

We are updating our

Schedule of Fees and Charges

We have included the following
important documents:



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



Current
schedule of fees
and charges



Updated schedule of
fees and charges
effective from
14 September 2026

Effective from 14 September 2026



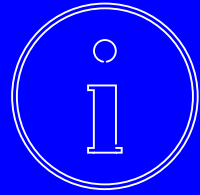
**Bank of
Ireland**

**A Guide to Upcoming
Changes to our
Banking Services
and Terms and
Conditions**

Effective from 14 September 2026



About this guide



At Bank of Ireland, we're taking steps to make your banking easier, faster and more secure. To make that happen, we're introducing some changes to our products and services over the coming months that will improve your banking experience.

This brochure will explain what those changes are, how our terms and conditions will change accordingly, and when the changes will happen.

Please take the time to read this brochure carefully. If you're under 18, please discuss this brochure with a parent or guardian.

Please note: Your new terms and conditions are available to download from boi.com/tandcs-updates. You will also find them on the individual product pages of our website and 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 **14 September 2026**.



Have questions?

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're available 9am to 6pm, Monday to Friday, 9am to 5pm on bank holidays, and 10am to 2pm on Saturdays. We're closed on Sundays. We will be happy to help you.

Keep your account safe

We will never call, text or email asking you to share your six-digit passcode, one-time activation codes or your full 365 PIN. We will never ask for your full card details. Do not share them. Remember, we will never ask you to transfer money out of your account to protect yourself from fraud. For more information, visit Security Zone on our website.

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.

Something not clear?

If you're not sure what some of the bank terms we've used mean, search 'A to Z of bank terms' on boi.com. You can also ask for a copy of the 'A to Z' over the phone or in a branch.



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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 **14 September 2026** when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.




1. Click to Pay



What is 'Click to Pay'?

Click to Pay is a secure online service coming soon for Visa debit cardholders, that allows you to check out online without manually entering card details each time.

When making a purchase online, you may see the Click to Pay symbol 

This means you can enter your email address or mobile phone number instead of using your Visa debit card details. Once you have entered your email address or phone number you will see any saved Click to Pay cards which you can select to complete your purchase.

When you go to complete your purchase, you may still need to approve the transaction. For most customers, this will mean receiving a notification to open the Bank of Ireland mobile app and then entering a passcode or using biometrics (if enabled) to approve the transaction. Other customers who use a Physical Security Key (PSK) will get a code from that device instead.



What's changing?

We've updated the terms and conditions for the introduction of Click to Pay, as follows:

- ▶ We have included a **new definition for "Click to Pay"**. It explains that Click to Pay is a secure way to use a card online with participating retailers and businesses.
- ▶ We have either **updated or included the definitions of "Card", "Debit Card", "Digital Card" and "Digital Debit Card"** to clarify that they include cards registered for Click to Pay. The terms and conditions that apply to cards and digital cards also apply to cards registered for Click to Pay.
- ▶ We have **updated our debit card terms and conditions to add a new section for Click to Pay**. It explains that eligible cards will be automatically registered for Click to Pay when it becomes available, that you can opt out before activation or unregister at any time, and that a verified phone number and email address is needed to use Click to Pay. It also explains that once your card is registered by us with Click to Pay that you will not be able to register with Visa-offered Click to Pay.

Which terms and conditions are affected by these changes?

These changes apply to the terms and conditions of:

- ▶ Personal current accounts (including Second Level, Third Level, Graduate, Golden Years accounts and Debit Cards)
- ▶ Basic Bank Accounts
- ▶ Business debit cards
- ▶ Business current accounts

How will Click to Pay use my personal information?

If you are eligible, you will be registered automatically for Click to Pay. To register you, we securely share some personal information with Visa, including:

- ▶ Your first and last name
- ▶ Your email address
- ▶ Your mobile number
- ▶ Your card number




- ▶ The name on your debit card
- ▶ The expiry month and year of your debit card
- ▶ Your billing address
- ▶ Internal consumer identification number

When we share personal data, we follow all the data protection laws that apply.

Changes to our Data Privacy Notice

Our Data Privacy Notice (DPN) is also being updated to reflect the new processing activities necessary to deliver Click to Pay. The updated version of the DPN is available on our website and will be effective from **14 September 2026**.

How do I set up Click to Pay ?

All you need to do when you see the Click to Pay symbol  on a retailer's site, is enter your email address or mobile phone number, and your registered card should be available to select when the service launches.

Further details on the eligibility requirements will be set out on our website, just search "Click to Pay". If you are eligible, we will let you know closer to the time that your card is going to be registered for Click to Pay and to give you the option to opt out and the date by which you must do so. See the 'How do I opt out of Click to Pay?' section below for more details.

What do I need to use Click to Pay?

Please make sure both your mobile number and email address details are up to date. If we have your up-to-date details, you do not need to do anything. Your card will be registered automatically if you do not choose to opt out in advance.

