

Please give this rate sheet to the customer to retain.

TABLE OF PERSONAL OVERDRAFT INTEREST RATES SHEET

CURRENT RATE TABLE

	FLAT RATE	APR WITHOUT FACILITY FEE	APR WITH €30 FACILITY FEE
Standard Overdraft Rate	13.25%	13.9%	16.2%*
The current variable standard overdraft interest rate (including the overdraft facility fee) is 16.2% APR. The Annual Percentage rate quoted above is correct as at 25 August 2011 and is subject to change. The rate quoted is based on a representative example of €1,500 over a 12 month period. Total cost of credit is €208.85.			
Graduate Overdraft Rate	9.40%	9.7%	N/A
The current variable overdraft interest rate for Graduate Current Account is 9.7% APR. The Annual Percentage Rate quoted above is correct as at 24 February 2010 and is subject to change. The rate quoted is based on a representative example of €1,500 over a 12 month period. Total cost of credit is €146.05.			

PENDING RATES

	FLAT RATE	APR WITHOUT FACILITY FEE	APR WITH FACILITY FEE
Standard Overdraft Rate	None	None	None
Graduate Overdraft Rate	None	None	None

PENDING RATES EFFECTIVE ON

Bank of Ireland is regulated by the Central Bank of Ireland.

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