

MS GRAINNE KIGGINS
16 EATON TERRACE RATHCOOLE
DUBLIN 24 D24 RD3A

Your account name **GRAINNE KIGGINS
CURRENT ACCOUNT**

Account number **15940070**
IBAN **IE47 BOFI 9067 1815 9400 70**
Statement date **29 Jun 2026** **Number 11**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
24 Dec 2025	BALANCE FORWARD			18.32
30 Dec 2025	WEXFORD CREDI SEPA DD	10.00		8.32
31 Dec 2025	V737669869311225J2 SP		776.00	
	CASH 530844	250.00		
	FEE: MAINTAINING ACC	6.00		
	365 Online MC AULEY	65.00		463.32
02 Jan 2026	WEXFORD CREDI SEPA DD	10.00		
	365 Online MC AULEY	100.00		
	365 Online MC AULEY	150.00		
	365 Online MC AULEY	150.00		53.32
05 Jan 2026	365 Online MC AULEY	20.00		33.32
06 Jan 2026	365 Online MC AULEY	30.00		3.32
07 Jan 2026	V737669869070126J2 SP		254.00	
	365 Online MC AULEY	15.00		242.32
08 Jan 2026	POS06JAN SP BULLYBILL		22.49	
	POSC07JAN TESCO STORE	29.55		
	POSC07JAN CENTRA	3.25		
	WEXFORD CREDI SEPA DD	10.00		
	ATM07JAN D22 XD37	150.00		72.01
09 Jan 2026	365 hi		100.00	
	POSC07JAN MCCABES PHA	11.50		
	POSC08JAN SPAR RATHCO	5.18		
	POSC08JAN TALLAGHT CR	20.50		134.83
12 Jan 2026	POSC10JAN TESCO STORE	11.65		
	POSC09JAN SPAR RATHCO	5.04		
	ATMD 10JAN BOI 901298	20.00		
	POS09JAN Disney Plus	10.99		
	POS09JAN CANDY BOUTIQ	25.00		
	365 Online MC AULEY	25.00		37.15
13 Jan 2026	POSC12JAN TESCO STORE	0.95		
	POSC10JAN AN POST-OFF	30.00		6.20
14 Jan 2026	365 Callum		200.00	
	V737669869140126J2 SP		254.00	
	POSC13JAN TESCO STORE	5.50		
SUBTOTAL: 454.70				

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Date	Transaction details	Payments - out	Payments - in	Balance
14 Jan 2026	BALANCE FORWARD			454.70
	365 Online MC AULEY	50.00		
	365 Online MC AULEY	15.00		389.70
15 Jan 2026	POSC14JAN SPAR RATHCO	3.29		
	POSC14JAN SPAR RATHCO	2.59		
	POSC14JAN SPAR RATHCO	2.54		
	POSC14JAN TESCO STORE	2.65		
	POSC14JAN TOTALHEALTH	48.82		
	WEXFORD CREDI SEPA DD	10.00		
	ATMD 14JAN BOI 901298	50.00		
	365 Online MC AULEY	30.00		239.81
16 Jan 2026	POSC15JAN SumUp *Sag	8.00		
	POSC15JAN SQ *TECHVUE	20.00		
	POS14JAN AN POST-OFFI	196.56		15.25
21 Jan 2026	V737669869210126J2 SP		254.00	
	365 Online MC AULEY	50.00		219.25
22 Jan 2026	POSC21JAN CENTRA	3.90		
	POSC21JAN SPAR RATHCO	3.29		
	POSC21JAN TALLAGHT CR	10.60		
	POSC21JAN SPAR RATHCO	4.69		
	WEXFORD CREDI SEPA DD	10.00		186.77
23 Jan 2026	POS21JAN AN POST-OFFI	60.00		126.77
26 Jan 2026	POSC23JAN CENTRA	1.95		
	POS23JAN saggart medi	85.00		
	365 Online MC AULEY	30.00		9.82
28 Jan 2026	V737669869280126J2 SP		254.00	
	365 Online MC AULEY	80.00		
	365 Online MC AULEY	100.00		83.82
29 Jan 2026	CSH		400.00	
	WEXFORD CREDI SEPA DD	10.00		
	GOVT DUTY ATM/POS7682	5.00		
	365 Online MC AULEY	400.00		68.82
30 Jan 2026	FEE: MAINTAINING ACC	6.00		62.82
04 Feb 2026	V737669869040226J2 SP		254.00	316.82
SUBTOTAL: 316.82				

