong Kong Dollar (HKD)	
Transactions up to and including £20,000	3% margin
All other Currencies	
Transactions up to and including £20,000	3.5% margin

Rates for transactions over £50,000 (EUR & USD) and £20,000 (all other currencies) are available on request by contacting your local Bank of Ireland UK Branch.

Other charges, independent of currency conversion charges, may apply as referred to in this Schedule of Charges.

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/property/stamp-duty/other-stamp-duty/financial-cards/index.aspx.

We may vary or amend charges. All proposed changes will be notified to you at least two months before they take effect. 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.

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

- Advertising in the press
- Sending you a written notice

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

[bankofirelanduk.com](https://www.bankofirelanduk.com)

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