

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 **31 Jan 2025** Number **27**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
01 Nov 2024	BALANCE FORWARD			86,283.23
04 Nov 2024	POSC03NOV MALDRON TAL	25.40		
	POS01NOV PAYPAL *PATR	23.37		
	POS02NOV MALDRON TALL	161.10		
	POS03NOV MALDRON TALL	35.10		
	POS03NOV MALDRON TALL	251.50		
	365 Online FINNERTY	140.00		
	365 Online BUDDY AP	1,000.00		84,646.76
05 Nov 2024	ROYAL LONDON INSUR SP		318.42	
	712699VO11-2024-11 SP		43.47	
	0026718I CTO		184.81	85,193.46
06 Nov 2024	VIRGIN MEDIA SEPA DD	20.22		85,173.24
07 Nov 2024	FFLACEFT.20241106 SP		15,145.89	
	POSC05NOV DUBLINS SPO	7.00		
	POSC06NOV BUGLERS BAL	5.75		
	POSC06NOV HX46 RATHFA	33.60		100,272.78
08 Nov 2024	STA0500990443CTVP2 SP		1,909.58	
	ZURICH LIFE1083097 SP		2,291.03	
	POSC07NOV SUMUP *BEA	45.00		
	POSC07NOV SINNOTTS BA	27.50		
	POS07NOV ROUND ROOM	67.00		
	POS07NOV FREENOW*BL2D	27.60		
	POS07NOV TOMAHAWK 01	470.00		
	POS06NOV HOSTING IREL	17.77		
	POS06NOV HOSTING IREL	47.91		103,770.61
11 Nov 2024	POSC07NOV BRUXELLES	24.40		
	GOCARDLESS SEPA DD	113.22		
	POS10NOV THE CANAL BA	90.00		
	POS07NOV APPLE.COM/BI	9.99		
	POS09NOV PAYPAL *PLAY	36.99		
	POS08NOV PAYPAL *VOYA	200.00		
	POS10NOV FREENOW*BLLR	14.80		103,281.21
12 Nov 2024	STRIPE V8Y5P7 SP		140.00	
	ROYAL LONDON INSUR SP		146.49	
SUBTOTAL: 103,567.70				

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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12 Nov 2024	BALANCE FORWARD			103,567.70
	715400VO11-2024-11 SP		14.48	
	AVIVA375307 SP		207.00	103,789.18
13 Nov 2024	POS12NOV MSFT * E0100	43.17		
	365 Online O CONNOR	10,000.00		
	365 Online THE HOSPI	6,257.75		87,488.26
14 Nov 2024	FFLACEFT.20241113 SP		1,589.03	89,077.29
15 Nov 2024	ZURICH LIFE1083097 SP		2,159.12	
	AVIVA L + P SEPA DD	2,000.00		
	POS13NOV TICKETMASTER	1,005.48		88,230.93
18 Nov 2024	POS15NOV FREENOW*BM9A	30.00		
	POS17NOV PAYPAL *PATR	12.30		
	POS16NOV FREENOW*BMGC	21.70		
	POS16NOV FREENOW*BMEW	30.20		88,136.73
19 Nov 2024	ROYAL LONDON INSUR SP		800.86	
	717124VO11-2024-11 SP		789.73	
	ITC CTO		712.41	
	POSC18NOV SQ *THE COF	9.20		
	POSC18NOV SUMUP *LAR	35.00		
	POSC18NOV ELEPHANT &	50.00		
	POS18NOV Adobe	24.59		
	POS18NOV FREENOW*BMPF	29.20		
	POS18NOV BOEUF AND FR	160.00		90,131.74
20 Nov 2024	POSC19NOV RED BIRD CA	37.20		90,094.54
21 Nov 2024	FFLACEFT.20241120 SP		52,024.75	
	POSC20NOV SQ *THE COF	12.10		
	Revenue Commi SEPA DD	3,019.25		
	POS20NOV ELEPHANT & C	70.00		
	POS20NOV PAYPAL *SPOT	11.99		139,005.95
22 Nov 2024	ZURICH LIFE1083097 SP		1,852.94	
	POSC21NOV FIRE & STON	44.16		140,814.73
25 Nov 2024	POS22NOV THE DEVLIN H	80.00		140,734.73
26 Nov 2024	718927VO11-2024-11 SP		34.66	
	365 Online O CONNOR	6,726.12		
SUBTOTAL: 134,043.27				

