

Fees and Charges

MONEYMANAGER

Charges:

Description	Amount	When Debited
Non euro-denominated ATM withdrawal	1% of the amount of the withdrawal (minimum €1.91, maximum €6.00). The Mastercard® Exchange Rate will apply	Same day at end of Working Day
Non euro-denominated Retail Terminal transaction including a non euro-denominated Cashback Transaction	1% of the amount of the transaction (minimum €0.30, maximum €6.00). The Mastercard Exchange Rate will apply	Same day at end of Working Day
Stamp duty on EBS Cheque (Government Charge)	Applicable Government Stamp Duty per EBS Cheque	Same day at end of Working Day
Stamp duty on Card (Government Charge)	Applicable Government Stamp Duty per Card. The amount depends on whether you use your Card at both an ATM and a Retail Terminal	Annually in arrears
Debit Balance Charge	€5.00	Same day as a Debit Balance occurs
Debit Balance Interest Rate	6% per annum above the EBS Mortgage Standard Variable Rate (as displayed in EBS offices)	Quarterly
Unpaid cheque	€4.44	Same day at end of Working Day
Unpaid Direct Debit	€6.35	Same day at end of Working Day

EBS DEMAND, NOTICE AND FIXED SAVE ACCOUNTS²

Fees:

Description	Amount	When Debited
Stamp duty on EBS Cheque (Government Charge)	Applicable Government Stamp Duty per EBS Cheque	Same day at end of Working Day
EBS Cheque withdrawal ³	€1.27	Same day at end of Working Day

Charges:

Description	Amount	When Debited
Unpaid Direct Debit	€6.35	Same day at end of Working Day
Unpaid cheque	€4.44	Same day at end of Working Day

Please see Account Terms and Conditions for full information.

The above information is correct as at 31st March 2017 and is subject to change.

Government Stamp Duty is payable in respect of cheque withdrawals. ²Not Applicable to Children and Teen Accounts. ³Applicable to Instant Access Account.

EBS d.a.c. Registered Office: The EBS Building, 2 Burlington Road, Dublin 4, D04 WV00. Registered in Ireland, No. 500748. EBS d.a.c. is regulated by the Central Bank of Ireland.