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04 Feb 2026	BALANCE FORWARD			316.82
05 Feb 2026	WEXFORD CREDI SEPA DD	10.00		306.82
06 Feb 2026	365 Online MC AULEY	70.00		236.82
09 Feb 2026	POSC06FEB SPAR RATHCO	12.73		224.09
10 Feb 2026	365 Online MC AULEY	50.00		174.09
11 Feb 2026	V737669869110226J2 SP		254.00	428.09
12 Feb 2026	POSC11FEB CENTRA	5.50		
	WEXFORD CREDI SEPA DD	10.00		
	POS10FEB AN POST-OFFI	65.00		347.59
13 Feb 2026	POSC11FEB AN POST-OFF	50.00		
	POSC12FEB SPAR RATHCO	12.54		
	ATMD 13FEB BOI 901298	60.00		225.05
16 Feb 2026	365 Callum		120.00	
	ATM12FEB CO DUBLIN T	50.00		
	ATMD 16FEB BOI 901298	100.00		195.05
17 Feb 2026	365 hi		100.00	
	ATMD 16FEB BOI 901298	40.00		255.05
18 Feb 2026	V737669869180226J2 SP		254.00	509.05
19 Feb 2026	POSC18FEB SPAR RATHCO	31.68		
	WEXFORD CREDI SEPA DD	10.00		
	POS18FEB NEWCASTLE DE	200.00		267.37
20 Feb 2026	POSC19FEB TESCO STORE	7.20		260.17
23 Feb 2026	POSC20FEB TESCO STORE	14.50		245.67
24 Feb 2026	POSC23FEB CENTRA	28.29		217.38
25 Feb 2026	V737669869250226J2 SP		254.00	
	POSC23FEB AN POST-OFF	50.00		421.38
26 Feb 2026	WEXFORD CREDI SEPA DD	10.00		411.38
27 Feb 2026	FEE: MAINTAINING ACC	6.00		
	ATMD 27FEB BOI 901298	50.00		
	ATMD 27FEB BOI 901298	100.00		255.38
03 Mar 2026	365 G		80.00	
	ATMD 02MAR BOI 901298	100.00		235.38
04 Mar 2026	V737669869040326J2 SP		254.00	
	POSC03MAR SPAR RATHCO	25.15		464.23
SUBTOTAL:				464.23

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04 Mar 2026	BALANCE FORWARD			464.23
05 Mar 2026	POSC04MAR TOTALHEALTH	15.00		
	POSC04MAR TALLAGHT CR	10.50		
	POSC04MAR SUMUP *FRE	32.80		
	WEXFORD CREDI SEPA DD	10.00		395.93
06 Mar 2026	POS04MAR AN POST-OFFI	100.00		
	365 Online MC AULEY	50.00		245.93
09 Mar 2026	Sent from Revolut IP		100.00	345.93
11 Mar 2026	V737669869110326J2 SP		254.00	
	POSC10MAR TESCO STORE	14.50		
	ATMD 10MAR BOI 901298	20.00		
	365 Online MC AULEY	50.00		515.43
12 Mar 2026	POSC11MAR PEPCO 1614	9.00		
	POSC11MAR CENTRA	6.90		
	POSC11MAR TESCO STORE	6.50		
	POSC11MAR PENNEYS TAL	37.20		
	WEXFORD CREDI SEPA DD	10.00		445.83
13 Mar 2026	POSC12MAR TESCO STORE	16.40		
	POSC11MAR AN POST-OFF	50.00		379.43
16 Mar 2026	POSC14MAR TESCO STORE	3.60		
	365 Online MC AULEY	50.00		325.83
18 Mar 2026	365 Callum		150.00	
	365 Callum		200.00	
	V737669869180326J2 SP		254.00	
	365 Online 1MCAULEY	150.00		
	365 Online 1MCAULEY	200.00		579.83
19 Mar 2026	WEXFORD CREDI SEPA DD	10.00		
	365 Online 1MCAULEY	20.00		
	365 Online 1MCAULEY	160.00		389.83
20 Mar 2026	POSC19MAR TALLAGHT HO	3.10		
	365 Online MC AULEY	50.00		336.73
23 Mar 2026	POS22MAR SPAR THE SQU	30.50		
	365 Online 1MCAULEY	70.00		
	365 Online 1MCAULEY	70.00		

