

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 May 2025** Number **28**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
31 Jan 2025	BALANCE FORWARD			106,424.94
04 Feb 2025	POSC31JAN THE MERRY P	60.00		
	POSC31JAN MUGG UGGLY	15.10		
	POSC01FEB SUMUP *AVI	28.40		
	Goodwood Solu SEPA DD	455.10		
	Vodafone Irel SEPA DD	55.35		
	Broker Inform SEPA DD	245.38		
	VHI SEPA DD	246.35		
	POS02FEB FREENOW*BXXO	87.79		
	POS01FEB FRN*HOLD.FRE	43.00		
	POS29JAN PAYPAL *FIVE	2,546.15		
	POS01FEB DUBLIN AIRPO	312.00		
	POS01FEB PAYPAL *PATR	23.37		102,306.95
05 Feb 2025	STRIPE W2Y6T5 SP		140.00	
	00267181 CTO		188.09	
	VIRGIN MEDIA SEPA DD	20.00		102,615.04
06 Feb 2025	FFLACEFT.20250205 SP		6,494.01	109,109.05
07 Feb 2025	STRIPE M5H4Z2 SP		280.00	
	ZURICH LIFE1083097 SP		6,166.04	115,555.09
10 Feb 2025	STRIPE P6H1B2 SP		140.00	
	STA0515306915CTVP2 SP		3,985.52	
	GOCARDLESS SEPA DD	26.31		
	POS07FEB APPLE.COM/BI	9.99		
	POS09FEB APPLE.COM/BI	19.99		
	POS09FEB FREENOW* BYF	116.30		119,508.02
11 Feb 2025	STRIPE P1N4N3 SP		140.00	
	AVIVA378999 SP		238.99	
	740621VO11-2025-02 SP		57.95	
	ROYAL LONDON INSUR SP		469.78	
	POS10FEB SP SHAMROCK	300.00		
	POS10FEB SP SHAMROCK	300.00		119,814.74
12 Feb 2025	STRIPE I5G0P6 SP		140.00	
	POS12FEB MSFT * E0100	71.96		119,882.78
13 Feb 2025	STRIPE P5G0U3 SP		140.00	
SUBTOTAL: 120,022.78				

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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13 Feb 2025	BALANCE FORWARD			120,022.78
	FFLACEFT.20250212 SP		2,245.47	
	POSC12FEB STARBUCKS B	9.10		
	POSC12FEB STARBUCKS B	7.65		
	POSC12FEB STARBUCKS B	4.70		
	POS12FEB REMARKABLE	2.99		122,243.81
14 Feb 2025	POSC13FEB THE VANILLA	52.00		
	POSC13FEB BUGLERS BAL	5.75		
	POSC13FEB BARRY AND B	6.80		122,179.26
17 Feb 2025	STRIPE K4T6I4 SP		280.00	
	AVIVA L + P SEPA DD	2,000.00		
	POS14FEB LOITV	99.00		
	POS16FEB HOSTING IREL	103.20		
	POS15FEB PAYPAL *PLAY	36.99		120,220.07
18 Feb 2025	STRIPE X4C7S9 SP		140.00	
	ROYAL LONDON INSUR SP		307.67	
	POS17FEB PAYPAL *PATR	12.30		120,655.44
19 Feb 2025	POS18FEB Adobe	24.59		120,630.85
20 Feb 2025	FFLACEFT.20250219 SP		5,862.26	
	POSC19FEB Pondglen Lt	6.00		
	NEPOSCHGUSD 000011.43	11.43		
	POS19FEB WWW.FPSB.IE	338.25		
	P1902US 1927@0.95547	1,841.86		124,295.57
21 Feb 2025	ZURICH LIFE1083097 SP		1,344.41	
	POSC20FEB SQ *THE COF	13.50		
	POS20FEB PAYPAL *SPOT	11.99		
	POS20FEB PARALLEL MEA	84.75		125,529.74
24 Feb 2025	POSC21FEB DUNDRUM CAR	9.70		
	POSC22FEB TRIBECA	90.00		
	NEPOSCHGUSD 000001.98	1.98		
	P2102US103.20@0.95736	98.80		125,329.26
25 Feb 2025	744087VO11-2025-02 SP		99.60	
	POSC24FEB BUGLERS BAL	7.00		125,421.86
26 Feb 2025	ELKSTONE CAPITAL PAR		1,500.00	
SUBTOTAL: 126,921.86				

