

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 **1 Nov 2024** Number **16**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
30 Jul 2024	BALANCE FORWARD			58,744.91
02 Aug 2024	POS01AUG Google CLOUD	167.99		
	POS01AUG GoogleAdword	239.75		58,337.17
07 Aug 2024	ROYAL LONDON INSUR SP		3,468.06	61,805.23
08 Aug 2024	BOI CR CARD SEPA DD	175.90		61,629.33
13 Aug 2024	ROYAL LONDON INSUR SP		5,141.76	
	365 Online EAGNA TE	7,263.00		59,508.09
14 Aug 2024	PROFESSIONAL SEPA DD	125.00		59,383.09
15 Aug 2024	BOI CR CARD SEPA DD	316.13		59,066.96
20 Aug 2024	ROYAL LONDON INSUR SP		5,805.54	64,872.50
21 Aug 2024	NEPOSCHGUSD 000005.62	5.62		
	P2008IE309.96@0.90734	281.24		64,585.64
27 Aug 2024	ROYAL LONDON INSUR SP		9,526.26	74,111.90
30 Aug 2024	365 Online Sophia M	3,302.29		70,809.61
02 Sep 2024	POS01SEP Google CLOUD	190.74		70,618.87
03 Sep 2024	ROYAL LONDON INSUR SP		9,867.48	80,486.35
09 Sep 2024	BOI CR CARD SEPA DD	174.73		80,311.62
10 Sep 2024	ROYAL LONDON INSUR SP		2,060.16	
	365 Online THE HOSPI	4,964.30		77,407.48
13 Sep 2024	BOI CR CARD SEPA DD	57.67		77,349.81
16 Sep 2024	PROFESSIONAL SEPA DD	125.00		77,224.81
17 Sep 2024	ROYAL LONDON INSUR SP		6,078.84	83,303.65
20 Sep 2024	NOTIFIED FEES	19.70		83,283.95
23 Sep 2024	NEPOSCHGUSD 000005.60	5.60		
	P2009IE309.96@0.90360	280.08		82,998.27
24 Sep 2024	ROYAL LONDON INSUR SP		11,523.56	94,521.83
30 Sep 2024	365 Online Sophia M	3,302.28		91,219.55
01 Oct 2024	ROYAL LONDON INSUR SP		8,801.16	100,020.71
02 Oct 2024	POS01OCT Google CLOUD	178.95		99,841.76
03 Oct 2024	AUDITORS QUERIES	21.50		99,820.26
08 Oct 2024	ROYAL LONDON INSUR SP		3,616.12	
	365 Online AUTOADDR	1,239.84		
	365 Online Curious	1,833.00		
	365IntPayB06169319	2,700.00		
SUBTOTAL:				97,663.54

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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10 GLENCAIRN HEIGHTS
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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 **1 Nov 2024** Number **16**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
08 Oct 2024	BALANCE FORWARD			97,663.54
	365IntPayB06169318	2,700.00		
	365IntPayChgB06169319	12.00		
	365IntPayChgB06169318	12.00		94,939.54
09 Oct 2024	BOI CR CARD SEPA DD	172.46		94,767.08
10 Oct 2024	365 Online MAYNOOTH	350.00		
	365 Online Merrion	12,424.00		81,993.08
15 Oct 2024	ROYAL LONDON INSUR SP		6,692.64	
	BOI CR CARD SEPA DD	2,057.36		86,628.36
17 Oct 2024	PROFESSIONAL SEPA DD	125.00		86,503.36
21 Oct 2024	NEPOSCHGUSD 000005.73	5.73		
	P2010IE309.96@0.92395	286.39		86,211.24
22 Oct 2024	ROYAL LONDON INSUR SP		8,882.48	95,093.72
30 Oct 2024	ROYAL LONDON INSUR SP		9,560.32	
	365 Online Sophia M	3,298.07		101,355.97

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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
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**