

We are updating our

Schedule of Fees and Charges

which will be effective from 1 August 2025

We have included the following important documents:



A Guide to Upcoming
Changes to your
Banking Services and
Terms and Conditions



Current
schedule of fees
and charges



Updated schedule
of fees and charges
effective from
1 August 2025



**Bank of
Ireland**

A Guide to Upcoming Changes to your Banking Services and Terms and Conditions

Effective from 1 August 2025



**Bank of
Ireland**



About this guide

At Bank of Ireland, we're taking steps to make your banking easier, faster and more secure. Over the coming months, we'll be introducing some changes which will improve your banking experience. This guide contains important information about the changes we're making to some of our products and services. We will also need to update the terms and conditions for those products and services.

We will make these changes at different times over the course of the coming months. **We will let you know before each change happens.** For example, we will put a message in our 365 mobile app or on our website.

In each section of this guide, we'll tell you more about the specific changes. Please take the time to read this guide carefully. If you use Business On Line, we will write to you separately about the upcoming changes.

Your new terms and conditions will be available to download from boi.com/tandcs-updates on 1 May 2025. You will also find them on the individual product pages of our website and are available in our branches on request. For deposit products that are no longer for sale, you can request a copy of the updated terms and conditions in our branches. They will be effective from 1 August 2025.

Have questions?

Please visit our website for more information. If you need more help, please call us on 0818 365 365 or 01 404 4000 (+353 1 404 4000, if you are calling from abroad). We are available from 9am to 6pm, Monday to Friday, 9am to 5pm on bank holidays, 10am to 2pm on Saturday, and are closed on Sunday. We will be happy to help you.

Need extra help?

Please get in touch if you need this information in Braille, large print or audio, or in another language. We have lots of experience serving customers with various needs and will be delighted to help you. Text 'extra help' to 50365, call 1800 946 146 (choose option 1) or pop into a branch. If you are under 18, please discuss this guide with a parent or guardian.

What's in this guide?

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If you do not wish to accept any of the terms and conditions changes in this guide

We appreciate that some customers may not want to accept these changes. If this is the case for you, you may choose to close your account or end your service. There is no charge for doing this, as long as you have cleared any overdrawn balances and/or fees due. If you do not notify us before **1 August 2025** when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.

1

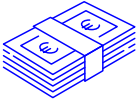
SEPA Instant payments and Verification of Payee (VOP)



At a glance:

Payment service providers in the European Union (including banks) will introduce a new service called SEPA Instant payments, by 9 October 2025. SEPA Instant allows you to send and receive money in euro within 10 seconds of the payment being made. You will have the option of sending a SEPA Instant payment, at any time, every day of the year, including bank holidays and weekends.

What's changing



This is a requirement under the SEPA Instant Credit Transfers Regulation 2024. There is no payment charge to use SEPA Instant. We have updated our schedule of fees and charges to reflect this.

As part of the same regulation, we are also introducing another new service called Verification of Payee (VOP). VOP is a new security step in the payment process for all SEPA payments and SEPA Instant payments. VOP will check if the name of the person or business you enter matches the name associated with the IBAN. It will do this when you add a payee or make a payment or when someone else makes a payment to you.

These changes apply to the following terms and conditions:

- ▶ 365 phone and digital banking
- ▶ Personal Current Account (including Third Level, Graduate, and Golden Years accounts)
- ▶ Second Level Current Account
- ▶ Basic Bank Account
- ▶ Personal Demand Deposit Account (opened before 18 October 2022)
- ▶ Business Demand Deposit Account (opened before 18 October 2022)
- ▶ Business Current Account.

The bank's Data Privacy Notice (the DPN) is also being updated to reflect the new processing activity (as described in this guide) required to deliver VOP. The updated version of the DPN is available on our website at boi.com/privacy and will be effective from August 2025.

The details

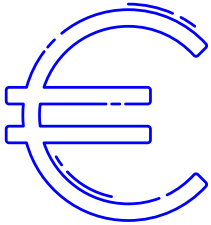
Sending SEPA Instant payments

On or before 9 October 2025, you will have the option to **send** SEPA Instant payments from your payment accounts. We will introduce this service between August and October 2025. We will let you know when you can make SEPA Instant payments closer to the time. For example, we will put a message on our 365 mobile app or on our website. The terms and conditions that apply to SEPA Instant payments will only apply when the service is available to you.

Accounts that SEPA Instant payments do not apply to

You cannot send SEPA Instant payments to or from certain accounts. These include loans, mortgages, certain deposit accounts, credit card accounts and Global Market accounts.

However, you can still send and receive money using the existing payment options for these accounts. For more information about SEPA Instant payments, please visit boi.com/SEPAInstant-FAQs.



Ways to make a SEPA Instant payment

You can make a SEPA Instant payment in the same way you make a SEPA payment.

| Where | When you can make a SEPA Instant payment (subject to maintenance windows, which we will tell you about before they happen) |
|-------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 365 mobile app and 365 online | At any time. Cut-off times do not apply. |
| 365 phone | <ul style="list-style-type: none">▶ During business hours, by speaking to an agent or following self-service instructions.▶ Outside business hours, by following self-service instructions. |
| Branch | During branch opening hours, using a paper form. |
| Business On Line | Business On Line customers will receive a separate guide with full details about SEPA Instant payments. |

We will let you know within 10 seconds of the payment being made, if your SEPA Instant payment has or has not been successful and why.

Please note: If you make a SEPA Instant payment through 365 online, 365 phone or our 365 mobile app, we assume that it is you making the payment if your security credentials (for example, your PIN) are used. If you authorise us or someone acting on your behalf (like a payment initiation service provider) to make a SEPA Instant payment, it cannot be amended or stopped.

Setting payment limits

You will be able to set a daily limit or a transaction limit for making SEPA Instant payments using our mobile app and 365 online. This limit cannot be more than the overall Bank of Ireland limit that applies to all your payments across these channels. Details of the limits will be available to you when you use the service. For more information about SEPA Instant payments, please visit [boi.com/ SEPAInstant-FAQs](https://boi.com/SEPAInstant-FAQs).

Receiving SEPA Instant payments

Since 9 January 2025, you have been able to receive SEPA Instant payments. We have updated our terms and conditions to make it clear that you can receive SEPA Instant payments into your account. They can be received at any time on every day of the year including bank holidays and weekends.

Verification of payee (VOP)

Under the SEPA Instant Credit Transfers Regulation 2024, we're introducing a new service called Verification of Payee (VOP) between August and October 2025. We will let you know when the VOP service is available, closer to the time. For example, we will put a message on our 365 mobile app or on our website. The terms and conditions that apply to VOP will only apply when that service is available to you. This service will not be carried out for a paper-based payment instruction, if you are not present at the time of receipt of the instruction (for example, if you send us a payment instruction by post).

VOP is a new security step in the payment process for all SEPA payments and SEPA Instant payments. VOP will check with the receiving bank that the name you enter matches the name of the person or business associated with the IBAN. It will do this when you add a payee or make a payment. This will help you to avoid paying the wrong person or business. You should include the full name (not a nickname) of the person you want to pay. If you are paying a business, you should include the legal or trading name.