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26 Feb 2025	BALANCE FORWARD			126,921.86
	Revenue Commi SEPA DD	13,537.94		113,383.92
27 Feb 2025	FFLACEFT.20250226 SP		5,434.00	
	POSC26FEB Pondglen Lt	9.00		118,808.92
28 Feb 2025	162/1/262GREENMAN SP		1,039.11	
	ZURICH LIFE1083097 SP		685.01	
	ITC CTO		713.44	
	POSC27FEB SQ *THE COF	7.80		
	POS27FEB PARALLEL MEA	69.00		
	365 Online O CONNOR	9,000.53		
	365 Online MULLIGAN	4,643.57		
	365 Online BUDDY AP	1,000.00		
	365 Online BUDDY AP	1,000.00		
	365 Online Andrea G	3,724.64		101,800.94
03 Mar 2025	Vodafone Irel SEPA DD	79.95		
	Goodwood Solu SEPA DD	516.60		
	VHI SEPA DD	246.37		
	Broker Inform SEPA DD	245.38		
	POS01MAR PAYPAL *PATR	23.37		
	POS01MAR APCOA PARKIN	2.20		
	POS28FEB FREENOW* C0T	61.60		
	POS28FEB FREENOW*C0QN	39.20		
	365 Online Stephen	5,111.41		95,474.86
04 Mar 2025	365 Online DEVLIN LI	3,964.10		91,510.76
05 Mar 2025	POSC04MAR THE PLAZA H	7.00		
	O/DRAFT FACILITY FEE	50.00		91,453.76
06 Mar 2025	STRIPE P7Z6E6 SP		557.52	
	FFLACEFT.20250305 SP		7,301.96	
	POSC05MAR SQ *THE COF	24.10		99,289.14
07 Mar 2025	STRIPE R4L8E5 SP		411.33	
	ZURICH LIFE1083097 SP		2,808.62	
	POSC06MAR THE GRADUAT	40.70		
	VIRGIN MEDIA SEPA DD	20.00		
	POS06MAR APPLE.COM/BI	1.99		
SUBTOTAL: 102,446.40				

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07 Mar 2025	BALANCE FORWARD			102,446.40
	POS06MAR PARALLEL MEA	69.00		
	POS06MAR APCOA PARKIN	1.00		102,376.40
10 Mar 2025	STA0519877163CTVP2 SP		2,158.10	
	POSC08MAR SUMUP *SUM	50.00		
	POSC08MAR SUMUP *AVI	49.60		
	POSC07MAR SQ *GRAFT C	11.00		
	POSC07MAR THE MERRY P	35.00		
	GOCARDLESS SEPA DD	239.85		
	POS08MAR TRUSTPILOT L	1,180.80		
	POS07MAR APCOA PARKIN	1.00		
	POS08MAR FREENOW*C1QJ	34.39		
	POS07MAR APPLE.COM/BI	9.99		102,922.87
11 Mar 2025	STRIPE P7Z3G1 SP		137.11	
	AVIVA380201 SP		232.17	
	749233VO11-2025-03 SP		57.97	
	ROYAL LONDON INSUR SP		434.20	
	0026718I CTO		187.22	103,971.54
12 Mar 2025	STRIPE W4F9J7 SP		137.11	
	POSC11MAR MILL HOUSE	7.60		
	POS12MAR MSFT * E0100	93.54		104,007.51
13 Mar 2025	STRIPE H0M1R0 SP		137.11	
	FFLACEFT.20250312 SP		3,403.67	
	POSC12MAR ZAYTOON	33.84		
	POS12MAR DUBLIN AIRPO	78.00		
	POS12MAR EXEMPLAR AUT	328.00		
	POS12MAR REMARKABLE	2.99		107,105.46
14 Mar 2025	ZURICH LIFE1083097 SP		786.53	
	POSC13MAR HARVEY NORM	70.00		
	POSC13MAR Bolands (OC	35.40		
	POSC13MAR BUGLERS	7.00		
	POS13MAR PARALLEL MEA	104.75		
	POS13MAR FREENOW*C2FF	47.00		107,627.84
18 Mar 2025	STRIPE K4I6G8 SP		274.22	
				SUBTOTAL: 107,902.06