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26 Nov 2024	BALANCE FORWARD			134,043.27
	365 Online DEVLIN LI	3,871.66		
	365 Online Andrea G	3,650.83		126,520.78
27 Nov 2024	Revenue Commi SEPA DD	7,348.86		
	365 Online BIF ID RE	6,826.50		112,345.42
28 Nov 2024	STRIPE S7Y7Y1 SP		280.00	
	FFLACEFT.20241127 SP		56,430.51	
	365 Online BIF ID RE	2,460.00		
	365 Online MULLIGAN	2,429.83		164,166.10
02 Dec 2024	ZURICH LIFE1083097 SP		931.49	
	VHI SEPA DD	246.35		
	Goodwood Solu SEPA DD	393.60		
	Vodafone Irel SEPA DD	55.35		
	Broker Inform SEPA DD	245.38		
	NEPOSCHGUSD 000002.83	2.83		
	POS01DEC APPLE.COM/BI	0.99		
	POS01DEC APPLE.COM/BI	0.99		
	POS01DEC APPLE.COM/BI	0.99		
	P3011US149.00@0.94912	141.42		164,009.69
03 Dec 2024	POS01DEC PAYPAL *PATR	23.37		
	365 Online CAPISSO P	246.00		
	365 Online CAPISSO P	984.00		
	365 Online CAPISSO P	246.00		
	365 Online SMART BOO	676.50		
	365 Online Curious	500.00		161,333.82
05 Dec 2024	STRIPE T8W9J3 SP		140.00	
	FFLACEFT.20241204 SP		3,968.08	
	POSC04DEC Q PARK ST.	9.00		
	VIRGIN MEDIA SEPA DD	20.00		165,412.90
06 Dec 2024	ZURICH LIFE1083097 SP		2,579.97	167,992.87
09 Dec 2024	STRIPE S9E8P1 SP		140.00	
	POSC06DEC ELEPHANT &	80.00		
	POSC06DEC DUNNES BEAC	74.00		
	POS08DEC PAYPAL *VOYA	200.00		
SUBTOTAL: 167,778.87				

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09 Dec 2024	BALANCE FORWARD			167,778.87
	POS07DEC APPLE.COM/BI	9.99		
	POS08DEC FREENOW*BPVJ	56.50		
	365 Online BUDDY AP	1,000.00		
	365 Online BUDDY AP	1,000.00		165,712.38
10 Dec 2024	STA0505929235CTVP2 SP		2,708.42	
	AVIVA376506 SP		204.08	
	ROYAL LONDON INSUR SP		472.55	
	723745VO11-2024-12 SP		54.47	
	0026718I CTO		186.93	
	GOCARDLESS SEPA DD	95.57		169,243.26
11 Dec 2024	POS10DEC TRUSTPILOT L	1,180.80		168,062.46
12 Dec 2024	FFLACEFT.20241211 SP		1,818.60	
	POS11DEC Zero Latency	457.80		
	POS11DEC Zero Latency	180.00		
	POS12DEC MSFT * E0100	7.01		
	POS12DEC MSFT * E0100	67.16		
	POS11DEC GLEESONS BAR	60.00		
	365 Online NFP Insu	5,250.00		163,859.09
13 Dec 2024	ZURICH LIFE1083097 SP		1,166.13	
	POS11DEC PAYPAL *PLAY	36.99		164,988.23
16 Dec 2024	POSC13DEC MARYS BAR A	20.40		
	POSC13DEC MARYS BAR A	40.30		
	POSC13DEC MARYS BAR A	39.80		
	POSC13DEC MARYS BAR A	40.50		
	AVIVA L + P SEPA DD	2,000.00		
	POS13DEC EXEMPLAR AUT	193.00		
	POS13DEC BOEUF AND CO	324.78		
	POS13DEC MARYS BAR AN	40.50		
	POS13DEC WESTBURY HOT	90.00		
	POS12DEC FREENOW	139.40		
	POS13DEC FREENOW	200.70		
	POS14DEC PAYPAL *NINT	35.49		161,823.36
17 Dec 2024	725085VO11-2024-12 SP		3.50	161,826.86
SUBTOTAL: 161,826.86				