To check if your mobile number and email address are up to date:

- ▶ Log in to 365 online or to your mobile app.
- ▶ Navigate to the "Profile" section.
- ▶ Select "Personal details" to see your mobile number registered with us and your email address on file.
- ▶ If they are not up to date, please update them.
- ▶ Alternatively, you can contact us to check this.



How do I opt out of Click to Pay?

If you do not want your data shared with Visa, you can opt out of Click to Pay before it launches. We will contact you with information about how to opt out closer to the launch date including the date by which you must do so. Search 'Click to Pay' on our website for more details.

Please note: If you do not tell us you want to opt out before the notified date, you will be registered automatically. After launch, you will still be able to unregister from Click to Pay on the Bank of Ireland app or by calling us. If you change your mind, you can just opt back in. Simple.



2. Access to Cash



What is the Access to Cash Act?

The Finance (Provision of Access to Cash Infrastructure) Act 2025, known as the Access to Cash Act, came into effect on 30 June 2025. Its aim is to ensure that people and businesses across Ireland can easily access cash through ATMs and cash service points.

A cash service point is a place where customers can deposit and withdraw notes and coins with in-person assistance.

Bank of Ireland is a designated entity under the Access to Cash Act. This means we, along with other designated entities, are required to make sure that there are set levels of ATMs and cash service points in every region of Ireland. To meet these requirements, new non-branch cash service points may be opened in some locations. These will be based in retail premises and will offer only cash lodgements and withdrawals in euro, using your debit card.

Transactions will be subject to daily limits and these non-branch cash service points will be opened where they are needed to meet the requirements of the Access to Cash Act. Where we do open a cash service point, details will be available on our website.



What's changing?

We've updated the terms and conditions as follows:

- ▶ We have included a **new definition for "Cash Service Point"**. It explains that this is a non-branch and non-An Post location where you can make cash lodgements and withdrawals using a debit card.
- ▶ We have **updated the "Getting some of our payment services at services outlets" or "Paying in money at services outlets" section** to clarify that a Cash Service Point is different to a 'Services Outlet'. The section does not apply to Cash Service Points.
- ▶ We have **updated the "Transactions on your Account" or "Account Transactions" section** to clarify that cash lodgements made at a Cash Service Point are processed and credited to your account immediately. This change applies only to our Personal Current accounts, Basic Bank accounts and Business current accounts terms and conditions.
- ▶ We have **updated our debit card terms and conditions** to clarify that you can use your debit card and PIN to withdraw cash at a Cash Service Point, and that the withdrawn amount will be deducted from your account immediately.

Which terms and conditions are affected by these changes?

These changes apply to the following terms and conditions:

- ▶ Personal current accounts (including Smart Start Account, Second Level, Third Level, Graduate, Golden Years accounts, and Debit Cards)
- ▶ Basic Bank Accounts
- ▶ Business current account
- ▶ Business debit cards
- ▶ Instant Access Demand account
- ▶ Business Instant Access Demand account
- ▶ Personal Demand deposit account (opened before 18 October 2022)
- ▶ Business Demand deposit account (opened before 18 October 2022)



How do I use a cash service point?

You will need your debit card to make a cash lodgement or a cash withdrawal at a cash service point. You can only make a cash deposit to the account linked to your debit card.

If you withdraw cash from your account, the amount will be debited immediately.

If you pay cash into your account, the balance will generally be updated immediately.

Please note: If you do not have a debit card, you cannot make a cash withdrawal or lodgement at a cash service point. You cannot use an ATM card or a Bank of Ireland lodgement card to deposit or withdraw cash at a cash service point (you can still use them as set out in the terms and conditions).

Is there a charge for using a non-branch cash service point?

Personal customers will not be charged for using a non-branch cash service point.

Business customers will be charged in line with a transaction carried out over the counter in a branch. More details are available in the Schedule of Fees and Charges for Business Customers on the business section of the Bank of Ireland website.



3. Cross-border handling fees



What are cross-border handling fees?

A cross-border handling fee usually applies when you use your Visa debit card to buy something in a foreign currency or to withdraw foreign currency from an ATM. The fee varies depending on how the card is used.

What's changing?

Bank of Ireland will no longer charge cross border handling fees on Visa debit card transactions on Smart Start Accounts and Second Level current accounts.

The fee will be removed to help you get more value from your Bank of Ireland account. No extra fees means you can make the most of your money, manage your spending more confidently, and enjoy greater freedom when using your card internationally.



Please note: Foreign currency transactions at Bank of Ireland ATMs will be converted into euro at an exchange rate set by us and applied to your account with no handling fee costs. For all other foreign currency transactions, which includes purchases and cash withdrawals, the exchange rate is set by Visa and, depending on your account type, a handling fee may apply.

Which terms and conditions are affected by these changes?

These changes apply to the relevant sections within the following terms and conditions:

- ▶ Second Level current account
- ▶ Smart Start Account
- ▶ Schedule of Fees and Charges for Personal Customers
- ▶ Schedule of Fees and Charges for Smart Start Account



4. Other changes to our terms and conditions and Data Privacy Notice



What's changing?