SUBTOTAL: 166.23

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23 Mar 2026	BALANCE FORWARD			166.23
	365 Online 1MCAULEY	70.00		96.23
24 Mar 2026	POSC23MAR TESCO STORE	0.85		95.38
25 Mar 2026	V737669869250326J2 SP		254.00	
	POSC23MAR AN POST-OFF	3.50		
	POSC23MAR AN POST-OFF	16.00		
	365 Online 1MCAULEY	160.00		169.88
26 Mar 2026	WEXFORD CREDI SEPA DD	10.00		159.88
31 Mar 2026	POSC30MAR TOTALHEALTH	17.00		
	POSC30MAR SPAR RATHCO	3.49		
	FEE: MAINTAINING ACC	6.00		
	365 Online MC AULEY	15.00		118.39
01 Apr 2026	V737669869010426J2 SP		254.00	
	B365 Callum kiggin IP	200.00		
	365 Online MC AULEY	50.00		122.39
02 Apr 2026	CSHM CR 901298 7682		100.00	
	WEXFORD CREDI SEPA DD	10.00		212.39
07 Apr 2026	POSC02APR TESCO STORE	6.55		
	POSC03APR COPPER CAFE	6.00		
	POSC03APR TESCO STORE	3.11		
	POSC03APR SPAR RATHCO	6.14		
	B365 Callum kiggin IP	50.00		140.59
08 Apr 2026	V737669869080426J2 SP		406.00	
	B365 Callum kiggin IP	50.00		496.59
09 Apr 2026	POSC08APR SPAR THE SQ	7.30		
	POSC08APR TALLAGHT CR	27.59		
	POSC08APR PEPCO 1614	20.25		
	B365 Callum kiggin IP	50.00		
	WEXFORD CREDI SEPA DD	10.00		381.45
13 Apr 2026	POSC10APR TESCO STORE	3.60		377.85
14 Apr 2026	POSC13APR TESCO STORE	4.70		
	B365 Callum kiggin IP	30.00		
	POS13APR Disney Plus	9.99		333.16
15 Apr 2026	V737669869150426J2 SP		254.00	587.16
SUBTOTAL: 587.16				

