Business Credit Card Statement

Bank of Ireland

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

Account Number:	5409XXXXXXXX0563
Cardholder:	MR NIALL O CONNOR
Account Holder:	FINANCIAL PLANNING MATTERS LIM
Statement Date:	03 October 2024
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	€57.67
Transactions for this period	€2,057.36
Other Transactions/Fees	€0.00
Total Payments	€57.67
Total Interest	€0.00
Statement Balance	€2,057.36
Payment due this month	**€2,057.36**
Date Payment Due	**15 Oct 2024**

The bank account will be debited by the Payment Due amount advised above on or after **15 Oct 2024**. 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.

05/22

Use contactless for purchases up to €50.

Remember your card is accepted worldwide.

Transaction Details

04 Sep	CLAYTON HOTEL LIFFEY V	DUBLIN	IR	€209.00	
08 Sep	PAYPAL *VOYANTUKLTD	35314369001	GB	€200.00	
10 Sep	FiverrEU	Nicosia	CY	€320.99	
12 Sep	OPENAI *CHATGPT SUBSCR 24.60 USD @ 1.0761	SAN FRANCISCO	CA	€22.86	
	Includes Cross Border Handling Fee of €0.50				
15 Sep	VODAFONE ONLINE	D18XN97	D	€1,269.99	
17 Sep	PAYPAL *PATREONIREL M	35314369001	IR	€12.30	
17 Sep	EFLOW BARRIER FREE TOL	D08DK10	D	€11.23	
20 Sep	PAYPAL *SPOTIFY	35314369001	SW	€10.99	
Total Transactions this Period				**€2,057.36**	
Previous Balance				€57.67	
13 Sep	DIRECT DEBIT PAYMENT. THANK YOU.			€57.67	CR
Balance				**€2,057.36**	
Payment due this month				**€2,057.36**	

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: BOFIIE2D
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	**Cross Border Handling Fee:** Transaction in euro: No charge All other transactions: 2.25% value of transaction **Cash Advance Fee:** 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

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