# Your Day to Day Banking for just 13 cent a day*

## WHAT DOES YOUR PERSONAL CURRENT ACCOUNT COST YOU IN FEES & CHARGES?

On average, our personal customers pay €45 to bank with Bank of Ireland for a whole year – that's just 13 cent a day*.

Check your fee statement or ask at the counter in your branch to see how much you pay.

Day to Day banking is all about putting you in control, by keeping everything running smoothly and ensuring that each and every one of your individual transactions happens exactly when it should, without fail.

We'll take care of it all for you – for just 13 cent a day*.

Full details of our Current Account charges, and the list of services that come FREE with your personal Current Account, are available at any Bank of Ireland branch.

*Figures are accurate as at October 2003.



## TELL US IF THERE'S SOMETHING WRONG

We'd like to know if you're unhappy with any aspect of banking with Bank of Ireland.

And your call could make a difference.

Talk to anyone in your branch, or contact our Customer Care Unit on 1850 753 357, 9am to 5.30pm, Monday to Friday.

## Lost or Stolen Cards

If your 365 Card is lost or stolen - contact your branch immediately, or phone 1850 333 333 at any time - 24 hours a day. (If you're abroad, call +353 567 757 007.)

## General Information

The items and balance shown on this statement should be verified and Bank of Ireland (the "Bank") notified promptly of any discrepancy. While the Bank retains records of paid cheques in original or microfilm form for a number of years, customers are recommended to reconcile statements with their own records as soon as possible.

Current Accounts must be conducted in credit except where otherwise expressly agreed. Where any borrowing has been sanctioned, the account must be conducted strictly within the terms of sanction. The payment by the Bank of any debit item(s) that would have the effect of creating any unauthorised debit balance or of increasing the debit balance on the account to an amount in excess of the authorised limit, will not subsequently commit the Bank to paying any further item(s) up to such amounts. Accounts that are not conducted in accordance with the terms of sanction or repayment are subject to surcharges, details of which are available from any branch of the Bank. Full details of interest charged are available on request from your branch.

Any decision to avail or not of service(s) being offered either on or enclosed with your statement will not affect existing facilities or the provision of loan, investment or other services now or in the future.

If you have any questions in relation to this statement or any of the Bank's services, please contact your branch or the Customer Care Line.

www.bankofireland.ie