

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

Your account name **FINANCIAL PLANNING MATTERS LTD
CURRENT ACCOUNT**

Account number **84421725**
IBAN **IE97 BOFI 9013 5184 4217 25**
Statement date **1 Nov 2024** Number **26**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Aug 2024	BALANCE FORWARD			42,707.70
02 Aug 2024	ZURICH LIFE1083097 SP		429.81	43,137.51
06 Aug 2024	STRIPE V5X8X2 SP		150.00	
	POS05AUG DRUIDS GLEN	500.00		42,787.51
07 Aug 2024	STRIPE U8I1W0 SP		150.00	
	685740VO11-2024-08 SP		65.05	
	ROYAL LONDON INSUR SP		329.81	
	0026718I CTO		182.11	43,514.48
08 Aug 2024	STA0486880142CTVP2 SP		1,099.61	
	FFLACEFT.20240807 SP		17,013.62	
	POS07AUG APPLE.COM/BI	9.99		61,617.72
09 Aug 2024	ZURICH LIFE1083097 SP		3,490.21	
	365 Online 5ROUNDWOO	10,000.00		55,107.93
12 Aug 2024	GOCARDLESS SEPA DD	703.49		
	POS08AUG PAYPAL *VOYA	200.00		54,204.44
13 Aug 2024	STRIPE D2X8N6 SP		150.00	
	687330VO11-2024-08 SP		14.48	
	AVIVA371525 SP		172.38	
	ROYAL LONDON INSUR SP		163.29	
	POS12AUG MSFT * E0100	28.78		
	POS12AUG APPLE.COM/BI	10.00		
	365 Online EMER ROC	150.00		54,515.81
15 Aug 2024	FFLACEFT.20240814 SP		793.70	
	AVIVA L + P SEPA DD	2,000.00		
	POS14AUG AVENIREEDUCAT	95.00		53,214.51
16 Aug 2024	ZURICH LIFE1083097 SP		225.62	53,440.13
19 Aug 2024	STRIPE P4G3K8 SP		420.00	
	POS18AUG Adobe	24.59		53,835.54
20 Aug 2024	690266VO11-2024-08 SP		60.04	
	ROYAL LONDON INSUR SP		311.82	54,207.40
21 Aug 2024	365 Online 5ROUNDWOO	9,800.00		44,407.40
22 Aug 2024	STRIPE W1K3O5 SP		140.00	
	FFLACEFT.20240821 SP		251.86	44,799.26
23 Aug 2024	STRIPE B1G3M8 SP		140.00	
SUBTOTAL:				44,939.26

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.

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23 Aug 2024	BALANCE FORWARD			44,939.26
	ZURICH LIFE1083097 SP		424.59	45,363.85
26 Aug 2024	STRIPE J1W7S6 SP		560.00	
	POS25AUG CONCORDE DE	955.00		44,968.85
27 Aug 2024	692014VO11-2024-08 SP		34.66	
	POS26AUG APPLE.COM/BI	14.99		44,988.52
28 Aug 2024	STRIPE Z0E3S4 SP		140.00	
	Revenue Commi SEPA DD	13,347.70		31,780.82
29 Aug 2024	162/1/246GREENMAN SP		984.69	
	FFLACEFT.20240828 SP		3,282.74	36,048.25
30 Aug 2024	ZURICH LIFE1083097 SP		1,702.79	
	365 Online O CONNOR	7,235.38		
	365 Online DEVLIN LI	3,877.68		26,637.98
02 Sep 2024	STRIPE F5M7G7 SP		140.00	
	POSC31AUG BIG MIKES	179.00		
	POSC31AUG FUJIYAMA SU	111.00		
	POSC30AUG RATHFARNHAM	40.00		
	Goodwood Solu SEPA DD	332.10		
	Vodafone Irel SEPA DD	59.56		
	VHI SEPA DD	246.35		
	Broker Inform SEPA DD	245.38		25,564.59
04 Sep 2024	VIRGIN MEDIA SEPA DD	79.40		
	POS03SEP APPLE.COM/BI	1.99		25,483.20
05 Sep 2024	FFLACEFT.20240904 SP		58,697.12	84,180.32
06 Sep 2024	STRIPE N5M6Q4 SP		140.00	
	ZURICH LIFE1083097 SP		2,923.79	87,244.11
09 Sep 2024	POS07SEP APPLE.COM/BI	9.99		
	365 Online O CONNOR	7,000.00		80,234.12
10 Sep 2024	STA0491734006CTVP2 SP		3,250.40	
	AVIVA372729 SP		172.80	
	695513VO11-2024-09 SP		232.45	
	ROYAL LONDON INSUR SP		399.21	
	0026718I CTO		182.80	
	GOCARDLESS SEPA DD	701.68		83,770.10
				SUBTOTAL: 83,770.10