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17 Dec 2024	BALANCE FORWARD			161,826.86
18 Dec 2024	POSC17DEC DUNNES BEAC	40.00		
	POS17DEC PAYPAL *PATR	12.30		
	POS17DEC O BRIENS WIN	159.00		161,615.56
19 Dec 2024	FFLACEFT.20241218 SP		2,232.41	
	POS18DEC Adobe	24.59		
	POS18DEC CHINA SICHUA	310.50		163,512.88
20 Dec 2024	ZURICH LIFE1083097 SP		3,441.58	166,954.46
23 Dec 2024	C2112GB168.11 @1.20902	203.25		
	C2012GB 82.01 @1.21692	99.80		
	NECLSCHGGBP 000002.00	2.00		
	NECLSCHGGBP 000004.07	4.07		
	NEPOSCHGGBP 000000.02	0.02		
	NEPOSCHGGBP 000000.22	0.22		
	POS20DEC PAYPAL *SPOT	11.99		
	POS20DEC APPLE.COM/BI	3.99		
	365 Online O CONNOR	7,166.16		
	365 Online DEVLIN LI	6,266.69		
	P2012GB 1.00@1.22000	1.22		
	P2012GB 8.95@1.21675	10.89		
	365 Online Andrea G	3,650.84		149,533.32
24 Dec 2024	STRIPE K6U6J1 SP		140.00	
	ROYAL LONDON INSUR SP		326.21	
	AVIVA377333 SP		3,808.06	
	727552VO11-2024-12 SP		99.60	
	POSC23DEC THE EUROPEA	25.00		
	POS23DEC JACK WHITES	92.20		
	POS23DEC THE EUROPEAN	200.00		153,589.99
30 Dec 2024	POSC29DEC Super Socia	59.35		
	Revenue Commi SEPA DD	8,888.60		
	Vodafone Irel SEPA DD	99.19		
	POS26DEC HOSTING IREL	47.91		
	POS25DEC APPLE.COM/BI	3.99		
	POS29DEC BIG MIKES	232.60		
SUBTOTAL: 144,258.35				

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30 Dec 2024	BALANCE FORWARD			144,258.35
	POS29DEC FREENOW* BTD	25.40		
	POS28DEC PAYPAL *PLAY	31.99		
	POS29DEC FREENOW*BTC0	19.40		144,181.56
31 Dec 2024	STA0509263774CTVP2 SP		560.59	
	NOTIFIED FEES	32.40		
	Copymoore Doc SEPA DD	34.05		
	POS30DEC FREENOW*BTFM	70.89		144,604.81
02 Jan 2025	Goodwood Solu SEPA DD	393.60		
	VHI SEPA DD	246.35		
	Broker Inform SEPA DD	245.38		
	POS01JAN PAYPAL *PATR	23.37		143,696.11
03 Jan 2025	STRIPE X9O0Q0 SP		140.00	
	FFLACEFT.20250102 SP		4,198.13	148,034.24
07 Jan 2025	STRIPE H6L3B8 SP		1,260.00	
	ROYAL LONDON INSUR SP		400.73	
	0026718I CTO		185.01	149,879.98
08 Jan 2025	STA0510411461CTVP2 SP		1,045.28	
	STRIPE V7H3H1 SP		140.00	
	730352VO11-2025-01 SP		54.45	
	VIRGIN MEDIA SEPA DD	23.59		
	POS07JAN APPLE.COM/BI	9.99		
	POS08JAN FREENOW* BUN	53.80		151,032.33
09 Jan 2025	STRIPE U6Q3J4 SP		420.00	
	FFLACEFT.20250108 SP		3,514.26	
	POS08JAN CENTER PARCS	1,011.92		
	POS08JAN E&C BEACON	77.55		
	POS08JAN PAYPAL *VOYA	200.00		
	365 Online LEICESTER	1,000.00		152,677.12
10 Jan 2025	ZURICH LIFE1083097 SP		5,059.40	
	GOCARDLESS SEPA DD	154.40		157,582.12
13 Jan 2025	POSC10JAN THE PLAZA H	15.00		
	POSC12JAN Woodies Car	51.96		
	POS12JAN MSFT * E0100	82.64		
SUBTOTAL: 157,432.52				

