

MR NIALL O CONNOR  
FINANCIAL PLANNING MATTERS LIM  
10 GLENCAIRN HEIGHTS  
THE GALLOPS  
LEOPARDSTOWN DUBLIN 18  
D18 K2C3

Account Number: 5409XXXXXXXXX0563  
Cardholder: MR NIALL O CONNOR  
Account Holder: FINANCIAL PLANNING MATTERS LIM  
Statement Date: 03 February 2025  
Credit Limit: €5,000

+ Bank of Ireland  
PO Box 365, Dublin 18

You'll need to use the BOI Mobile Banking app to confirm online payments with your credit card. Please make sure your credit card is registered on the BOI Mobile Banking. Once your card is registered you will receive eStatements. You can change your statement preferences by selecting 'Services' tab at the bottom of your app, then 'Manage Statements' and then choosing to Turn paper statements on/off.

Statement Summary

Previous Balance	€2,121.46
Transactions for this period	€326.95
Other Transactions/Fees	€0.00
Total Payments	€2,121.46
Total Interest	€0.00
Statement Balance	€326.95

The bank account will be debited by the Payment Due amount advised above on or after **13 Feb 2025**. If a payment is made before this date the payment to be collected by Direct Debit will be reduced by that amount in accordance with the Terms and Conditions. Please allow at least 8 working days for the additional payments to be reflected in the balance to be paid by direct debit.

Payment due this month €326.95  
Date Payment Due 13 Feb 2025

Use contactless for purchases up to €50.  
  
Remember your card is accepted worldwide.

Transaction Details

12 Jan	OPENAI *CHATGPT SUBSCR	SAN FRANCISCO CA	€24.62
	24.60 USD @ 0.9991		
	Includes Cross Border Handling Fee of €0.54		
14 Jan	E&C BEACON	DUBLIN IR	€82.65
17 Jan	E&C CHURCHTOWN	DUBLIN 14 IR	€168.30
17 Jan	MILANO	DUBLIN	€45.15
17 Jan	EFLOW BARRIER FREE TOL	D08DK10 D	€6.23
Total Transactions this Period			€326.95
Previous Balance			€2,121.46
15 Jan	DIRECT DEBIT PAYMENT. THANK YOU.		€2,121.46 CR
Balance			€326.95
Payment due this month			€326.95

**Contact Us Details:**  
**Customer Service** 0818 251 251 or +353 56 775 7747 (international)  
**Lost / Stolen Freephone Telephone Line within ROI** 1800 946 764 or +353 56 775 7007 (international).

**Lost / Stolen or Disclosure of PIN:**  
If your card is lost or stolen, or if your PIN becomes known by another person, please contact us immediately on our Lost and Stolen freephone telephone line. This helps us prevent fraudulent use of your card and issue a replacement card or a new PIN to you.

**Transaction Queries:**  
You should keep all credit card receipts, telephone and mail order transactions to check against monthly statements. Always check the value of the transaction before you enter your PIN. By entering your PIN you are accepting the correct amount has been charged. If you wish to dispute any card transaction, please call our Customer Service line, within 60 days of the date of the transaction.

**Transactions outside your normal spending pattern:**  
You should tell us if you will be making transactions outside your normal spending pattern as unusual transactions may be declined.

**How to pay:**  
A direct debit must be set up when the credit card account is opened and payments must be made in accordance with the business credit card terms and conditions and payment terms agreed with us.

**If making other payments:** IBAN Details IE46 BOFI 9015 3899 9430 16  
Bank of Ireland BIC: BOFIE2D  
NB: Quote Credit Card Number as reference.

**Notice on Interest Charging Method:**  
No interest is charged if you pay the full balance shown on your statement by the due date. If the balance is not cleared in full, you will be charged interest on the full amount.

**Change of Address:**  
If you are the Administrator and your company has changed its address, please notify us immediately. If you are a cardholder and wish to change your address, please contact your company administrator.

Summary Box			The information contained within this table summarises key product features not displayed elsewhere on this statement and is not intended to replace any terms and conditions.		
	Business Credit Card		Gold Business Credit Card		
Variable Interest Rates: Purchases	17.39%		17.39%		
Variable Interest Rates: Cash Advances	17.39%		17.39%		
Interest Free Period	Up to 37 days for Purchases and Cash Advances if you pay your balance in full and on time each month.				
Interest Charging information	The period over which interest is charged is as follows:				
- Card Purchases (From)	Date debited to your account (All products)				
- Card Purchases (Until)	Paid in full				
Allocation of Payments	We will only consider a payment made when it is received by us and credited to your Account. We will apply payments towards what you owe us in the following order: (i) Interest on any fees and transactions, which you have not paid when due to us, excluding interest on cash advances (ii) Account fees and charges other than annual fees and cash advance fees (iii) Annual fees (iv) Interest on cash advances (v) Cash advance fees (vi) Purchases shown on previous statements or the latest statement (vii) Cash advances shown on previous statements or the latest statement (viii) Transactions and amounts you owe us that have not yet appeared on your statement in the same order as above				
Annual Fee	€31 per card		€120 per card		
Charges	<b>Cross Border Handling Fee:</b> Transaction in euro: No charge All other transactions: 2.25% value of transaction  <b>Cash Advance Fee:</b> 1.5% of value of transaction (minimum of €2.54)				
Default Charges	Unpaid Direct Debit or cheque: €3.17  Late payment fee: None  Over limit fee: None		Unpaid Direct Debit or cheque: €3.17  Late payment fee: None  Over limit fee: None		
Govt Stamp Duty	A Government Stamp Duty of €30 applies each year. This is an annual fee charged by the Government for each credit card account you have. We will collect the stamp duty by adding €30 to your bill at the beginning of April each year.				

**Credit Limit Increase:**  
If you are the Administrator, you can apply to increase the credit limit on a card by contacting your Bank of Ireland Branch. If you are a cardholder and require a credit limit increase, please contact your Administrator.

**Gold Card Business Online:**  
You can view statements and analyse spending at cardholder level. If you are an Administrator you can view statements and analyse spending at both cardholder and company level. To register for this service log on to [www.boibusinesscards.ie](http://www.boibusinesscards.ie)

Lending criteria and terms and conditions apply.  
Bank of Ireland is regulated by the Central Bank of Ireland.