Specifically, VOP will tell you if the name of the person or business you enter:

- ▶ Matches the name associated with the IBAN
- ▶ Does not match
- ▶ Is a close match
- ▶ Cannot be checked at the time.

If you're making a payment to a joint account, VOP will tell you if the name you enter matches at least one of the accountholders. If you instruct a third party provider to make a SEPA payment or SEPA Instant payment, that third party provider must ensure that the name of the person or business you want to pay is correct.

When someone wants to pay you by a SEPA payment or SEPA Instant payment and they enter your name, VOP will tell their financial institution if it matches, does not match, or closely matches the name they gave us or whether the VOP service is unavailable.

We advise you not to add a payee, make a SEPA payment, or make a SEPA Instant payment, until you have checked the account details and are certain they are correct. Do not go ahead with a SEPA payment or SEPA Instant payment, if the name you enter does not match the name associated with the IBAN. Do not go ahead with a SEPA payment or SEPA Instant payment, if the financial institution you are paying to fails to respond to our request. **We may not be able to recover the money if you do.** And we will not be liable to you for any losses. For more information about VOP, please visit boi.com/VOP-FAQs.

2

New passcode, updates to biometrics, and changes to the way you approve everyday banking actions



At a glance:

We're always working to make your digital banking more secure. We are introducing the following changes on our 365 mobile app. We will let you know when these changes are happening closer to the time. For example, in our app or on our website.

What's changing?

The changes below apply to 365 phone and digital banking and their terms and conditions.

| Changes on our 365 mobile app | |
|-------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | We're introducing a new six-digit passcode for our 365 mobile app. It will replace your existing 365 PIN in most situations (see tables below) and on each device where you have downloaded our app. |
| 2 | Once you set your passcode, if you use biometrics (available on compatible mobile devices), you will be able to use your Fingerprint/Touch ID or Face ID to approve purchases. You will also be able to use biometrics anywhere else you're currently asked to use your 365 PIN on your mobile device. This will help make everyday banking quicker. |
| 3 | <p>We currently ask you to 'Swipe to approve' or 'Decline', when you make a purchase and for other everyday banking actions. We're replacing 'Swipe to approve' and 'Decline' with two simple buttons, 'Approve' and 'Decline'. This will make everyday banking easier and clearer.</p> <p>If you use biometrics, when you tap the 'Approve' button or when you tap the 'Decline' button, we will now ask for your Fingerprint/Touch ID or Face ID.</p> |

For more information about these changes, please visit boi.com/passcode-FAQs.

The details

In the coming months, you will need to create a new six-digit passcode. You will need to do this for each device where you have downloaded our 365 mobile app. This will help make your everyday banking more secure.

We have updated the terms and conditions to include the definition of a 'passcode'. You may need to use your new passcode when you use our digital banking services as a security credential. You must protect it as you protect your other security credentials. **You must not share this passcode with anyone.** If you do, they may be able to gain access to your bank account.

Once you set your passcode, you will use it to log in and approve purchases. You will also use it anywhere else you're currently asked to use your 365 PIN on your mobile device.

To continue to use biometrics on your mobile device, you need to have created the new six-digit passcode. Once you have created your passcode, you can continue using your Fingerprint/Touch ID or Face ID on your mobile device when you log in. In addition, you will now be able to use biometrics when approving purchases (see below for more details). You will also be able to use biometrics anywhere else you were previously asked to use your 365 PIN on your mobile device. You only need your six-digit passcode, if for any reason your Fingerprint/Touch ID or Face ID cannot be used.

You will still need to remember your existing 365 PIN in the situation shown in the table below.

Where will you use your new six-digit passcode on the mobile app?

| After you set your new six-digit passcode | 365 PIN | Six-digit passcode | Biometrics (if enabled) |
|-------------------------------------------------------------------------------------------------------------------------------------------|---------|--------------------|-------------------------|
| When you log in to our 365 mobile app | | ✓ | ✓ |
| When you are asked to approve or decline purchases using our 365 mobile app | | ✓ | ✓ |
| When you are asked to approve everyday banking actions using our 365 mobile app (for example, if you change your address on your profile) | | ✓ | ✓ |
| When you use 365 phone | | ✓ | ✓ |
| If you are re-registering our 365 mobile app on a new or existing device* | ✓ | | |

* The only time you may need to use your 365 PIN is if you need to re-register for our 365 mobile app on a new or existing device. We know it may be hard to remember your 365 PIN just for this situation so, in the future, you will have the option to confirm your identity using your Visa debit card details instead.

Where will you use your new six-digit passcode on 365 online?

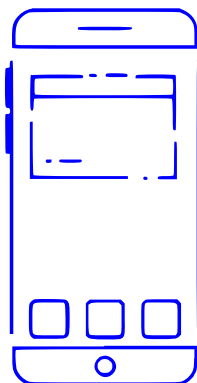
To log in to 365 online, you will be prompted for your new six-digit passcode or biometrics on the mobile app.

If you use a physical security key to log in to 365 online, you will continue to use your 365 PIN the same as you do today.

| After you set your new six-digit passcode | 365 PIN | Six-digit passcode | Biometrics (if enabled) |
|-------------------------------------------|---------|--------------------|-------------------------|
| Logging in to 365 online | | ✓ | ✓ |
| If you use a physical security key | ✓ | | |

3

Changes to 365 phone



At a glance:

We're introducing a change which will mean that you may need to use our 365 mobile app to access and use the self-service features of 365 phone.

The changes below apply to 365 phone and digital banking and their terms and conditions.

The details

When you use 365 phone, we may ask you to use our app to confirm that you are who you say you are. You can do this by responding to a push notification that we will send to your mobile device. By using the app in this way, you will be able to self-serve on 365 phone 24 hours a day.

If you do not use our app, you'll need to speak to an advisor when you use 365 phone. Our advisors are available during business hours. You may not be able to use 365 phone outside of these hours, if you do not use our app. We recommend that you download our app to benefit from the full services on 365 phone in the future. We will let you know closer to the time when this change is happening. We will do this on 365 phone and on our website. For more information about 365 phone, please visit boi.com/365phone-FAQs.

4

Fraud prevention on your account



At a glance:

The changes below apply to the terms and conditions for 365 phone and digital banking.

We're changing the 365 phone and digital banking terms and conditions to make it clearer that we can take certain steps (including delaying payments and contacting you) to protect your account by confirming a payment is genuine. We may do this if we suspect the payment may be illegal or fraudulent.

5

Making our services more accessible - The European Accessibility Act (EAA) 2025



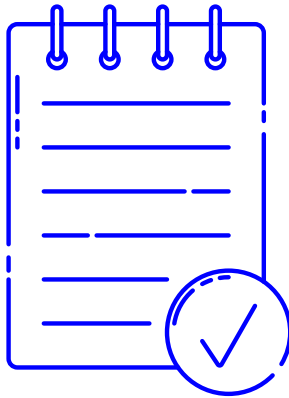
At a glance:

We're committed to providing products and services that are inclusive and accessible to all. We're making some improvements to our services (for example, to ATMs, our website, letters and emails). We are making them easier to use and understand, particularly if you are using assistive technology.

