ASHBOURNE CO MEATH

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Branch code 90-31-89
Bank Identifier Code BOFIIE2D

Bank of Ireland

MS RASITA DIDZIULEVICIUTE
41 BALDARA COURT
ASHBOURNE
CO MEATH

Your account name **RASITA DIDZIULEVICIUTE CURRENT ACCOUNT**

Account number **48156290**

IBAN **IE25 BOFI 9031 8948 1562 90**

Statement date **29 Oct 2019** **Number 59**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
13 Sep 2019	**BALANCE FORWARD**			**185.83**
18 Sep 2019	POS17SEP DUNNES ASHBO	12.78		173.05
19 Sep 2019	MRS EDITA SERPYTIE GP		20.00	
	POSC18SEP EUROGIANT A	4.50		
	BORD GAIS EIR SEPA DD	183.82		4.73
20 Sep 2019	NOTIFIED FEES	27.93		23.20 OD
01 Oct 2019	V596858155011019A2CTO		280.00	256.80
02 Oct 2019	POS01OCT NEXT DIRECTO	26.00		230.80
07 Oct 2019	POS04OCT DUNNES ASHBO	14.49		
	POS04OCT TESCO STORES	13.00		203.31
08 Oct 2019	POSC07OCT LIDL 0509 A	11.37		
	POS07OCT DUNNES ASHBO	23.00		
	POS05OCT NEXT DIRECTO	23.00		
	POS07OCT TESCO STORES	7.95		137.99
09 Oct 2019	POSC08OCT ALDI 27 872	3.86		
	POSC08OCT EUROGIANT A	6.00		
	POSC08OCT POLONIA ASH	5.61		
	EIR SEPA DD	34.99		
	POS08OCT DUNNES ASHBO	9.50		78.03
10 Oct 2019	POS09OCT DUNNES ASHBO	16.50		61.53
11 Oct 2019	POSC10OCT LIDL 0509 A	12.06		49.47
14 Oct 2019	POSC12OCT DAYBREAK AS	3.35		
	POSC13OCT LIDL 0509 A	12.91		
	POSC11OCT ALDI 27 872	4.35		
	POS11OCT DUNNES ASHBO	10.00		
	POS13OCT DUNNES ASHBO	8.00		10.86
15 Oct 2019	POSC14OCT ALDI 27 872	5.31		5.55

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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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)
BK	Books
CA	Current Account
CH	Cheque
CHG	Charge
CO	Contactless point of sale non-euro transaction
CR	Credit
DD	Direct Debit
DR	Debit
EFT	Electronic Funds Transfer (Credit Transfer)
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. 000040
LDGMNT/LODG	Lodgement (cash / cheque / mixed)
O/Draft	Overdraft
Overlimit Chgs	Referral item
P	Using your debit card for purchases in foreign currency at point of sale
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 at point of sale
POSC	Using a debit card for purchases in euro or foreign currency at point of sale (contactless)
SO or S/O	Standing Order
SPL	Special
TR	Transfer
TX	Transaction
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 Overlimit or Referral Item fees and interest surcharges if they apply.

More information on fees and charges: Full details of fees and Government Duties can be found in our Schedules of Fees and Charges for Personal and for Business customers. These and the schedule of International Transaction Charges brochure 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.

Ways to make your banking more convenient and better value

Seven easy ways to reduce your everyday banking fees:

1. Check your account type… Students, Graduates & Golden Years don't pay fees for maintaining the account.
2. Keep a minimum balance of €3,000 in your Personal Current Account at all times to avoid quarterly transaction fees. You only pay the €5 quarterly fee for maintaining the account.
3. Use online, mobile or tablet banking & pay just 10c for online and phone transactions. That's 50c less than transacting over the counter in your branch.
4. Use contactless payments to pay for items using your contactless card. It costs you just 1c per transaction. Look for the))) symbol.

   Check out our website to find out more on contactless limits – boi.com/visadebitcardsfeatures
5. Use your Visa Debit card for purchases in euro. The cost is just 10c per transaction and can be used in-store and online.
6. Stop writing cheques – At €1.30, the cost of writing a cheque is relatively high, especially when compared with the 10c it costs to pay by a direct debit, standing order or online transfer.
7. Getting a cash withdrawal by cashback when paying for goods with your Visa Debit card is free (10c is charged for the purchase transaction), while the fee for withdrawing cash at an ATM is 25c.

EU Standard Language for Payment Services	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	Not described on the customer's account statement. This will appear on the customer's fee statement.
Cash withdrawal	Cash, withdrawal abbreviated as WDL or WD
Cash lodgement	Lodgement abbreviated as LDMNT or LODG
Cheque lodgement	Lodgement abbreviated as LDMNT or LODG
Provision of a cheque book	Cheque Book Charge
Using a debit card for purchases in euro	Visa debit point of sale transaction abbreviated as POSC; Visa Debit Contactless point of sale transaction abbreviated as POSC
Using a debit card for purchases in foreign currency	P, POS, 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	Over limit item
Unpaid item	Unpaid SEPA Direct Debit Charge abbreviated as UnpFee; 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.

Business On Line (for companies)

Our online banking service is **Business On Line**. To register your interest call **1850 264 265** or email **electronic.banking@boi.com** Please ensure to read our Customer Handbook, Conditions of Use and Fees and Charges for Business On Line available on **www.bankofireland.com**

Helpful Contacts

General banking queries: 0818 365 365

To register for 365 online: 1890 365 500

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**

www.bankofireland.com/waystobank