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18 Mar 2025	BALANCE FORWARD			107,902.06
	AVIVA L + P SEPA DD	2,000.00		
	POS17MAR FREENOW* C2Z	83.00		
	POS17MAR PAYPAL *PATR	12.30		
	POS16MAR FREENOW* C2U	25.50		
	POS16MAR FREENOW* C2W	23.00		
	POS16MAR FREENOW* 2HN	5.00		105,753.26
19 Mar 2025	ROYAL LONDON INSUR SP		617.80	
	POS17MAR PAYPAL *PLAY	36.99		
	POS18MAR Adobe	24.59		
	365 Online FLEXI HUB	124.46		
	365 Online FLEXI HUB	111.70		106,073.32
20 Mar 2025	STRIPE C8D5Y7 SP		134.10	
	FFLACEFT.20250319 SP		3,415.50	
	POSC19MAR SQ *THE COF	30.80		109,592.12
21 Mar 2025	STRIPE W1U2J9 SP		137.11	
	ZURICH LIFE1083097 SP		3,323.00	
	POSC20MAR SQ *THE COF	9.10		
	POSC20MAR SQ *THE COF	15.20		
	NOTIFIED FEES	35.60		
	POS20MAR PARALLEL MEA	104.75		
	POS20MAR PAYPAL *SPOT	11.99		112,875.59
24 Mar 2025	POSC21MAR STARBUCKS B	13.05		112,862.54
25 Mar 2025	752813VO11-2025-03 SP		99.60	
	POS23MAR FREENOW*C3RS	18.80		
	POS24MAR WWW.FPSB.IE*	120.00		112,823.34
26 Mar 2025	365 Online O CONNOR	8,755.21		
	365 Online DEVLIN LI	3,964.09		100,104.04
27 Mar 2025	STRIPE C5Y7L1 SP		274.22	
	FFLACEFT.20250326 SP		3,291.98	
	POSC26MAR SQ *THE COF	12.60		
	Revenue Commi SEPA DD	10,505.27		
	365 Online MULLIGAN	4,643.55		
	365 Online Stephen	3,740.70		84,768.12
				SUBTOTAL: 84,768.12

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27 Mar 2025	BALANCE FORWARD			84,768.12
28 Mar 2025	STRIPE G8L1Y0 SP		137.11	
	ZURICH LIFE1083097 SP		2,473.35	
	Vodafone Irel SEPA DD	63.32		
	Copymoore Doc SEPA DD	34.05		
	POS25MAR PAYPAL *PAYP	364.42		86,916.79
31 Mar 2025	POS28MAR PAYPAL *PAYP		364.42	
	STRIPE Q3Q8V0 SP		137.11	
	POSC28MAR RATHFARNHAM	47.60		
	POS27MAR PP*2199CODE	1.50		
	POS27MAR AER LINGUS A	3,225.92		84,143.30
01 Apr 2025	VHI SEPA DD	259.26		
	Broker Inform SEPA DD	245.38		
	Goodwood Solu SEPA DD	455.10		
	POS31MAR FREENOW*C4R8	21.50		83,162.06
02 Apr 2025	POS01APR FREENOW*C4RY	33.60		
	POS01APR PAYPAL *PATR	23.37		83,105.09
03 Apr 2025	FFLACEFT.20250402 SP		37,184.39	
	POSC02APR SQ *THE COF	7.70		
	365 Online FAIRCO	125.00		120,156.78
04 Apr 2025	ZURICH LIFE1083097 SP		1,421.68	
	POSC03APR SQ *THE COF	9.60		
	VIRGIN MEDIA SEPA DD	20.00		
	NEPOSCHGUSD 000001.70	1.70		
	P0304US 91.76@0.92774	85.13		121,462.03
07 Apr 2025	POSC04APR SQ *THE COF	9.50		
	POSC04APR RATHFARNHAM	40.00		
	POS06APR APPLE.COM/BI	1.99		
	POS05APR PAYPAL *PANA	22.49		
	POS06APR LinkedIn JOB	246.00		
	POS06APR CENTER PARCS	1,011.92		
	POS06APR CENTER PARCS	1,011.92		
	POS04APR FRN*HOLD.FRE	82.09		119,036.12
08 Apr 2025	STA0524718943CTVP2 SP		1,358.11	
SUBTOTAL: 120,394.23				