From **28 June 2025**, information about what we offer and what we're doing to provide equal access to our consumer banking services, will be available on our website at boi.com/Accessibility.

6

Other changes to our terms and conditions



When you can receive SEPA Instant payments

We have updated our general terms and conditions for deposit products to make it clear that if you can receive SEPA Instant payments into your account they can be received at any time on every day of the year, including bank holidays and weekends.

Making sure that our product names stay the same

We have updated our terms and conditions and 'Schedule of Fees and Charges for Personal Customers', to make sure that our product names always stay the same. For example, we sometimes called our current account for third level students our 'Third Level Student Account' and sometimes our '3rd Level Student Current Account'. To keep it consistent, it will now be called our 'Third Level Current Account'.

Making it clear when Government Stamp Duty (GSD) may be collected

Additionally, we have updated our 'Schedule of Fees and Charges' for personal and business customers to clarify that Government Stamp Duty (GSD) on debit cards is applied in January or February (or at a later date, if funds are not available).

How we work out interest on current account overdrafts

We have updated our terms and conditions for personal and business current accounts, to make it clearer how we calculate the balance cleared for interest on overdrafts. We do not count in the value of any payments into your account made (or due to be made) after the cut-off time on a banking day, or on a non-banking day, until the next banking day.

What we mean by a 'banking day'

A banking day means any day we are open for business in the Republic of Ireland, other than a Saturday, Sunday or bank holiday. A non-banking day means any other day. You can find the updated personal and business current account terms and conditions on the individual product pages of our website.

How we work out interest on deposit accounts

We have also updated our general terms and conditions for deposit products to make it clear how we calculate interest each calendar day if that day is not a banking day. In that circumstance, we calculate interest on the amount in the account on the previous banking day. For example, if a SEPA Instant payment is made into your account on a Saturday, Sunday or bank holiday, the money is immediately available to you, but we will calculate the interest based on the amount of money in the account on the previous banking day.

You can find the updated deposit terms and conditions on the product pages of our website or, for deposit products that are no longer for sale, in our branches.

Dates at a glance

| | |
|---------------------------------|---------------------------------------------------------------------------------------------------------|
| 9 January 2025 | Receipt of SEPA Instant payments available |
| 1 May 2025 | Updated terms and conditions are available to download on our website and are available in our branches |
| 1 August 2025 | Terms and conditions come into effect |
| 1 August 2025 to 9 October 2025 | Phased rollout of SEPA Instant payments |

If you do not wish to accept any of the terms and conditions changes in this guide

We appreciate that some customers may not want to accept these changes. If this is the case for you, you may choose to close your account or end your service. There is no charge for doing this, as long as you have cleared any overdrawn balances and/or fees due. If you do not notify us before 1 August 2025 when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.



Remember...

Bank of Ireland will never call, text or email you asking you to share your full 365 online PIN, personal details, or one-time passcode. For more information, please visit the **'Security Zone'** section of our website.

37-1667R (05/25)

Schedule of fees and charges for business customers

November 2021



**Bank of
Ireland**

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Introduction

This schedule provides details of the fees and charges, Government Duties and interest that apply to the operation of your Business Current Account and some other related banking services. Some of these charges may apply to a Deposit or Loan Account holder. It also contains details on how you can minimise these fees and charges.

In addition, we publish a 'Schedule of International Banking Charges' brochure, which contains details of fees and charges applied to foreign exchange and cross border transactions. If you would like a copy of this brochure, please contact your local branch or see our website **bankofireland.com/business**.

All fees and charges in this brochure are correct as at the date of publication and are subject to change.

Types of fees and charges

1. Current Account Fees

(i) Current Account Maintenance Fee

This quarterly fee covers services such as maintenance of account records and handling of routine account queries.

(ii) Current Account Transaction Fees

These fees cover transactions on your current account, such as ATM transactions, direct debits (SEPA¹) withdrawals and lodgements in the branch and cheque processing.

(iii) Cash Handling Fees

These fees are applied for any cash we handle, for example when you lodge, withdraw or exchange notes and/or coin.

These current account fees are calculated on a quarterly basis and are charged to your account approximately one month later.

2. Additional Service Charges

These charges cover services you may require on an occasional basis and are applied whenever the event or service is requested or occurs, for example provision of bank drafts or duplicate statements. Some charges may be applied half yearly, for example the Night Safe charge.

3. Government Duties

The Bank is obliged to collect certain charges on behalf of the Government, for example duty on cheques and cards. These charges are automatically debited from your account and are detailed on page 8.

4. Other Fees and Charges

These fees and charges may arise from the provision of, or outsourcing of, a service that a customer has requested, e.g. Surveyors Fees.

5. Bank of Ireland Finance Fees and Charges

These fees are applicable to Bank of Ireland Finance products. Documentation fees will be applied at time of account opening, other fees are applicable for services supplied during the currency of the agreement.

6. Electronic Banking Fees and Charges

These fees and charges are applied when you use electronic banking services, for example Electronic Funds Transfer. Details of electronic banking transaction fees and charges are detailed quarterly in the relevant electronic banking statement(s) depending on which service(s) you choose.

7. Online Banking – Business On Line

These fees and charges are applied when you use our online banking channel Business On Line (BOL). Details of these transaction fees and charges are detailed either on screen at the time of payment, as a remittance advice, or as part of an electronic fees and charges quarterly statement.

All of the above fees and charges are outlined in detail on pages 6 to 10.

8. Personal Services

For details of the charges that may apply for personal related products and services, please see the Schedule of Fees and Charges for Personal Customers.

Quarterly current account transaction fee and interest - Calculation

All customers who incur current account maintenance, transaction and cash handling fees will receive a Transaction Fee Advice Statement in addition to their standard account statement. This will issue approximately two weeks before your fees are charged if your quarterly fees are above €12.70. Otherwise, it will be included with your next account statement.

Interest may be charged to your Business Current Account, for example if you avail of an overdraft facility. Details of interest rates are available from your branch. If your quarterly interest is greater than €12.70, you will receive an Interest Advice Statement letting you know what the charge will be before it is applied to your account. Your statement, which will issue approximately two weeks before interest is charged, will advise you of the charge date and show separately any interest surcharges applied. You may request to receive interest statements where interest charges are less than €12.70 by contacting your branch.

Current account fees and interest (if applicable) are currently calculated on accounts on a quarterly basis and are debited to the account approximately one month later. You can find a table setting the dates on which we apply the quarterly fees and interest on our website.

Interest Surcharges

Where accounts exceed the agreed overdraft permission, or go overdrawn where no permission exists, an interest surcharge of 1% per month (12% per annum), will apply to the unauthorised amount.

Where an account with an agreed business overdraft facility does not revert to credit for 30 days during a 12 month period, an additional interest surcharge of 0.5% per annum will be charged retrospectively.

Surcharges apply in addition to any interest due.