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15 Apr 2026	BALANCE FORWARD			587.16
16 Apr 2026	WEXFORD CREDI SEPA DD	10.00		577.16
17 Apr 2026	B365 Callum kiggin IP	80.00		497.16
20 Apr 2026	POSC17APR COPPER CAFE	6.00		
	POSC17APR TOTALHEALTH	3.99		
	POSC17APR CENTRA	11.30		
	POSC17APR TALLAGHT CR	10.60		
	B365 Callum kiggin IP	30.00		
	B365 Callum kiggin IP	10.00		
	B365 Callum kiggin IP	50.00		
	ATMD 19APR BOI 901298	100.00		
	POS17APR TALLAGHT CRO	16.95		258.32
21 Apr 2026	POSC20APR TESCO STORE	3.55		
	POSC20APR TESCO STORE	1.80		
	POSC20APR PEPCO 1614	12.50		
	POSC20APR SPAR RATHCO	3.49		
	B365 Callum kiggin IP	90.00		
	POS17APR AN POST-OFFI	110.00		36.98
22 Apr 2026	V737669869220426J2 SP		254.00	
	POSC21APR Romayos Par	4.40		286.58
23 Apr 2026	WEXFORD CREDI SEPA DD	10.00		276.58
24 Apr 2026	POSC23APR TALLAGHT CR	10.50		
	POSC23APR TALLAGHT HO	3.00		
	POSC23APR CENTRA	1.65		
	POSC23APR COPPER CAFE	6.00		255.43
27 Apr 2026	POSC24APR TESCO STORE	9.00		
	B365 Callum kiggin IP	10.00		
	B365 Callum kiggin IP	80.00		
	365IntPayB06835739	70.95		85.48
28 Apr 2026	POSC27APR CENTRA	1.65		
	POSC24APR AN POST-OFF	50.00		
	B365 Callum kiggin IP	20.00		13.83
29 Apr 2026	V737669869290426J2 SP		254.00	
	POSC28APR MCDONALDS70	2.70		
				SUBTOTAL: 265.13

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29 Apr 2026	BALANCE FORWARD			265.13
	B365 Callum kiggin IP	70.00		
	B365 Callum kiggin IP	10.00		185.13
30 Apr 2026	POSC29APR SPAR RATHCO	5.48		
	FEE: MAINTAINING ACC	6.00		
	WEXFORD CREDI SEPA DD	10.00		163.65
01 May 2026	POSC30APR PEPCO 1614	14.50		
	POSC30APR TOTALHEALTH	4.90		144.25
05 May 2026	POSC02MAY TESCO STORE	6.15		
	B365 Callum kiggin IP	15.00		
	B365 Callum kiggin IP	25.00		
	B365 Callum kiggin IP	30.00		
	B365 Callum kiggin IP	50.00		18.10
06 May 2026	V737669869060526J2 SP		254.00	272.10
07 May 2026	WEXFORD CREDI SEPA DD	10.00		262.10
08 May 2026	POSC07MAY TALLAGHT CR	10.50		
	POSC07MAY TESCO STORE	6.10		
	B365 Callum kiggin IP	25.00		
	B365 Callum kiggin IP	25.00		
	B365 Callum kiggin IP	15.00		180.50
11 May 2026	POSC08MAY CENTRA	3.30		
	POSC08MAY TESCO STORE	3.60		
	POSC10MAY SPAR RATHCO	1.65		
	B365 Callum kiggin IP	50.00		121.95
12 May 2026	POSC11MAY CENTRA	3.30		
	POSC08MAY AN POST-OFF	50.00		
	B365 Callum kiggin IP	30.00		
	POS08MAY AN POST-OFFI	20.00		18.65
13 May 2026	V737669869130526J2 SP		254.00	
	POSC12MAY SPAR THE SQ	3.30		
	POSC12MAY SPAR THE SQ	2.99		
	B365 Callum kiggin IP	70.00		196.36
14 May 2026	POSC13MAY SPAR RATHCO	5.99		
	WEXFORD CREDI SEPA DD	10.00		
SUBTOTAL: 180.37				