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10 Sep 2024	BALANCE FORWARD			83,770.10
11 Sep 2024	POSC10SEP BUGLERS BAL	38.00		
	POSC10SEP CLAYTON HOT	12.00		
	POSC10SEP STARBUCKS W	7.40		
	POS10SEP TRUSTPILOT.C	1,230.00		82,482.70
12 Sep 2024	FFLACEFT.20240911 SP		3,088.12	
	POSC11SEP THE MARKET	510.07		
	POS12SEP MSFT * E0100	28.78		85,031.97
13 Sep 2024	ZURICH LIFE1083097 SP		359.64	85,391.61
16 Sep 2024	AVIVA L + P SEPA DD	2,000.00		
	POS14SEP FREENOW*BCMC	38.00		83,353.61
17 Sep 2024	698341VO11-2024-09 SP		0.48	
	POSC16SEP LUAS TRANSD	2.60		
	POSC16SEP BOEUF AND F	251.79		83,099.70
19 Sep 2024	STRIPE P4Z3J7 SP		140.00	
	FFLACEFT.20240918 SP		1,451.31	
	POS18SEP Adobe	24.59		84,666.42
20 Sep 2024	ZURICH LIFE1083097 SP		332.34	
	POSC19SEP Upshoot	21.80		
	NOTIFIED FEES	31.20		84,945.76
23 Sep 2024	POSC20SEP COSTA	7.90		84,937.86
24 Sep 2024	ROYAL LONDON INSUR SP		326.21	
	700189VO11-2024-09 SP		94.70	85,358.77
25 Sep 2024	STRIPE Q4F6L2 SP		140.00	85,498.77
26 Sep 2024	STRIPE C7H1C1 SP		140.00	
	FFLACEFT.20240925 SP		1,766.06	
	POSC25SEP SQ *THE COF	11.70		
	POSC25SEP SQ *THE COF	6.60		
	POSC25SEP ZAYTOON	38.30		
	Revenue Commi SEPA DD	6,256.19		81,092.04
27 Sep 2024	ZURICH LIFE1083097 SP		565.85	
	Copymoore Doc SEPA DD	34.05		81,623.84
30 Sep 2024	STRIPE H0F2J0 SP		280.00	
	NEPOSCHGUSD 000000.88	0.88		
SUBTOTAL: 81,902.96				

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30 Sep 2024	BALANCE FORWARD			81,902.96
	POS29SEP PADDLE.NET*	526.44		
	POS28SEP APPLE.COM/IE	229.00		
	365 Online O CONNOR	6,936.10		
	365 Online DEVLIN LI	3,877.67		
	P2809US 49.00@0.89897	44.05		
	365 Online Andrea G	2,700.00		67,589.70
01 Oct 2024	AVIVA373505 SP		21.80	
	Broker Inform SEPA DD	245.38		
	VHI SEPA DD	246.35		
	Goodwood Solu SEPA DD	393.60		
	NEPOSCHGUSD 000011.43	11.43		
	P3009US 3144@0.89903	2,826.58		63,888.16
02 Oct 2024	POS30SEP AERLING	196.89		63,691.27
03 Oct 2024	STRIPE W7B5C7 SP		1,120.00	
	FFLACEFT.20241002 SP		3,759.04	
	POSC02OCT ELEPHANT &	42.00		
	POS01OCT PAYPAL *PATR	23.37		68,504.94
04 Oct 2024	STRIPE X9O4L4 SP		140.00	
	ZURICH LIFE1083097 SP		3,239.45	
	Investor Comp SEPA DD	243.00		71,641.39
07 Oct 2024	VIRGIN MEDIA SEPA DD	49.67		
	POS06OCT TYPEFORM, S.	307.50		71,284.22
08 Oct 2024	STA0496184216CTVP2 SP		4,731.15	
	ROYAL LONDON INSUR SP		404.94	
	AVIVA373913 SP		175.43	
	705149VO11-2024-10 SP		46.80	
	0026718I CTO		184.60	
	POS07OCT APPLE.COM/BI	9.99		76,817.15
09 Oct 2024	STRIPE N7N3P0 SP		140.00	
	POS08OCT PAYPAL *VOYA	200.00		
	POS08OCT SUNWAY.IE	4,519.39		72,237.76
10 Oct 2024	STRIPE W4S6V0 SP		1,400.00	
	FFLACEFT.20241009 SP		1,462.59	
SUBTOTAL: 75,100.35				

