



MR JACK MCDAID
CAROLINA
BUNCRANA CO. DONEGAL
F93F8VP

Your account name **JACK MCDAID
GRADUATE ACCOUNT**

Account number **48901852**
IBAN **IE04 BOFI 9047 5548 9018 52**
Statement date **25 May 2022** Number **3**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
05 May 2022	BALANCE FORWARD			1,804.61
06 May 2022	POS05MAY Genesis Glob		696.24	
	POS05MAY SKRILL.COM S	200.00		2,300.85
09 May 2022	POS08MAY CASINOLAB.CO	100.00		
	POS07MAY Maxent Limit	100.00		2,100.85
10 May 2022	POS09MAY Revolut**398	100.00		2,000.85
11 May 2022	POS10MAY Revolut**398	140.00		
	POS10MAY Revolut**398	140.00		1,720.85
12 May 2022	365 Online WARD ANDR	500.00		1,220.85
13 May 2022	POS09MAY MEGARUSH.COM	20.00		
	POS12MAY SKR SKRILL.C	200.00		
	365 Online WARD ANDR	15.00		985.85
16 May 2022	POS14MAY Maxent Limit	100.00		
	POS14MAY BRAND	100.00		
	POS14MAY BRAND	100.00		
	365 Online WARD ANDR	85.00		600.85
19 May 2022	POS18MAY SKR SKRILL.C	200.00		
	POS18MAY DUNDER	100.00		
	365 Online WARD ANDR	170.00		130.85
23 May 2022	365 syn		1,500.00	
	POS22MAY Revolut**936	800.00		830.85
24 May 2022	POS23MAY Maxent Limit	100.00		730.85
25 May 2022	POS24MAY DUNDER	100.00		
	POS24MAY DUNDER	100.00		530.85

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

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	Abbreviation	Explanation
A	Foreign/international non-euro ATM transaction	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
ADJ	Adjustment (to reverse previous transaction)	LDGMNT/LODG	Lodgement (cash / cheque / mixed)
APO	An Post Office	MIXM	Mixed cash and cheque lodgement using Lodgement ATM
BK	Books	O/Draft	Overdraft
CA	Current Account	P	Using a debit card for purchases in foreign currency
CH	Cheque	Pass/ATMD	ATM transactions in Republic of Ireland and in some banks throughout Northern Ireland and Great Britain
CHG	Charge	PAYT	Payment (Credit Transfer)
CHG-REFERRAL ITEM	Referral item charges	POS	Using a debit card for purchases in euro or foreign currency
CHQM	Cheque lodgement using Lodgement ATM	POSC	Using a debit card for contactless purchases in euro or foreign currency
CO	Contactless point of sale non-euro transaction	REFERRAL ITEM(S)-FEE	Referral item charges
CR	Credit	SO or S/O	Standing Order
CSHM	Cash lodgement using Lodgement ATM	SPL	Special
DD	Direct Debit	TR	Transfer
DR	Debit	TX	Transaction
EFT	Electronic Funds Transfer (Credit Transfer)	UNPAID FEE	Charge for cheque returned unpaid
FEE: MAINTAINING	Fee for maintaining the account	UNPAID S/O CHARGE	Unpaid Standing Order charge
ACC		UnpFee	Unpaid SEPA Direct Debit charge
GT/GOVT	Government		
INTRST	Credit interest paid to account		
INST	Instruction		
INT	Debit interest from account		

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**