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14 May 2026	BALANCE FORWARD			180.37
	POS13MAY Disney Plus	9.99		170.38
15 May 2026	POSC14MAY TESCO STORE	8.05		
	B365 Callum kiggin IP	20.00		
	B365 Callum kiggin IP	20.00		122.33
18 May 2026	POSC15MAY PEPCO 1614	4.50		
	POSC15MAY MCCABES PHA	11.50		
	POSC15MAY SPAR THE SQ	1.65		
	B365 Callum kiggin IP	50.00		54.68
19 May 2026	POSC15MAY AN POST-OFF	50.00		4.68
20 May 2026	V737669869200526J2 SP		254.00	
	B365 Callum kiggin IP	100.00		158.68
21 May 2026	POSC20MAY TESCO STORE	4.40		
	B365 Callum kiggin IP	25.00		
	WEXFORD CREDI SEPA DD	10.00		
	POS20MAY TESCO STORES	7.62		
	365 Online 1MCAULEY	10.00		101.66
22 May 2026	POSC21MAY MCCABES PHA	11.50		
	POSC21MAY PENNEYS TAL	7.00		83.16
25 May 2026	B365 Callum kiggin IP	10.00		
	B365 Callum kiggin IP	50.00		23.16
27 May 2026	V737669869270526J2 SP		254.00	
	POSC26MAY TESCO STORE	1.55		
	B365 Callum kiggin IP	55.00		
	B365 Callum kiggin IP	5.00		215.61
28 May 2026	POSC27MAY TESCO STORE	3.60		
	POSC27MAY DUNNES SAGG	13.70		
	POSC27MAY SAGGART PHA	8.10		
	B365 Callum kiggin IP	50.00		
	WEXFORD CREDI SEPA DD	10.00		
	POS27MAY SumUp *Sagg	4.00		126.21
29 May 2026	POSC28MAY TESCO STORE	8.25		
	POSC28MAY ALDI 66 872	4.73		
	POSC28MAY CENTRA	3.00		

SUBTOTAL: 110.23

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29 May 2026	BALANCE FORWARD			110.23
	POSC28MAY SPAR RATHCO	1.89		
	POSC28MAY TALLAGHT CR	16.10		
	POSC28MAY SPAR THE SQ	3.30		
	FEE: MAINTAINING ACC	6.00		
	B365 Callum kiggin IP	40.00		42.94
02 Jun 2026	Card In Branch 901298		5.00	
	365 Callum		10.00	
	CSHM CR 901298 7682		20.00	
	POSC28MAY AN POST-OFF	40.00		
	B365 Callum kiggin IP	25.00		
	ATMD 02JUN BOI 901298	10.00		2.94
03 Jun 2026	V737669869030626J2 SP		254.00	
	B365 Callum kiggin IP	65.00		
	B365 Callum kiggin IP	100.00		
	B365 Callum kiggin IP	50.00		
	365 Online 1MCAULEY	10.00		31.94
04 Jun 2026	POSC03JUN TESCO STORE	3.65		
	B365 Callum kiggin IP	25.00		3.29
10 Jun 2026	V737669869100626J2 SP		254.00	
	CASH 28299	180.00		
	B365 Callum kiggin IP	25.00		
	B365 Callum kiggin IP	20.00		32.29
11 Jun 2026	B365 Callum kiggin IP	30.00		2.29
17 Jun 2026	V737669869170626J2 SP		254.00	
	B365 Callum kiggin IP	100.00		
	B365 Callum kiggin IP	40.00		116.29
18 Jun 2026	POSC17JUN PEPCO 1614	15.50		
	WEXFORD CREDI SEPA DD	10.00		
	POS17JUN TALLAGHT CRO	13.10		77.69
19 Jun 2026	365 Callum		200.00	
	POSC17JUN AN POST-OFF	30.00		
	POSC17JUN HEATONS	14.00		
	POS18JUN Disney Plus	9.99		
				SUBTOTAL: 223.70

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19 Jun 2026	BALANCE FORWARD			223.70
	365 Online MC AULEY	100.00		123.70
22 Jun 2026	POSC19JUN SAM MCCAULE	13.95		
	POS19JUN ALDI	100.00		9.75
24 Jun 2026	V737669869240626J2 SP		254.00	263.75
25 Jun 2026	B365 Callum kiggin IP	30.00		
	B365 Callum kiggin IP	30.00		
	WEXFORD CREDI SEPA DD	10.00		
	365 Online MC AULEY	100.00		93.75
26 Jun 2026	POSC25JUN MCCABES PHA	11.50		
	POSC25JUN TESCO STORE	2.75		
	POSC25JUN PEPCO 1614	6.25		73.25
29 Jun 2026	POSC26JUN SPAR RATHCO	1.99		
	POSC27JUN SPAR RATHCO	20.50		
	POSC27JUN TESCO STORE	6.50		
	POSC27JUN REIDYS PHAR	10.59		
	POSC26JUN TESCO STORE	4.20		
	POS26JUN PARAMOUNT+	2.99		26.48