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10 Oct 2024	BALANCE FORWARD			75,100.35
	GOCARDLESS SEPA DD	70.38		75,029.97
11 Oct 2024	STRIPE P4H7K4 SP		140.00	
	ZURICH LIFE1083097 SP		673.57	75,843.54
14 Oct 2024	POS12OCT MSFT * E0100	54.69		
	POS12OCT MSFT * E0100	16.70		
	POS13OCT EVM FUNDRAIS	1,100.00		74,672.15
15 Oct 2024	STRIPE P6C3T5 SP		280.00	
	AVIVA374153 SP		19,065.95	
	706725VO11-2024-10 SP		10.04	
	AVIVA L + P SEPA DD	2,000.00		
	POS14OCT LinkedIn JOB	714.63		
	365 Online CAPISSO P	123.00		
	365 Online CAPISSO P	184.50		
	365 Online CENTRAL	1,393.00		89,613.01
17 Oct 2024	STRIPE I5A6N2 SP		280.00	
	FFLACEFT.20241016 SP		2,579.49	
	365 Online BYRNE OBY	3,956.00		88,516.50
18 Oct 2024	ZURICH LIFE1083097 SP		710.86	
	POSC17OCT INTERCONTIN	22.60		
	POS17OCT LinkedIn JOB	702.33		
	POS17OCT PAYPAL *PATR	12.30		88,490.13
21 Oct 2024	POSC17OCT INTERCONTIN	9.00		
	POSC19OCT THE BLACK F	190.00		
	POS18OCT Adobe	24.59		
	POS19OCT PAYPAL *PLAY	36.99		88,229.55
22 Oct 2024	STRIPE M3Y2K7 SP		140.00	
	ROYAL LONDON INSUR SP		357.40	
	708039VO11-2024-10 SP		1,391.64	
	POS20OCT PAYPAL *SPOT	10.99		90,107.60
23 Oct 2024	GOCARDLESS SEPA DD	79.95		
	POS22OCT LinkedIn JOB	571.95		89,455.70
24 Oct 2024	FFLACEFT.20241023 SP		19,764.73	109,220.43
25 Oct 2024	ZURICH LIFE1083097 SP		1,057.85	
SUBTOTAL: 110,278.28				

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25 Oct 2024	BALANCE FORWARD			110,278.28
	POS23OCT THE GABLES F	70.00		
	POS24OCT THE MERRY PL	55.00		110,153.28
29 Oct 2024	Revenue Commi SEPA DD	7,836.63		
	POS27OCT LinkedIn JOB	571.95		101,744.70
30 Oct 2024	STRIPE E5A5I9 SP		140.00	
	710713VO11-2024-10 SP		34.66	
	POS29OCT LinkedIn JOB	228.78		
	365 Online O CONNOR	6,320.38		
	365 Online DEVLIN LI	200.00		
	365 Online DEVLIN LI	3,871.69		
	365 Online Andrea G	3,218.29		88,080.22
31 Oct 2024	FFLACEFT.20241030 SP		3,991.96	
	NEPOSCHGUSD 000002.77	2.77		
	P3010US149.00@0.92865	138.37		91,931.04
01 Nov 2024	ZURICH LIFE1083097 SP		458.80	
	VHI SEPA DD	246.35		
	Broker Inform SEPA DD	245.38		
	Goodwood Solu SEPA DD	393.60		
	Vodafone Irel SEPA DD	172.88		
	POS29OCT PAYPAL *FIVE	1,024.56		
	POS31OCT CENTER PARCS	1,011.92		
	POS31OCT CENTER PARCS	1,011.92		
	365 Online BUDDY AP	1,000.00		
	365 Online Curious	1,000.00		86,283.23

Current lending rate applied to this account 8.050%

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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)
APO	An Post Office
BK	Books
CA	Current Account
CH	Cheque
CHG	Charge
CHG-REFERRAL ITEM	Referral item charges
CHQM	Cheque lodgement using Lodgement ATM
CO	Contactless point of sale non-euro transaction
CR	Credit
CSHM	Cash lodgement using Lodgement ATM
DD	Direct Debit
DR	Debit
EFT	Electronic Funds Transfer (Credit Transfer)
FEE: MAINTAINING	Fee for maintaining the account
ACC	
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 0.000040
LDGMNT/LODG	Lodgement (cash / cheque / mixed)
MIXM	Mixed cash and cheque lodgement using Lodgement ATM
O/Draft	Overdraft
P	Using a debit card for purchases in foreign currency
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
POSC	Using a debit card for contactless purchases in euro or foreign currency
REFERRAL ITEM(S)-FEE	Referral item charges
SO or S/O	Standing Order
SPL	Special
TR	Transfer
TX	Transaction
UNPAID FEE	Charge for cheque returned unpaid
UNPAID S/O CHARGE	Unpaid Standing Order charge
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 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

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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**