Loan Accounts

On occasion some charges may apply to a loan account holder, for example, if you avail of any of the services outlined on pages 6 to 9. Other charges that may apply are as follows:

Interest Surcharges on Loans

Where a repayment is not made to a Loan account on the due date, an interest surcharge of 0.75% per month (i.e. 9% per annum) subject to a minimum charge of €2.54 per month will apply to the amount in arrears.

Fixed Rate Loans

In the case of fixed rate loans, in the event you wish to redeem all or part of it early, you are liable to refund to the Bank any losses, costs or expenses involved.

Deposit Accounts

On occasion some of the other charges outlined on pages 6 to 9 may apply to deposit account holders for example where an ATM card is provided on a Deposit Account the relevant Card Charges and Government Duty will apply.

Business fees and charges in detail

| Fee Type | Fee charge |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| Current Account Maintenance Fees | |
| Current Account Maintenance Fee | €15.00 per quarter |
| Current Account Transaction Fees | |
| Automated transactions (e.g. direct debits/credits, standing order debits/credits, online, domestic Debit Card and euro Debit Card transactions) | €0.10 per transaction |
| Paper and Staff Assisted Transactions (e.g. cheques, withdrawals and lodgements including withdrawals/lodgements at the counter using debit card) including An Post | €0.60 per transaction |
| ATM/LATM (Lodgement ATM) Transactions (e.g. Lodgements/withdrawals using ATM/LATM) | €0.25 per transaction |
| Credit transfers into your account | €0.60 per transaction |
| Items contained in a lodgement to your account (e.g. cheques and other non-cash items) | €0.60 per item |
| Debit Card Contactless Transactions in Euro | €0.01 |
| Cash Handling Fees At Bank of Ireland and An Post Locations | |
| Notes lodged/paid in | 0.60% i.e. max €0.60 per €100 |
| Notes withdrawn/paid out | 0.60% i.e. max €0.60 per €100 |
| Coin handling | 3% i.e. max €3* per €100 |
| * You will not be asked to pay the full charges for withdrawing coin from An Post instead of our branches, you may be asked only to pay 60c per €100 (or 0. 6%) of the coin withdrawn however, we reserve the right to ask you (ourselves or through An Post) at any time to pay the full charges for withdrawing coin. | |
| Notes exchanged | 1.20% i.e. €1.20 per €100 |
| Referral Item Charge | |
| Referral item charge - item causing account to exceed credit limit (more than one charge may be applied on the same day) | €4.63 per item |
| Unpaid Charges | |
| Cheque or Direct Debit (domestic/SEPA) out (returned from your account) | €10.15 per item |
| Standing Order | €6.98 per item |
| Cheque or Direct Debit (domestic/SEPA) in (lodged to your account and returned unpaid) | €3.30 per item |
| Additional Service Charges | |
| Account Balance Certificate | €3.80 each |
| Auditors/ Accountants' Requests | €33.00 per hour €21.50 min charge |
| Account Transfers under Standing Instruction Monthly | €6.35 per quarter |

Business fees and charges in detail

| Fee Type | Fee charge |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|
| Additional Service Charges continued | |
| Weekly | €19.05 per quarter |
| Daily | €76.15 per quarter |
| Bank Drafts (Domestic) Comprising Charge €1.90 and Government Duty €0.50 ³ | €2.40 each |
| Bank Giro/Credit Transfer outwards (this charge is currently waived) | €0.50 each |
| Salary Credits (prepared by branch) | €0.75 each |
| Card Charges | |
| Replacement card charge | €8.00 each |
| Replacement PIN charge | €3.15 each |
| Clearing of non-BOI cheque by phone | €3.80 + cost of call |
| Cheque Books | |
| Ordinary | 20c per cheque (i.e. €10 per chequebook of 50 cheques) Chequebook Issuing Charge. This is in addition to Government Stamp Duty. |
| 'Businesscheck' (50 carbonised cheques) | €15.00 (€5 per book plus €0.20 per cheque Chequebook Issuing charge) |
| (Government duty also applies to the above cheque books - see page 8) | |
| Cheques cashed under advice Interbranch | €0.60 per item plus 0.60% i.e. €0.60 per €100 |
| Cheque Retrieval - for each day's paid cheques to be retrieved | €4.44 |
| Copy/Duplicate Statements | |
| first page | No Charge |
| subsequent pages | No Charge |
| Interest Certificates - estimates and duplicates | €3.80 each |
| Night Safe Wallet with Mandate to open ⁴ | €15.24 per half year |
| Special Cheque Presentation | €5.05 per item |
| Standing Orders | |
| Amendments | €1.33 each |
| Set Up | €3.43 each |
| Commission | €0.15 per payment |
| Please note that the commission charge is in addition to the account transaction fee. The charge will be included in the amount of the Standing Order. | |
| Stop Payment Instruction - cheque or direct debit | €5.08 each |
| Telephone / Same Day Funds (Money) Transfer | |
| Interbranch | €19.05 each |
| Interbank | €25.35 each |
| Account Administration Service Charge | €33.00 per hour |

Bank of Ireland Fees and Charges

| Fee Type | | Fee charge |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------|-------------------------------------------------------------------------------------------------------|
| Additional Service Charges continued | | |
| Sometimes you may request a service for which there is no standard charge, or else the nature of the request is such that it would incur exceptional workload. In these situations, the Account Administration Service Charge may be applied. You will be advised of the charge in advance of the work commencing. | | |
| Agency Fees Where Bank of Ireland customers avail of services from other banks by special arrangement, any charges levied by those banks will be passed to the customer. | | |
| Government Duties³ | | |
| Government duties | Charged when cheque book is issued | €0.50 per cheque (Please note this is in addition to the 20c per cheque Chequebook issuing charge) |
| ATM Card (ATM usage) | Charged annually in January | €0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50 |
| Debit Card (ATM usage only) | | €0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50 |
| Debit Card (ATM & Debit usage) | | €0.12 for each cash withdrawal from an ATM capped at a maximum of €5.00 |
| Bank Drafts (domestic) | Charged when bank draft is issued | €0.50 per bank draft and is in addition to the €1.90 bank charge |
| Legal Charges | | |
| Report on Company Account | | €31.00 |
| A report will be required at account opening and may be required in advance of any lending applications. Dependent on company type a fee may be charged for this service. Your Business Advisor will advise in what instances this fee will be incurred. | | |
| Any other legal charges which may apply will be advised in advance, where applicable. | | |
| Business Lending Related Charges | | |
| Overdraft Facility Fee For new and existing facilities up to €60,000. | | €50.00 per annum Charged at approval and annual anniversary |
| Arrangement Fee | | Negotiated |
| Bonds/Indemnities/Guarantees | | Negotiated |
| Application Fee | | Negotiable |
| Commitment Fee | | Negotiable |

WARNING: You may have to pay charges if you repay early, in full or in part, a fixed-rate credit facility

Bank of Ireland Fees and Charges

Other Fees and Charges

| | |
|------------------------------------------------|------------|
| Queries provided for Consumer Credit Act (CCA) | €2.54 each |
| Status Enquiries | No Charge |

Out of Pocket/Third Party Charges These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. Examples include Couriers or Surveyors Fees. These charges are not included for free in any of the offers or packages. If such a charge is likely to arise, we will notify you in advance.

