

FINANCIAL PLANNING MATTERS LIMITED
 10 GLENCAIRN HEIGHTS
 THE GALLOPS
 LEOPARDSTOWN
 DUBLIN 18 D18 K2C3

Your account name FINANCIAL PLANNING MATTERS
 LIMITED
 BUSINESS CURRENT ACCOUNT

Account number 65374468
IBAN IE78 BOFI 9013 5165 3744 68
Statement date 31 Jan 2025 Number 17

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
30 Oct 2024	BALANCE FORWARD			101,355.97
04 Nov 2024	POS01NOV Google CLOUD	128.55		101,227.42
05 Nov 2024	ROYAL LONDON INSUR SP		4,695.54	105,922.96
07 Nov 2024	BOI CR CARD SEPA DD	176.55		105,746.41
12 Nov 2024	ROYAL LONDON INSUR SP		3,971.05	
	365 Online GMG TRAI	7,500.00		102,217.46
13 Nov 2024	BOI CR CARD SEPA DD	4,048.60		98,168.86
14 Nov 2024	PROFESSIONAL SEPA DD	125.00		
	365 Online Irish Fa	4,647.00		93,396.86
21 Nov 2024	NEPOSCHGUSD 000005.89	5.89		
	P2011IE309.96@0.95028	294.55		
	365 Online Jacobs A	7,380.00		85,716.42
26 Nov 2024	365 Online Sophia M	3,527.26		82,189.16
27 Nov 2024	365IntPayB06227230	2,700.00		
	365IntPayChgB06227230	12.00		79,477.16
28 Nov 2024	365 Online Brokers	1,500.00		77,977.16
02 Dec 2024	POS01DEC Google CLOUD	121.61		77,855.55
03 Dec 2024	365IntPayB06235574	2,700.00		
	365IntPayChgB06235574	12.00		75,143.55
10 Dec 2024	BOI CR CARD SEPA DD	182.21		74,961.34
13 Dec 2024	BOI CR CARD SEPA DD	744.07		
	PROFESSIONAL SEPA DD	125.00		74,092.27
23 Dec 2024	NEPOSCHGUSD 000005.99	5.99		
	P2012IE309.96@0.96654	299.59		73,786.69
31 Dec 2024	NOTIFIED FEES	18.70		73,767.99
02 Jan 2025	POS01JAN Google CLOUD	128.33		73,639.66
09 Jan 2025	BOI CR CARD SEPA DD	182.88		73,456.78
14 Jan 2025	PROFESSIONAL SEPA DD	125.00		73,331.78
15 Jan 2025	BOI CR CARD SEPA DD	2,121.46		71,210.32
21 Jan 2025	NEPOSCHGUSD 000006.04	6.04		
	P2001IE309.96@0.97428	301.99		
	365 Online Lendwell	10,000.00		60,902.29
23 Jan 2025	365IntPayB06299764	2,700.00		
	365IntPayChgB06299764	12.00		58,190.29
24 Jan 2025	365 Online 07LEOPARD	315.00		57,875.29

All Business Borrowers are offered the option of an annual review, to include a review of all credit facility agreements, security & alternative arrangements. To take up this offer, please call 0818 200 372 & we will arrange to set up the review meeting.

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**