

MRS CARMEL MCGRANE  
INVER GLEBE  
INVER  
CO DONEGAL  
F94 PY77

Account Number **5432XXXXXXXXX7749**  
Statement Date 05 Nov 2022  
Credit Limit €5000  
IBAN: IE46 BOFI 9015 3899 9430 16  
BIC: BOFIE2D

NB: Quote Credit Card Number as reference

( Customer Services 0818 251 251  
Outside Republic of Ireland 00353-56-7757747

+ Bank of Ireland  
PO Box No 16120, Dublin 1

With **Banking 365 card management features**, it's easier than ever for you to **control your credit card through your smartphone or desktop**. You can view your up to date balance, order a replacement card, freeze/activate your card and view your PIN. Simply add your credit card to your Banking 365 profile, or tap 'cards' on the bottom menu of your app. For more details visit [bankofireland.com/cardcontrols](http://bankofireland.com/cardcontrols)

## Statement Summary

Previous Balance €4,445.97  
Transactions for this period €506.07  
Total Payments €2,500.00  
Total Interest €42.79  
**Statement Balance €2,494.83**  
  
**Payment Due €63.00**  
**Date Payment Due 30 Nov 2022**

Please allow up to 3 working days for payment to reach us by **30th November 2022**.

continued overleaf



Brand/initials

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Bank Of Ireland  
PO Box No 16120  
Dublin 1

Collection A/c No: 99943016

**90-88-95**

MRS CARMEL MCGRANE

Customer account number  
(Please write full number as it appears  
on your credit card)

**5432**

Paid in by

Date

Cash

Cheques

€


Please do not write below this line

<4009687749 X

90 88 95 99943016 71

Account Number **5432XXXXXXXXX7749**  
Statement Date 05 Nov 2022  
Account Holder MRS CARMEL MCGRANE

Please check your statement for options available to pay your credit card bill.

Transactions				€
10 Oct	APPLE.COM/BILL	ITUNES.COM	IR	0.99
19 Oct	EIR NET	DUBLIN 8	IR	9.99
19 Oct	AMZNMKTPLACE AMAZON.CO	AMAZON.CO.UK	GB	22.12
	18.63 GBP @ 0.8422			
	Includes Cross Border Handling Fee of €0.49			
21 Oct	CLAYTON BALLSBRIDGE ON	DUBLIN 4	IR	243.00
22 Oct	AMAZON PRIME*XN2G21KG5	Luxembourg	LU	10.56
	8.99 GBP @ 0.8513			
	Includes Cross Border Handling Fee of €0.23			
26 Oct	ANC*ANCESTRY.CO.UK	800-404-9723	IR	21.99
26 Oct	ROI ECOMM	BEESTON	GB	25.99
28 Oct	AROMESSE LIMITED	GAINSBOROUGH	GB	115.87
	97.16 GBP @ 0.8385			
	Includes Cross Border Handling Fee of €2.55			
30 Oct	SP POSITVIBE PATELLA	TORONTO	ON	55.56
	53.94 USD @ 0.9708			
	Includes Cross Border Handling Fee of €1.22			

Total transactions this period	€ 506.07
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Previous Balance	4445.97
7 Oct RETAIL PAYMENT	- 1000.00
14 Oct RETAIL PAYMENT	- 1000.00
1 Nov RETAIL PAYMENT	- 500.00
<b>Interest charged on purchases @ 1.149% per month</b>	<b>+ 42.79</b>
<b>Balance</b>	<b>€2494.83</b>
<b>Payment Due</b>	<b>€63.00</b>

Minimum Payment Warning - If you only make the minimum payment each month, you will not clear your balance until 30/09/2041.

**Our Contact Details**  
**Customer Service:** 0818 251 251 or 00 353 56 775 7747.  
**Lost / Stolen or Disclosure of PIN:** If your card is lost, stolen or your PIN becomes known by someone please contact us immediately on our Freephone number 1800 946 764. You can also call 00 353 56 775 7007.

**Transaction Queries**  
Please keep all credit card receipts for transactions to check against monthly statements. Always check the transaction amount before entering your PIN or confirming a transaction. By entering your PIN you are confirming the correct amount has been charged. If you wish to dispute a credit card transaction, please notify us without undue delay by completing the Transaction Dispute Form which can be found on our website.

**Additional Cardholder**  
Add up to three additional cardholders to your account and pay only one Government Stamp Duty. You as the principal cardholder are liable for all spend by additional cardholders. To add additional cardholders to your credit card account please complete the application form on bankofireland.com. Terms and Conditions apply. No additional cardholders can be added to the Student Credit Card.