Bank of Ireland Finance Fees and Charges

| | |
|---------------------------------------|-----------------------------|
| Business Loan (Fixed rate) | Documentation Fee €63.49 |
| Insurance Premium Finance | Documentation Fee €63.49 |
| Audit Certificate (Business customer) | €12.70 |

Electronic Banking Services

| Fee Type | Fee charge |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Electronic banking services | |
| SEPA Bulk Payments/EFT - Standard & Import | |
| SEPA Bulk payments | €0.08 per transaction |
| EFT payments via Winbits | €0.08 per transaction |
| Winbits Annual Service Fee ⁴ (i.e. for second year and every year thereafter) | €38.00 |
| Account Reconciliation (ACCREC - BLAST)⁶ | |
| Cheque reconciliation | €0.04 per transaction |
| Account reconciliation | €0.06 per transaction |
| The below fees and charges refer to specialised electronic banking services. For further information please contact our electronic banking sales team 01 460 6445. | |
| MT940 | |
| First Account | €31.50 per month |
| Every subsequent account | €15.75 per month |
| MT101 | |
| Payments within BOI | €19.00 per transaction |
| Payments outside BOI | €25.00 per transaction |

Online Banking - Business

On Line Fees and Charges

Note: Normal domestic current account transaction fees apply in all cases. Please refer to page 6 for further details of these charges.

| Payment Type | BOL charge |
|----------------------------------------------------------------------------------|-----------------------|
| Monthly Business On Line Subscription Charge | |
| Monthly Business On Line Subscription Charge | €10.00 per month |
| SEPA Payments | |
| Account Transfer | €0.00 |
| SEPA Payment | €0.00 |
| Urgent - Same Day Money Transfers | €19.00 per payment |
| SEPA Bulk payments | €0.08 per transaction |
| International Payments (Excluding SEPA) | |
| 3rd Party Payments - Non Urgent (typically 2 working days) | |
| SEPA payment | €0.00 |
| Other payments with FX conversion (e.g. USD to US debiting a Euro account) | €12.50 per payment |
| Other payments without FX conversion (e.g. Euro to US debiting a Euro account) | €17.50 per payment |
| 3rd Party Payments - Urgent (Same Day Money Transfers) | |
| Euro to EU Member States | €19.00 per payment |
| Other payments with FX conversion (e.g. USD to US debiting a Euro account) | €37.50 per payment |
| Other payments without FX conversion (e.g. GBP to the UK debiting a GBP account) | €42.50 per payment |

The IBAN (International Bank Account Number) is a standard term for quoting account numbers across Europe. The use of IBAN and the payee's bank's SWIFT address / BIC code (Bank Identifier Code) is required to ensure correct identification of your payee's bank account.

Charges for Payments are calculated daily and will be applied to your account on a quarterly basis. Charges for International Payments and Urgent Payments (SDMT) will be applied to your account on the day payment is processed. IBAN and Swift address or BIC are needed to process Euro payments to EU member states (including Iceland, Norway and Liechtenstein).

Please note the following conditions:

- a.** Third party foreign bank charges on payments returned and queries from payee bank may apply.
- b.** Same Day relates to payments credited to payee bank same day.
- c.** Business On Line (BOL) cut-off times are available on our BOL help screens or at www.bankofireland.com
- d.** International Banking Same Day credit transfers are available in certain currencies only and to certain countries only.
- e.** Foreign Bank Charges: a €7.00 charge may be applied to your account. Where applied it covers charges levied by a foreign bank up to an amount of €20. If however, the foreign bank charge exceeds €20.00, then you will be retrospectively charged with the difference between the actual foreign bank charge and the €7 already charged. (For Example, if the foreign bank charges €40, you will then be debited €33 - taking into account the €7 already paid). This could take typically up to 4 weeks to appear on your account but may take longer. Please note that some foreign bank charges can be high, with no maximum applying. This is a foreign bank charge and is only applicable if the sender opts to accept beneficiary charges.
- f.** In relation to unpaid debits further charges will apply. Please refer to page 6 of this brochure and to our 'Schedule of International Transaction Charges' brochure for further details.

How to minimise your business fees and charges

1. Automate your transactions where possible

Automated transactions are often more convenient and cheaper than staff-assisted or paper ones. Bank of Ireland automated services include card payments with your debit card, direct debits, direct credits, standing orders, ATM/Quick Lodge cash and cheque lodgements, ATM debit transactions and other electronic banking services.

2. Use Online Banking

Online Banking allows you instant access and control to make or receive payments, facilitate transfers between accounts, set-up standing orders and much more.

Compare your options – choose from our two online banking channels to stay in control of your business finances

| 365 phone & digital banking | Business On Line |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Convenient and easy to bank with. Available to both Personal and Business customers (Sole traders, Trading As and Agri customers) who require:</p> <ul style="list-style-type: none">▶ Single user access to online banking▶ Need to make low value payments online▶ Only need single authorisation to make a payment <p>Now also open to small Limited Companies ("one person operation" set up as a Legal entity but only has a sole signatory or individual signing authority. For further information, please contact your local branch)</p> | <p>Online banking solution for Larger Business Customers who require enhanced online payments functionality:</p> <ul style="list-style-type: none">▶ Multiple users▶ Higher payment limits▶ Dual payment authorisation to ensure security of payments▶ Make Bulk Payments |

Terms and conditions apply to use of online banking channels as do fees and charges which are covered in this brochure.

For more information on our online banking channels, please visit the online banking section on **bankofireland.com**

businessbanking.bankofireland.com/banking/online-banking/online-banking-for-business-customers/

3. Sort your cash

Cash lodgements, which meet required presentation standards, delivered directly to our cash centre by a Cash in Transit carrier may qualify for a discount on the standard fees outlined in this brochure. Talk to your Business Adviser for more details.

4. Use the Direct Debit and Credit Schemes (Electronic Banking Services)

If you have a large number of debtor receipts whether regular or irregular, the Direct Debit Scheme can be of benefit to your business. As the originator of the direct debit, you control the collection date and track where problem debts may arise. This allows you to maintain considerably more control over your cashflow.

Also, you can minimise your current account transaction fees by being the originator of direct debits which at €0.08 per electronic banking transaction are significantly cheaper than using paper transactions costing from €0.60 per current account transaction.

Similarly, if you make a large number of payments, you can get substantial savings on your fees by switching to direct crediting of creditor accounts. It eliminates costly paper transactions, thus saving you both time and money.

5. Check your cheques

If you are writing or receiving cheques, make sure that all the details such as the date, amount and signature are correct, thereby avoiding potential unpaid cheque charges.

6. Keep good records

Keep statements and other documents relating to the operation of your account safely so that you are not charged for duplicate copies.

7. Plan ahead

If you have an overdraft and know it is likely you will exceed your account limit – even for just one day – discuss a temporary or permanent upward revision of your overdraft limit with your Business Adviser in advance. In addition, ensure your overdraft reverts to credit for at least 30 days in a 12 month period. If you don't currently have an overdraft facility, make sure you operate your account in credit. By following the advice above, you will avoid significant additional charges, such as unpaid charges, referral item charges and interest surcharges.