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13 Jan 2025	BALANCE FORWARD			157,432.52
	POS12JAN REMARKABLE	2.99		
	POS12JAN MICROSOFT PA	443.62		
	365 Online Rathfarn	1,163.00		155,822.91
14 Jan 2025	AVIVA377815 SP		225.06	
	731963VO11-2025-01 SP		3.50	
	POS13JAN PARALLEL MEA	93.80		155,957.67
15 Jan 2025	AVIVA L + P SEPA DD	2,000.00		
	POS13JAN RYANAIR	668.52		153,289.15
16 Jan 2025	STRIPE E4N1H1 SP		280.00	
	FFLACEFT.20250115 SP		5,406.52	
	365 Online MARLEYGR	360.00		158,615.67
17 Jan 2025	ZURICH LIFE1083097 SP		258.19	
	POS16JAN OUTSET AGENC	8,610.00		
	365 Online Lendwell	20,000.00		130,263.86
20 Jan 2025	STRIPE G2E2R9 SP		280.00	
	POSC19JAN GIDDY DOLPH	16.65		
	POSC19JAN GIDDY DOLPH	14.75		
	POSC19JAN THE DALKEY	32.10		
	POSC19JAN GIDDY DOLPH	21.75		
	POSC17JAN STARBUCKS W	7.65		
	POS17JAN PAYPAL *PATR	12.30		
	POS19JAN FREENOW*BVXV	35.70		
	POS18JAN Adobe	24.59		
	365 Online Lendwell	20,000.00		110,378.37
21 Jan 2025	STRIPE L3T0D9 SP		420.00	
	733350VO11-2025-01 SP		64.94	
	ROYAL LONDON INSUR SP		361.61	
	POS20JAN PAYPAL *SPOT	11.99		111,212.93
22 Jan 2025	STRIPE J3P9H9 SP		140.00	111,352.93
23 Jan 2025	STRIPE D7H6C7 SP		420.00	
	FFLACEFT.20250122 SP		1,735.56	
	POSC22JAN SQ *THE COF	4.80		
	POSC22JAN SQ *THE COF	6.80		

SUBTOTAL: 113,496.89

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23 Jan 2025	BALANCE FORWARD			113,496.89
	POS22JAN HARDINGS K*	160.00		
	POS22JAN CleverCards	3,147.60		
	365 Online John Mur	300.00		109,889.29
24 Jan 2025	STRIPE X9I5T6 SP		280.00	
	ZURICH LIFE1083097 SP		467.08	
	365 Online O CONNOR	8,222.31		102,414.06
27 Jan 2025	365 Online THE HOSPI	4,957.00		
	365 Online DEVLIN LI	3,964.10		
	365 Online MULLIGAN	4,643.56		
	365 Online Andrea G	3,724.63		85,124.77
28 Jan 2025	735952VO11-2025-01 SP		34.66	
	365 Online Stephen	2,634.50		82,524.93
29 Jan 2025	Revenue Commi SEPA DD	12,955.20		
	POS28JAN TV LICENCE O	160.00		69,409.73
30 Jan 2025	STRIPE X6J7J1 SP		140.00	
	FFLACEFT.20250129 SP		36,711.90	
	POSC29JAN SQ *THE COF	12.60		
	POS28JAN AER LINGUS A	384.26		105,864.77
31 Jan 2025	STRIPE Z0D4A2 SP		140.00	
	ZURICH LIFE1083097 SP		566.19	
	POSC30JAN CLEMENT AND	4.00		
	POSC30JAN INSTITUTE O	12.20		
	POSC30JAN Q PARK ST.	18.00		
	POS30JAN APCOA PARKIN	3.00		
	POS29JAN AER LINGUS A	108.82		106,424.94

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

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
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