This is an eligible deposit under the Deposit Guarantee Scheme. For more information, please see the 'Deposit Guarantee Scheme - Depositor Information Sheet' which is available from your branch or on our website www.bankofireland.com/dgs

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Deposit Guarantee Scheme - Depositor Information Sheet

Basic Information about the protection of your eligible deposits	
Eligible deposits in The Governor and Company of the Bank of Ireland are protected by:	the Deposit Guarantee Scheme ("DGS") ¹
Limit of protection:	€100,000 per depositor per credit institution ²
If you have more eligible deposits at the same credit institution:	All your eligible deposits at the same credit institution are "aggregated" and the total is subject to the limit of €100,000. ²
If you have a joint account with other person(s):	The limit of €100,000 applies to each depositor separately. ³
Reimbursement period in case of credit institution's failure:	7 working days ⁴
Currency of reimbursement:	Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state.
To contact The Governor and Company of the Bank of Ireland for enquiries relating to your account:	Bank of Ireland Customer Service 1st Floor, Arena Building Whitestown Way Tallaght Dublin 24. Tel: 0818 365 365 Mob: 0818 365 365 Intl: +353 1 404 4000
To contact the DGS for further information on compensation:	Deposit Guarantee Scheme Central Bank of Ireland New Wapping Street North Wall Quay Dublin 1 D01 F7X3 Tel: 01 2245800 Email: info@depositguarantee.ie
More information:	www.depositguarantee.ie

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Additional Information

¹ Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to €100,000.

² General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum €100,000 per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000. This method will also be applied if a credit institution operates under different trademarks. This means that all eligible deposits with one or more of these trademarks are in total covered up to €100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie.

³ Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purposes of calculating the limit of €100,000.

⁴ Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3.

Tel: 01 2245800. Email: info@depositguarantee.ie. Website: www.depositguarantee.ie.

It will repay your deposits (up to €100,000) within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

Abbreviations Explained

Bank of Ireland applies abbreviations to certain transaction types to ensure that you have as much detail as possible regarding the transactions on your statement. An explanation of the most common abbreviations is included in the tables below.

Abbreviation	Explanation
A	Foreign/international non-euro ATM transaction
ADJ	Adjustment (to reverse previous transaction)
APO	An Post Office
BK	Books
CA	Current Account
CH	Cheque
CHG	Charge
CHG-REFERRAL ITEM	Referral item charges
CHQM	Cheque lodgement using Lodgement ATM
CO	Contactless point of sale non-euro transaction
CR	Credit
CSHM	Cash lodgement using Lodgement ATM
DD	Direct Debit
DR	Debit
EFT	Electronic Funds Transfer (Credit Transfer)
FEE: MAINTAINING	Fee for maintaining the account
ACC	
GT/GOVT	Government
INTRST	Credit interest paid to account
INST	Instruction
INT	Debit interest from account

Abbreviation	Explanation
K	1,000 E.g. C2206VN2020K@.000040. This represents an ATM transaction on 22 June for Vietnamese Dong amount of 2,020,000. The exchange rate was 0.000040
LDGMNT/LODG	Lodgement (cash / cheque / mixed)
MIXM	Mixed cash and cheque lodgement using Lodgement ATM
O/Draft	Overdraft
P	Using a debit card for purchases in foreign currency
Pass/ATMD	ATM transactions in Republic of Ireland and in some banks throughout Northern Ireland and Great Britain
PAYT	Payment (Credit Transfer)
POS	Using a debit card for purchases in euro or foreign currency
POSC	Using a debit card for contactless purchases in euro or foreign currency
REFERRAL ITEM(S)-FEE	Referral item charges
SO or S/O	Standing Order
SPL	Special
TR	Transfer
TX	Transaction
UNPAID FEE	Charge for cheque returned unpaid
UNPAID S/O CHARGE	Unpaid Standing Order charge
UnpFee	Unpaid SEPA Direct Debit charge