If you have a Loan Account, it is important to make repayments when they fall due in order to avoid interest surcharges which are payable on the amount in arrears.

Business

Start-Up Package

Our Business Start-Up package is available to business start-ups who are less than 36 months in business. For full details of this package, including details of the fees and charges concessions, please refer to our 'Business Start-Up Package' leaflet, available from any branch of Bank of Ireland.

Switch to Us

Switching your business bank account to Bank of Ireland is easy. Simply talk to a business adviser in any Bank of Ireland branch, and they will go through the process with you step by step.

Notes

1. SEPA (Single Euro Payments Area) is an initiative of the European Banking industry. It means you can pay by Direct Debit from your Irish current account for services provided by companies throughout Europe e.g. telephone and other utilities.
2. Transaction fees for cross-border Debit (ATM) and Debit (point of sale) transactions in euro are charged at the same price as domestic Debit card transactions. Other cross-border Debit (point of sale) transactions and Debit (ATM) have a cross-border handling charge that is collected at the time the transaction is debited to the account, see the Schedule of International Transaction Charges for details.
3. Government Duties quoted are subject to change.
4. Service available only to existing users of the service.
5. Government Stamp Duty of €0.50 per cheque applies and is charged on cheque book issue or on a quarterly basis.
6. BLAST software required for this service. Installation and modem charges are applicable and charged directly by 3rd party provider

bankofireland.com



Bank of Ireland is regulated by the Central Bank of Ireland.

37-560RU.52 (11/21)

Schedule of fees and charges for business customers

01 August 2025



**Bank of
Ireland**

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Introduction

This schedule provides details of the fees and charges, Government Duties and interest that apply to the operation of your Business Current Account and some other related banking services. Some of these charges may apply to a Deposit or Loan Account holder. It also contains details on how you can minimise these fees and charges.

In addition, we publish a 'Schedule of International Banking Charges' brochure, which contains details of fees and charges applied to foreign exchange and cross border transactions. If you would like a copy of this brochure, please contact your local branch or see our website **bankofireland.com/business**.

All fees and charges in this brochure are correct as at the date of publication and are subject to change.

Types of fees and charges

1. Current Account Fees

(i) Current Account Maintenance Fee

This quarterly fee covers services such as maintenance of account records and handling of routine account queries.

(ii) Current Account Transaction Fees

These fees cover transactions on your current account, such as ATM transactions, direct debits (SEPA¹) withdrawals and lodgements in the branch and cheque processing.

(iii) Cash Handling Fees

These fees are applied for any cash we handle, for example when you lodge, withdraw or exchange notes and/or coin.

These current account fees are calculated on a quarterly basis and are charged to your account approximately one month later.

2. Additional Service Charges

These charges cover services you may require on an occasional basis and are applied whenever the event or service is requested or occurs, for example provision of bank drafts or duplicate statements. Some charges may be

applied half yearly, for example the Night Safe charge.

3. Government Duties

The Bank is obliged to collect certain charges on behalf of the Government, for example duty on cheques and cards. These charges are automatically debited from your account and are detailed on page 8.

4. Other Fees and Charges

These fees and charges may arise from the provision of, or outsourcing of, a service that a customer has requested, e.g. Surveyors Fees.

5. Bank of Ireland Finance Fees and Charges

These fees are applicable to Bank of Ireland Finance products. Documentation fees will be applied at time of account opening, other fees are applicable for services supplied during the currency of the agreement.

6. Electronic Banking Fees and Charges

These fees and charges are applied when you use electronic banking services, for example Electronic Funds Transfer.

Details of electronic banking transaction fees and charges are detailed quarterly in the relevant electronic banking statement(s) depending on which service(s) you choose.

7. Online Banking – Business On Line

These fees and charges are applied when you use our online banking channel Business On Line (BOL). Details of these transaction fees and charges are detailed either on screen at the time of payment, as a remittance advice, or as part of an electronic fees and charges quarterly statement.

All of the above fees and charges are outlined in detail on pages 6 to 10.

8. Personal Services

For details of the charges that may apply for personal related products and services, please see the Schedule of Fees and Charges for Personal Customers.

Quarterly current account transaction fee and interest - Calculation

All customers who incur current account maintenance, transaction and cash handling fees will receive a Transaction Fee Advice Statement in addition to their standard account statement. This will issue approximately two weeks before your fees are charged if your quarterly fees are above €12.70. Otherwise, it will be included with your next account statement.

Interest may be charged to your Business Current Account, for example if you avail of an overdraft facility. Details of interest rates are available from your branch. If your quarterly interest is greater than €12.70, you will receive an Interest Advice Statement letting you know what the charge will be before it is applied to your account. Your statement, which will issue approximately two weeks before interest is charged, will advise you of the charge date and show separately any interest surcharges applied. You may request to receive interest statements where interest charges are less than €12.70 by contacting your branch.

Current account fees and interest (if applicable) are currently calculated on accounts on a quarterly basis and are debited to the account approximately one month later. You can find a table setting the dates on which we apply the quarterly fees and interest on our website.

Interest Surcharges

Where accounts exceed the agreed overdraft permission, or go overdrawn where no permission exists, an interest surcharge of 1% per month (12% per annum), will apply to the unauthorised amount.

Where an account with an agreed business overdraft facility does not revert to credit for 30 days during a 12 month period, an additional interest surcharge of 0.5% per annum will be charged retrospectively.

Surcharges apply in addition to any interest due.

Loan Accounts

On occasion some charges may apply to a loan account holder, for example, if you avail of any of the services outlined on pages 6 to 9. Other charges that may apply are as follows:

Interest Surcharges on Loans

Where a repayment is not made to a Loan account on the due date, an interest surcharge of 0.75% per month (i.e. 9% per annum) subject to a minimum charge of €2.54 per month will apply to the amount in arrears.

Fixed Rate Loans

In the case of fixed rate loans, in the event you wish to redeem all or part of it early, you are liable to refund to the Bank any losses, costs or expenses involved.

Deposit Accounts

On occasion some of the other charges outlined on pages 6 to 9 may apply to deposit account holders for example where an ATM card is provided on a Deposit Account the relevant Card Charges and Government Duty will apply.

