

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 **28 Apr 2022** Number **1**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
	BALANCE FORWARD			0.00
28 Mar 2022	365 syn		500.00	
	POS27MAR 32 RED	100.00		
	POS27MAR CASINOCRUISE	50.00		
	POS27MAR Red Rhino Li	100.00		
	POS27MAR Genesis Glob	100.00		150.00
29 Mar 2022	POS28MAR Together Gam	100.00		50.00
30 Mar 2022	POS29MAR Red Rhino Li		4,081.00	
	POS29MAR Red Rhino Li	50.00		4,081.00
31 Mar 2022	POS30MAR BOOMCASINO.C	200.00		
	POS30MAR Ilixium	100.00		
	POS30MAR BP GROUP LTD	100.00		
	POS30MAR ELECTRAWORKS	200.00		
	POS30MAR UNIBET	100.00		3,381.00
01 Apr 2022	POS01APR SLTM Ltd	100.00		
	POS29MAR MEGARUSH.COM	50.00		
	POS29MAR MEGARUSH.COM	100.00		
	POS31MAR Maxent Limit	100.00		
	POS31MAR SKR SKRILL.C	100.00		
	POS31MAR Genesis Glob	100.00		
	POS31MAR BP GROUP LTD	100.00		2,731.00
04 Apr 2022	POS01APR BP GROUP LTD		851.00	
	POS01APR BossDevLtd	100.00		
	POS01APR Onisac LTD	100.00		3,382.00
05 Apr 2022	POS04APR CASINOHEROES	50.00		
	POS04APR PT Entertain	50.00		
	POS04APR PT Entertain	100.00		
	POS04APR DUNDER	100.00		3,082.00
06 Apr 2022	POS06APR One Casino L	100.00		2,982.00
07 Apr 2022	POS05APR FRANKFRED.CO	50.00		
	POS06APR Deposit with	100.00		
	POS06APR WWW.SPINLAND	100.00		
	POS06APR WWW.SPINSTAT	100.00		
	POS06APR WWW.CASIMBA.	100.00		2,532.00
SUBTOTAL: 2,532.00				



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07 Apr 2022	BALANCE FORWARD			2,532.00
08 Apr 2022	POS07APR Maxent Limit		466.20	
	POS06APR Genesis Glob	100.00		
	POS06APR MR GREEN	100.00		2,798.20
11 Apr 2022	POS08APR PT Entertain		916.00	
	POS08APR BP GROUP LTD		2,026.00	
	POS10APR PANGU GOURME	9.50		
	POS10APR METRO DE MAD	1.50		
	POS10APR METRO DE MAD	1.50		
	POS10APR TAGLIATELLA	20.00		
	POS09APR Smarkets	10.00		
	POS09APR BAYABIA S L	15.80		
	POS09APR PULL AND BEA	29.99		
	POS09APR BP GROUP LTD	10.00		
	POS09APR DUBLINERS	3.00		
	POS08APR 100 MONTADIT	8.80		
	POS09APR WWW.SKYBET.C	20.00		
	POS08APR CARHARTT WIP	70.00		
	POS08APR CARHARTT WIP	29.00		
	POS08APR METRO DE MAD	1.50		
	POS08APR METRO DE MAD	1.50		
	POS08APR METRO DE MAD	1.50		
	POS08APR 100 MONTADIT	9.70		5,496.91
12 Apr 2022	POS11APR Frutos Secos	8.80		
	POS11APR BP GROUP LTD	100.00		
	POS11APR NUEVO JIMENE	5.50		5,382.61
13 Apr 2022	POS12APR LA PELAYA	4.30		
	POS12APR BP GROUP LTD	100.00		
	POS12APR BP GROUP LTD	100.00		
	POS12APR Maxent Limit	50.00		
	POS12APR Maxent Limit	50.00		
	POS12APR Maxent Limit	50.00		
	POS12APR DUNDER	200.00		
	POS11APR PAMPA BAR	45.40		

SUBTOTAL: 4,782.91

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13 Apr 2022	BALANCE FORWARD			4,782.91
	POS12APR ELECTRAWORKS	10.00		4,772.91
14 Apr 2022	POS13APR BP GROUP LTD		520.00	
	POS13APR ESTANCO CARR	6.50		
	POS13APR MANUELA FERN	7.30		
	POS13APR CASINOCRUISE	100.00		
	POS13APR DUBLINERS	6.00		5,173.11
19 Apr 2022	POS14APR METRO DE MAD	1.50		
	POS14APR SKR SKRILL.C	100.00		
	POS14APR Genesis Glob	100.00		
	POS15APR METRO DE MAD	1.50		
	POS15APR METRO DE MAD	1.50		
	POS15APR BP GROUP LTD	100.00		
	POS18APR SKY BETTING&	50.00		
	365 Online MURPHY EO	1,000.00		3,818.61
25 Apr 2022	POS24APR BP GROUP LTD	100.00		
	POS24APR BP GROUP LTD	50.00		
	POS23APR BP GROUP LTD	100.00		3,568.61
26 Apr 2022	POS25APR Onisac LTD	300.00		3,268.61
27 Apr 2022	POS26APR BP GROUP LTD		539.00	
	POS26APR Revolut**398	150.00		3,657.61
28 Apr 2022	POS27APR BP GROUP LTD	100.00		
	POS27APR Revolut**398	250.00		3,307.61

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:	10 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 10 working days from 1 January 2021 to 31 December 2023; and 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	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**