We've reviewed and updated our terms and conditions to make them more accessible as follows:

Change	
1	<p>We have removed the "Distance Marketing Information" section from our terms and conditions. It has been replaced by a standalone "Distance Contract Information" brochure which will be given to customers when they enter into contracts on the phone or online. It is also available on our website or in any of our branches.</p> <p>This change applies to:</p> <ul style="list-style-type: none">▶ Smart Start Account,▶ Second Level current account,▶ Third Level current account,▶ Graduate current account,▶ Personal current account,



	<ul style="list-style-type: none">▶ Golder Years current account,▶ Instant Access Demand account
2	We have inserted a new “Key Product Information and Features” table in the Personal Current account, Second Level current account and Basic Bank account terms and conditions.
3	We have added a new section into our Personal current account terms and conditions . It highlights key information for customers moving from a Graduate current account to a Personal current account.
4	We have removed the condition in our Third Level current account offering which states that it is available on a “once off” basis.
5	We have amended the “Limits on the money you can deposit” clause to remove the minimum required balance of €1 from the terms and conditions for our Instant Access Demand account, Business Instant Access Demand account, Personal Demand deposit account (opened before 18 October 2022), and our Business Demand deposit account (opened before 18 October 2022) .
6	We have amended the “Limits on the money you can deposit” clause in our Personal Demand deposit account (opened before 18 October 2022), and our Business Demand deposit account (opened before 18 October 2022) terms and conditions , to clarify that approved overdrafts are not available on these accounts, but that sometimes a payment can go through where there are insufficient funds. If this happens, we will contact you to arrange repayment.
7	We’ve made a change to ATM cards Demand Deposit and ATM Card terms and conditions to clarify that any non-euro cash withdrawals will be at an exchange rate set by the bank, and we’ve removed the references dealing with cross-border charges as these don’t apply.
8	We have removed reference to the age of 16 from the Zippay section of our 365 phone and digital banking terms and conditions . The current age requirement for Zippay will now be published on our website. Search “Zippay” on the Bank of Ireland website for more details.
9	We have clarified in our Personal current account, Basic Bank account and Second Level current account terms and conditions that the only change that can be made to a standing order is to postpone it, cancel it or change the amount.
10	We have updated our Schedule of Fees and Charges for personal customers to make it clear that the fees relevant to your account type will apply whenever your account type changes, not just when you make the application to change account type.



The following changes apply to the terms and conditions for the below accounts only:

- ▶ Smart Start Account,
- ▶ Personal current account,
- ▶ Basic Bank Account,
- ▶ Second Level current account.

11	We have inserted new clauses to advise how important it is to keep your contact details up to date so that we can send you information to keep your account safe and about changes to your account.
12	We have updated our terms and conditions to explain that we may need you to share certain information with us from time to time. We explain that this is necessary for us to meet certain legal and regulatory requirements and that if you do not provide this information we may close or block your account.
13	We have rewritten some clauses to make them easier to read and understand.
14	We have made small formatting changes like inserting or removing commas, hyphenating words, and realigning page numbers.
15	We have removed roman numerals . This will help customers using screen readers to clearly understand our documents.



Other changes to our Data Privacy Notice (DPN)?

- ▶ We have **removed reference to the age of 16 from the Zippay parts of our Youth Data Privacy Summary**. The current age requirement for Zippay will now be published on our website. Search “Zippay” on the Bank of Ireland website for more details.
- ▶ In addition to updating our DPN to reflect the new processing activities necessary to deliver the Click to Pay service, we have updated our DPN:
 - ▶ To state that personal data may be processed in the context of your interactions with our chatbots and
 - ▶ To reflect that the Bank uses Artificial Intelligence (which may be provided by our third-party service providers) to support the delivery of our products and services, for example in fraud detection and prevention and to support business decision making.

Dates at a glance

14 September 2026	Terms and conditions come into effect
14 September 2026	Data Privacy Notices come into effect

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 **14 September 2026** when the changes come into effect, we will take this to mean that you have accepted the changes on their effective date.



**Bank of
Ireland**



bankofireland.com

Bank of Ireland is regulated by the Central Bank of Ireland

37-1705R (05/26)

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
<small>* 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.</small>	
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

Business fees and charges in detail

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		Negotiated
Commitment Fee		Negotiated

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 €63.4
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
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Please note the following conditions:

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- ▶ 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.
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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

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

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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.

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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..

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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.

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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.

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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.
37-560RU.53 (08/25)





**Bank of
Ireland**

Schedule of fees and charges for business customers

Effective from 14 September 2026



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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 and Cash Service Points.	€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, An Post Locations and Cash Service Points	
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 or Cash Service Points, 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



Business fees and charges in detail

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 or February	€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		Negotiated
Commitment Fee		Negotiated

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 €63.4
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
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