General Information

Your statement: Please check the items and balance shown on this statement and tell us if there is any discrepancy. On this statement similar items that are debited from and credited to your account in a day are grouped together, which may not match the sequence that they are posted to your account. Your balance at an ATM, on 365 online or Mobile Banking may not include all transactions due to be posted that day. The balances on this statement are uncleared balances which are used to calculate referral Item charges and interest surcharges for business customers, if they apply.

More information on fees and charges: Full details of fees and Government Duties can be found in our Schedule of Fees and Charges for Personal Customers or Schedule of Fees and Charges for Business Customers, as applicable. These and the Schedule of International Transaction Charges are available at www.bankofireland.com and at your branch.

Your eStatements at a click

eStatements are available to 365 online customers. They are more secure, more convenient and kinder to the environment.

EU Standard Language for Payment Services for Personal Customers

EU Standard Language for Payment Services for Personal Customers	Description of services used in your statement that correspond to the EU standard language. More than one type of service can correspond. There can be different descriptions or abbreviations for the same service.
Maintaining the account	FEE: MAINTAINING ACC
Cash withdrawal	Cash withdrawal abbreviated as WDL or WD
Cash lodgement	Lodgement abbreviated as LDMNT or LODG; Cash lodgement using Lodgement ATM abbreviated as CSHM; or Mixed cash and cheque lodgement using Lodgement ATM abbreviated as MIXM
Cheque lodgement	Lodgement abbreviated as LDMNT or LODG; Cheque lodgement using Lodgement ATM abbreviated as CHQM; or Mixed cash and cheque lodgement using Lodgement ATM abbreviated as MIXM
Provision of a cheque book	Cheque Book Charge
Using a debit card for purchases in euro	Debit card purchases in euro abbreviated as POS, or Debit card contactless purchases in euro abbreviated as POSC
Using a debit card for purchases in foreign currency	Debit card purchases in foreign currency abbreviated as P or POS, or Debit card contactless purchases in foreign currency abbreviated as POSC
Credit transfer	365, Credit Transfe
Standing order	Standing Order; SO or S/O
Direct debit	Direct Debit or DD
Overdraft	Overdraft or O/Draft
Unauthorised overdraft	Not described on the customer's account statement
Referral item	CHG-REFERRAL ITEM
Unpaid item	Unpaid SEPA Direct Debit charge abbreviated as UnpFee; Unpaid Standing Order charge abbreviated as UNPAID S/O CHARGE; Charge for cheque returned unpaid abbreviated as UNPAID FEE.

Offer of Annual Review for Business Borrowers

All **Business Borrowers** are offered the option of an annual review that includes a review of all credit facility agreements, security and alternative arrangements. To take up this offer, please call **0818 200 372** and we will arrange to set up the review meeting.

Online Banking for Business Customers

We have two online banking options for business customers (**Business On Line** and **365 Phone & Internet Banking**), giving you the flexibility to choose which option is right for your business. To compare these products visit boi.com/OnlineBankingForBusiness. Alternatively you can call 0818 210 619 or email electronic.banking@boi.com for Business On Line or call 0818 214 365 for 365 Phone and Digital Banking.

Helpful Contacts

General banking queries: 0818 365 365
To register for 365 online: 0818 214 365
boi.com/banking365howtogetstarted

For Lost or stolen cards: contact your branch or Freephone (from Republic of Ireland only) **1800 946 764** (available 24/7), or if calling from abroad **+353 567 757 007**