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08 Apr 2025	BALANCE FORWARD			120,394.23
	STRIPE R4O0L4 SP		137.11	
	AVIVA381392 SP		207.45	
	ROYAL LONDON INSUR SP		353.54	
	757903VO11-2025-04 SP		47.91	
	0026718I CTO		177.70	
	POS07APR APPLE.COM/BI	9.99		
	POS07APR HEDERMAN GMS	1,143.90		120,164.05
09 Apr 2025	STRIPE C2T9U8 SP		137.11	
	365 Online BOI MASTE	5,000.00		115,301.16
10 Apr 2025	STRIPE C4E7W1 SP		137.11	
	FFLACEFT.20250409 SP		8,956.21	124,394.48
11 Apr 2025	ZURICH LIFE1083097 SP		1,130.95	
	C0904US 13361@0.91642	12,244.32		
	NECLSCHGUSD 000011.43	11.43		113,269.68
14 Apr 2025	POS11APR MICROSOFT*36		333.96	
	POS11APR MICROSOFT*36		22.29	
	STRIPE G6W9Z4 SP		137.11	
	NEPOSCHGUSD 000001.24	1.24		
	POS12APR REMARKABLE	2.99		
	POS10APR AER LINGUS A	371.87		
	P1204US 69.60@0.89339	62.18		113,324.76
15 Apr 2025	STRIPE R0R8C2 SP		136.42	
	ROYAL LONDON INSUR SP		515.88	
	759546VO11-2025-04 SP		10.04	
	AVIVA L + P SEPA DD	2,000.00		
	NEPOSCHGUSD 000002.84	2.84		
	P1404NL158.86@0.89342	141.93		111,842.33
17 Apr 2025	STRIPE S0K6Y7 SP		137.11	
	ZURICH LIFE1083097 SP		208.46	
	FFLACEFT.20250416 SP		11,133.05	
	POS16APR FREENOW*C6RZ	76.60		123,244.35
22 Apr 2025	POSC17APR SQ *THE COF	8.70		
	POS16APR PAYPAL *PANA	20.49		
SUBTOTAL: 123,215.16				

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22 Apr 2025	BALANCE FORWARD			123,215.16
	POS17APR COMPANIES RE	25.00		
	POS17APR COMPANIES RE	20.00		
	POS17APR PAYPAL *PATR	12.30		
	POS20APR PAYPAL *P360	11.99		
	POS18APR Adobe	24.59		123,121.28
24 Apr 2025	FFLACEFT.20250423 SP		2,114.35	
	761892VO11-2025-04 SP		99.60	
	POS23APR EVM FUNDRAIS	540.00		
	365 Online O CONNOR	8,705.10		
	365 Online Stephen	3,740.72		112,349.41
25 Apr 2025	STRIPE F6R6M1 SP		137.11	
	ZURICH LIFE1083097 SP		452.18	
	365 Online DEVLIN LI	3,964.11		
	365 Online MULLIGAN	4,643.59		104,331.00
28 Apr 2025	POSC25APR BUGLERS	5.75		
	Revenue Commi SEPA DD	13,480.41		
	POS27APR APPLE.COM/BI	0.49		90,844.35
29 Apr 2025	AVIVA382101 SP		23.54	
	ROYAL LONDON INSUR SP		1,444.42	92,312.31
30 Apr 2025	STRIPE N9D5Y1 SP		137.11	
	NEPOSCHGUSD 000002.57	2.57		
	POS29APR MLCLUS	65.26		
	P2904US145.28@0.88284	128.26		92,253.33
01 May 2025	POSC30APR SUSHIDA RAM	57.00		92,196.33

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
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**