**Request to change your credit limit**  
To apply to increase your credit card limit visit bankofireland.com. If you wish to reduce your credit limit, please contact us on 0818 251 251. Lending criteria and terms and conditions apply.

Summary Box

The information contained within this table summarises key product features not displayed elsewhere on this statement and is not intended to replace any terms and conditions.

	Student Card	Clear Card	Classic Card	Aer Credit Card	Affinity Card	Platinum Card	Advantage Card	Gold Advantage	Personal Card
Variable Interest Rates: Purchases	14.54%	14.35%	16.12%	16.12%	14.57%	13.79%	18.11%	16.21%	19.10%
Variable Interest Rates: Cash Advances	21.36%	21.36%	21.36%	21.36%	18.33%	19.89%	21.36%	21.36%	21.36%
Variable Interest Rates Instalment Plan 6 months	n/a	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%
Variable Interest Rates Instalment Plan 12 months	n/a	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%
Variable Interest Rates Instalment Plan 24 months	n/a	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%	6.7%
Monthly Fee	Not applicable			€7.99	Not applicable				
Annual Fee	Not applicable					€76.18	Not applicable		
Cross Border Handling Fee	Transactions in Euro: No charge All other transactions: 2.25% of value of transaction								
Cash Advance Fee	Transactions in euro: 1.5% subject to a minimum of €2.54 per transaction.				Non Euro Transactions: A Cash Advance fee of 1.5% will be applied to the Euro converted amount including the 2.25% Cross Border Handling Fee subject to a minimum of €2.54 per transaction.				
Unpaid Direct Debit / cheque / standing order:	€3.17	€9.50	€5.00		€3.17				
Late payment fee:	None	€7.50			None	€7.50			
Over limit fee:	None	€6.25	€7.50		None	€7.50			
Minimum Payment and Interest Charges	<b>Minimum Payments</b> The minimum payment must be made by the due date that is shown on your statement. If you fail to make the minimum payment or if your account is over its limit the credit card may be declined. Where possible you should pay off all or as much as you can of your monthly balance. If you only make minimum payments each month you will incur interest and it could take several years to pay off a large balance. The monthly minimum payment will be the greatest of 2.5% of the outstanding balance shown on your statement (minimum €5) OR the full balance (if less than €5). <b>Interest Charges</b> No interest will be charged on purchases if you pay the full amount shown on your statement by the due date. If the balance is not cleared in full, you will be charged interest in accordance with your terms and conditions. The earlier you repay the outstanding balance the less interest you will be charged. There is an interest free period up to 56 days for purchases and cross border handling fees incurred in conjunction with a purchase if you pay in full and on time each month. For further information on interest charges for other transaction types such as cash advances and introductory offers please refer to the terms and conditions for your credit card, these are also available at <a href="http://www.bankofireland.com">www.bankofireland.com</a> .								
Government Stamp Duty	A Government Stamp Duty of €30 applies each year which is charged by the Government for each credit card account you have. If you have more than one credit card on your account you still only pay one Government Stamp Duty a year for that account. We will collect the stamp duty by adding €30 to your bill at the beginning of April each year. Government Stamp Duty will be charged upon account closure or change of address jurisdiction i.e. ROI to UK.								

Quick and easy ways to pay your credit card

- 1. Direct Debit**  
Set up a monthly direct debit from your bank account for as little as the minimum amount (2.5%) or a fixed percentage of the outstanding balance. To sign up for a direct debit download the form from [bankofireland.com](http://bankofireland.com) or call 0818 251 251.

**2. Online Banking\*([www.365online.com](http://www.365online.com))**  
To pay online, logon to 365 online and make a payment. You can also check your balance and transactions and view statements.To make a payment online use the following bank details BIC: BOFIE2D, IBAN: IE46BOFI90153899943016 You must include your full credit card number which appears on the front of your card as the payment reference to ensure the payment is applied to your account. Please note: If you are making payment from non BOI accounts, it may take longer for the payment to reach your credit card account. Please contact the sending bank for details on how long payments may take.
- 3. Mobile Banking\***  
View your transactions and pay your credit card bill on the go. If you are already a 365 online customer just download our App from the App Store(iPhone) or Google Play Store(Android).

**4. Lodgement ATM**  
You can pay your credit card bill at our Lodgement ATMs in our branches by cash or cheque.

**5. Phone Banking \***  
Call 0818 365 365 or 00 353 1 4044000 outside the Republic of Ireland – Use our Phone Banking service to check your balance and pay your credit card bill.

\*Terms and Conditions apply. Whatever way you pay always allow enough time for your credit card to receive your payment by the due date on your statement to avoid incurring additional interest charges or other charges. Please see Rates Fees and Charges Summary Box above.

Bank of Ireland is regulated by the Central Bank of Ireland.