Business fees and charges in detail

| Fee Type | Fee charge |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------|
| Current Account Maintenance Fees | |
| Current Account Maintenance Fee | €15.00 per quarter |
| Current Account Transaction Fees | |
| Automated transactions (e.g. direct debits/ credits, standing order debits/credits, online, domestic Debit Card and euro Debit Card transactions) | €0.10 per transaction |
| Paper and Staff Assisted Transactions (e.g. cheques, withdrawals and lodgements including withdrawals/lodgements at the counter using debit card) including An Post | €0.60 per transaction |
| ATM/LATM (Lodgement ATM) Transactions (e.g. Lodgements/withdrawals using ATM/LATM) | €0.25 per transaction |
| Credit transfers into your account | €0.60 per transaction |
| Items contained in a lodgement to your account (e.g. cheques and other non-cash items) | €0.60 per item |
| Debit Card Contactless Transactions in Euro | €0.01 |
| Cash Handling Fees At Bank of Ireland and An Post Locations | |
| Notes lodged/paid in | 0.60% i.e. max €0.60 per €100 |
| Notes withdrawn/paid out | 0.60% i.e. max €0.60 per €100 |
| Coin handling | 3% i.e. max €3* per €100 |
| * You will not be asked to pay the full charges for withdrawing coin from An Post instead of our branches, you may be asked only to pay 60c per €100 (or 0. 6%) of the coin withdrawn however, we reserve the right to ask you (ourselves or through An Post) at any time to pay the full charges for withdrawing coin. | |
| Notes exchanged | 1.20% i.e. €1.20 per €100 |
| Referral Item Charge | |
| Referral item charge - item causing account to exceed credit limit (more than one charge may be applied on the same day) | €4.63 per item |
| Unpaid Charges | |
| Cheque or Direct Debit (domestic/SEPA) out (returned from your account) | €10.15 per item |
| Standing Order | €6.98 per item |
| Cheque or Direct Debit (domestic/SEPA) in (lodged to your account and returned unpaid) | €3.30 per item |
| Additional Service Charges | |
| Account Balance Certificate | €3.80 each |
| Auditors/Accountants' Requests | €33.00 per hour €21.50 min charge |
| Account Transfers under Standing Instruction Monthly | €6.35 per quarter |

Business fees and charges in detail

| Fee Type | Fee charge |
|--------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------|
| Additional Service Charges continued | |
| Weekly | €19.05 per quarter |
| Daily | €76.15 per quarter |
| Bank Drafts (Domestic) Comprising Charge €1.90 and Government Duty €0.50 ³ | €2.40 each |
| Bank Giro/Credit Transfer outwards (this charge is currently waived) | €0.50 each |
| Salary Credits (prepared by branch) | €0.75 each |
| Card Charges | |
| Replacement card charge | €8.00 each |
| Replacement PIN charge | €3.15 each |
| Clearing of non-BOI cheque by phone | €3.80 + cost of call |
| Cheque Books Ordinary | 20c per cheque (i.e. €10 per chequebook of 50 cheques) Chequebook Issuing Charge. This is in addition to Government Stamp Duty. |
| 'Businesscheck' (50 carbonised cheques) | €15.00 (€5 per book plus €0.20 per cheque Chequebook Issuing charge) |
| (Government duty also applies to the above cheque books - see page 8) | |
| Cheques cashed under advice Interbranch | €0.60 per item plus 0.60% i.e. €0.60 per €100 |
| Cheque Retrieval - for each day's paid cheques to be retrieved | €4.44 |
| Copy/Duplicate Statements | |
| first page | No Charge |
| subsequent pages | No Charge |
| Interest Certificates - estimates and duplicates | €3.80 each |
| Night Safe Wallet with Mandate to open ⁴ | €15.24 per half year |
| Special Cheque Presentation | €5.05 per item |
| Standing Orders | |
| Amendments | €1.33 each |
| Set Up | €3.43 each |
| Commission | €0.15 per payment |
| Please note that the commission charge is in addition to the account transaction fee. The charge will be included in the amount of the Standing Order. | |
| Stop Payment Instruction - cheque or direct debit | €5.08 each |
| SEPA Credit Transfers | |
| SEPA Credit Transfer - Euro | No Charge |
| SEPA Instant Credit Transfer – Euro | No Charge |
| Interpay (Urgent) – Same Day Funds Transfer in Euro | |
| Interbranch BOI Branch - Euro | €19.05 each |
| Interbank Republic of Ireland - Euro | €25.35 each |
| Account Administration Service Charge | €33.00 per hour |

Bank of Ireland Fees and Charges

| Fee Type | | Fee charge |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|----------------------------------------------------------------------------------------------------|
| Additional Service Charges continued | | |
| Sometimes you may request a service for which there is no standard charge, or else the nature of the request is such that it would incur exceptional workload. In these situations, the Account Administration Service Charge may be applied. You will be advised of the charge in advance of the work commencing. | | |
| Agency Fees | | |
| Where Bank of Ireland customers avail of services from other banks by special arrangement, any charges levied by those banks will be passed to the customer. | | |
| Government Duties³ | | |
| Government duties | Charged when cheque book is issued | €0.50 per cheque (Please note this is in addition to the 20c per cheque Chequebook issuing charge) |
| ATM Card (ATM usage) | | €0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50 |
| Debit Card (ATM usage only) | Charged annually in January or February | €0.12 for each cash withdrawal from an ATM capped at a maximum charge of €2.50 |
| Debit Card (ATM & Debit usage) | | €0.12 for each cash withdrawal from an ATM capped at a maximum of €5.00 |
| Bank Drafts (domestic) | Charged when bank draft is issued | €0.50 per bank draft and is in addition to the €1.90 bank charge |
| Legal Charges | | |
| Report on Company Account | | €31.00 |
| A report will be required at account opening and may be required in advance of any lending applications. Dependent on company type a fee may be charged for this service. Your Business Advisor will advise in what instances this fee will be incurred. | | |
| Any other legal charges which may apply will be advised in advance, where applicable. | | |
| Business Lending Related Charges | | |
| Overdraft Facility Fee For new and existing facilities up to €60,000. | | €50.00 per annum Charged at approval and annual anniversary |
| Arrangement Fee | | Negotiated |
| Bonds/Indemnities/Guarantees | | Negotiated |
| Application Fee | | Negotiable |
| Commitment Fee | | Negotiable |

WARNING: You may have to pay charges if you repay early, in full or in part, a fixed-rate credit facility

Bank of Ireland Fees and Charges

Other Fees and Charges

| | |
|------------------------------------------------|------------|
| Queries provided for Consumer Credit Act (CCA) | €2.54 each |
| Status Enquiries | No Charge |

Out of Pocket/Third Party Charges These charges may arise from the provision of, or outsourcing of, a service that a customer has requested. Examples include Couriers or Surveyors Fees. These charges are not included for free in any of the offers or packages. If such a charge is likely to arise, we will notify you in advance.

