

Schedule of service charges for personal customers

Northern Ireland

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Clarity approved by
Plain English Campaign

This leaflet contains a list of charges for extra services. These charges could apply to personal customers, regardless of the type of account.

See the following for a full list of charges that could apply to your account.

- Personal Current Accounts – Personal Current Account Charges Explained leaflet
- Student Current Account customers – Student Account Charges Explained leaflet

Details of charges for business accounts can be found in the Schedule of Charges for Business Customers NI leaflet

What are the extra services?

The table below gives details of our services and the charges. Most of these services are provided only when you ask for them. We take the charge when we provide the service.

Providing a certificate showing your balance	£7.50
Providing a copy of a certificate showing interest paid to or from your account	£7.50
Replacing a Bank of Ireland UK cash card	£7
Credit transfers	
If you have a Bank of Ireland UK account	£5
If you do not have a Bank of Ireland UK account	£7
Giving you a banker's draft	£10
When you buy a type of cheque from the bank to use as a gift	£3
Telegraphic transfers (CHAPS) between banks	
From your account	£25
To your account	£5
When we release your title deeds to your solicitor	£30
Making an extra or one-off payment by standing order	£5
Extra statements, more than one a month	£1 each
"Status enquiries" - Making or answering enquiries about your financial situation	£9
Full or partial early withdrawals from a term deposit - this fee will be calculated as stated in the terms and conditions for the product	£25 at least
When a cheque that you paid into your account is not paid by the bank the cheque is from	£6

Customers resident in the Republic of Ireland

If your address is in the Republic of Ireland and you use any card issued on your account at any time during the year, you may be liable for the annual Irish Government Stamp Duty. If you are liable, we will debit the sterling equivalent of this tax directly from your account.

More information is available on the Irish Tax & Customs website www.revenue.ie/en/tax/leaflets/stamp-duty-financial-cards/html

International payments

Receiving payments from abroad:

If you have a Bank of Ireland UK account £6

If you do not have a Bank of Ireland UK account £15

Transferring payments abroad:

If you ask us to send a payment to another country £25

If you ask us to send a payment to

Bank of Ireland in the Republic of Ireland £10

(If the details of the bank that the payment is going to are quoted incorrectly, we will charge an extra £10.)

Euro payments

If a payment request meets the following criteria no charges will apply:

- The payment is in Euros and is less than EUR50,000 in value
- You provide the International Bank Account Number of the beneficiary (the person you are paying)
- You provide the Bank Identifier Code of the beneficiary's bankers
- You provide the beneficiary's name and address
- You do not have a specified value date
- When completing or filling in the instruction you must leave the charges blank

Bank of Ireland UK standard charges for international payments will apply if:

- the payment is more than EUR50,000 or is in a currency other than Euros;
- you ask for the payment to be made on the same day or the next day; or
- you do not supply the beneficiary's IBAN or BIC or if you supply an incorrect IBAN or BIC

Foreign Exchange

We offer 0% commission on all major currencies and International Drafts.

Additional charges for Global Markets Currency Account transactions:

Cheques issued	£1.00 per item
Currency notes lodgement/withdrawals	1% of value, £3 min
Maintenance fee	£10 per quarter*

*There are no maintenance charges provided an average quarterly credit balance of £10,000 or equivalent is maintained. If the balance falls below £10,000 or equivalent during the quarter, a maintenance charge will apply.

We can provide this document in Braille, in large print or on CD or audio tape.

Please ask any member of staff for details.

www.bankofireland.co.uk

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