Bank of Ireland Finance Fees and Charges

| | |
|---------------------------------------|-----------------------------|
| Business Loan (Fixed rate) | Documentation Fee €63.49 |
| Insurance Premium Finance | Documentation Fee €63.49 |
| Audit Certificate (Business customer) | €12.70 |

Electronic Banking Services

| Fee Type | Fee charge |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|
| Electronic banking services | |
| Account Reconciliation | |
| Cheque reconciliation | €0.04 per transaction |
| Account reconciliation | €0.06 per transaction |
| The below fees and charges refer to specialised electronic banking services. For further information please contact our electronic banking sales team 01 460 6445. | |
| MT940/CAMT.053* | |
| First Account | €31.50 per month |
| Every subsequent account | €15.75 per month |
| MT101/PAIN.001* | |
| Payments within BOI | €19.00 per transaction |
| Payments outside BOI | €25.00 per transaction |
| *We will advise in advance, when we will commence sending CAMT.053 or be in a position to receipt PAIN.001 | |

Fees and charges for Business On Line (BOL)

| Payment Type | BOL Charge |
|-------------------------------------------------------------------------------------|-----------------------------------------------------------------------------|
| Monthly Business On Line Subscription Charge | |
| Monthly charge | €10.00 |
| Business On Line Payment Charges | |
| Account Transfer | No BOL charge (10c standard charge for an automated transaction applies) |
| SEPA/SEPA Instant Payment | No BOL charge (10c standard charge for an automated transaction applies) |
| Urgent - Same day money transfers | €19.00 per payment |
| SEPA bulk payments | €0.08 per payment |
| International Payments (Excluding SEPA) | |
| 3rd Party Payments - Non Urgent (typically 2 working days) | |
| Other payments with FX conversion (e.g. USD to US debiting a Euro account) | €12.50 per payment |
| Other payments without FX conversion (e.g. Euro to US debiting a Euro account) | €17.50 per payment |
| 3rd Party Payments - Urgent (Same day money transfers) | |
| Euro to EU Member states | €19.00 per payment |
| Other payments with FX conversion (e.g. USD to US debiting a Euro account) | €37.50 per payment |
| Other payments without FX conversion (e.g. GBP to the UK debiting a GBP account) | €42.50 per payment |

Normal current account transaction fees apply in all cases. Please refer to our 'Schedule of Fees and Charges for Business Customers' brochure for further details.

Charges for SEPA Payments are calculated daily and will be applied to your account on a quarterly basis. Charges for International Payments will be applied to your account on the day payment is processed.

Please note the following conditions:

- ▶ Third party foreign bank charges on payments returned and queries from Payee bank may apply.
- ▶ Business On Line (BOL) cut-off times are available on our BOL help screens or at www.bankofireland.com
- ▶ International Banking Same Day credit transfers are available in certain currencies only and to certain countries only.

- ▶ Foreign Bank Charges: a €7.00 charge may be applied to your account. Where applied it covers charges levied by a foreign bank up to an amount of €20. If however, the foreign bank charge exceeds €20.00, then you will be retrospectively charged with the difference between the actual foreign bank charge and the €7 already charged. (For Example, if the foreign bank charges €40, you will then be debited €33 - taking into account the €7 already paid). This could take typically up to 4 weeks to appear on your account but may take longer. Please note that some foreign bank charges can be high, with no maximum applying. This is a foreign bank charge and is only applicable if the sender opts to accept Payee charges.
- ▶ In relation to unpaid debits further charges will apply. Please refer to our 'Schedule of Fees and Charges for Business Customers' and 'Schedule of International Transaction Charges' brochures for further details.
- ▶ Please note, for transactions involving a foreign currency conversion, a buy/sell margin and handling fee applies, unless otherwise stated.

How to minimise your business fees and charges

1. Automate your transactions where possible

Automated transactions are often more convenient and cheaper than staff-assisted or paper ones. Bank of Ireland automated services include card payments with your debit card, direct debits, direct credits, standing orders, ATM/Quick Lodge cash and cheque lodgements, ATM debit transactions and other electronic banking services.

2. Use Online Banking

Online Banking allows you instant access and control to make or receive payments, facilitate transfers between accounts, set-up standing orders and much more.

Compare your options – choose from our two online banking channels to stay in control of your business finances.

| 365 phone & digital banking | Business On Line |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>Convenient and easy to bank with. Available to both Personal and Business customers (Sole traders, Trading As and Agri customers) who require:</p> <ul style="list-style-type: none">▶ Single user access to online banking▶ Need to make low value payments online▶ Only need single authorisation to make a payment <p>Now also open to small Limited Companies ("one person operation" set up as a Legal entity but only has a sole signatory or individual signing authority. For further information, please contact your local branch)</p> | <p>Online banking solution for Larger Business Customers who require enhanced online payments functionality:</p> <ul style="list-style-type: none">▶ Multiple users▶ Higher payment limits▶ Dual payment authorisation to ensure security of payments▶ Make Bulk Payments |

Terms and conditions apply to use of online banking channels as do fees and charges which are covered in this brochure.

For more information on our online banking channels, please visit the online banking section on **bankofireland.com**

businessbanking.bankofireland.com/banking/online-banking/online-banking-for-business-customers/

3. Sort your cash

Cash lodgements, which meet required presentation standards, delivered directly to our cash centre by a Cash in Transit carrier may qualify for a discount on the standard fees outlined in this brochure. Talk to your Business Adviser for more details.

4. Use the Direct Debit and Credit Schemes (Electronic Banking Services)

If you have a large number of debtor receipts whether regular or irregular, the Direct Debit Scheme can be of benefit to your business. As the originator of the direct debit, you control the collection date and track where problem debts may arise. This allows you to maintain considerably more control over your cashflow.

Also, you can minimise your current account transaction fees by being the originator of direct debits which at €0.08 per electronic banking transaction are significantly cheaper than using paper transactions costing from €0.60 per current account transaction.

Similarly, if you make a large number of payments, you can get substantial savings on your fees by switching to direct crediting of creditor accounts. It eliminates costly paper transactions, thus saving you both time and money.

5. Check your cheques

If you are writing or receiving cheques, make sure that all the details such as the date, amount and signature are correct, thereby avoiding potential unpaid cheque charges.

6. Keep good records

Keep statements and other documents relating to the operation of your account safely so that you are not charged for duplicate copies.

7. Plan ahead

If you have an overdraft and know it is likely you will exceed your account limit – even for just one day – discuss a temporary or permanent upward revision of your overdraft limit with your Business Adviser in advance. In addition, ensure your overdraft reverts to credit for at least 30 days in a 12 month period. If you don't currently have an overdraft facility, make sure you operate your account in credit. By following the advice above, you will avoid significant additional charges, such as unpaid charges, referral item charges and interest surcharges.

If you have a Loan Account, it is important to make repayments when they fall due in order to avoid interest surcharges which are payable on the amount in arrears.

Business Start-Up Package

Our Business Start-Up package is available to business start-ups who are less than 36 months in business. For full details of this package, including details of the fees and charges concessions, please refer to our 'Business Start-Up Package' leaflet, available from any branch of Bank of Ireland.

Switch to Us

Switching your business bank account to Bank of Ireland is easy. Simply talk to a business adviser in any Bank of Ireland branch, and they will go through the process with you step by step.

Notes

1. SEPA, the Single Euro Payments Area, is European-driven regulation which aims to create one single, integrated and standardised payments market making it easier to do business across Europe.
2. Transaction fees for cross-border Debit (ATM) and Debit (point of sale) transactions in euro are charged at the same price as domestic Debit card transactions. Other cross-border Debit (point of sale) transactions and Debit (ATM) have a cross-border handling charge that is collected at the time the transaction is debited to the account, see the Schedule of International Transaction Charges for details.
3. Government Duties quoted are subject to change.
4. Service available only to existing users of the service.
5. Government Stamp Duty of €0.50 per cheque applies and is charged on cheque book issue or on a quarterly basis.

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Bank of Ireland is regulated by the Central Bank of Ireland.

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