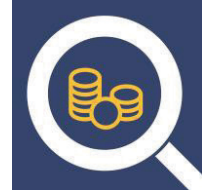




# Fee Information Document



Name of the account provider: EBS d.a.c.

Account name: EBS MoneyManager Account

Date: 12<sup>th</sup> October 2018

- This document informs you about the fees for using the main services linked to the payment account. It will help you to compare these fees with those of other accounts.
- Fees may also apply for using services linked to the account which are not listed here. Full information is available in the MoneyManager Fees and Charges leaflet available to download on <https://www.ebs.ie>
- A glossary of the terms used in this document is available free of charge.

Service	Fee	
<b>General account services</b>		
Maintaining the account	€0.00	
<b>Payments (excluding cards)</b>		
<b>Credit transfer</b>	In EBS office / staff assisted	
	EBS to EBS (same customer)	€0.00
	EBS to EBS (inter customer)	€0.00
	Online	
	EBS to EBS (same customer)	€0.00
	EBS to EBS (inter customer)	€0.00
	EBS to other ROI bank in euro	€0.00
<b>Direct debit</b>	Bill Pay	€0.00
	Direct debit transaction	€0.00
<b>Standing order</b>	Standing order transaction	€0.00
	Manual set up	€0.00
	Manual amend	€0.00
	Manual cancel	€0.00
<b>Cards and cash</b>		
<b>Cash lodgement</b>	In EBS office / staff assisted	€0.00
	<b>Cash withdrawal</b>	In EBS office / staff assisted
	ATM euro withdrawal	€0.00
	ATM non euro withdrawal	€0.00
	Commission charge	1% of euro value minimum of €1.91 maximum of €6.00
<b>Using a debit card for purchases in euro</b>	Debit card purchases	€0.00
	Debit card purchases & cashback	€0.00

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 an authorised agent and servicer of EBS Mortgage Finance (a wholly-owned subsidiary of EBS d.a.c).

EBS d.a.c. is regulated by the Central Bank of Ireland. EBS Mortgage Finance is regulated by the Central Bank of Ireland.

Directors: Denis O'Callaghan Chairman, Des Fitzgerald Managing Director, Tom Foley, Gerry Gaffney, Bryan O'Connor, Jim O'Hara, Catherine Woods.

<b>Using a debit card for purchases in foreign currency</b>	Debit card purchases Commission charge	€0.00 1% of euro value minimum of €0.30 maximum of €6.00
<b>Overdrafts and related services</b>		
<b>Overdraft</b> <b>Referral item</b> <b>Unauthorised overdraft</b>	  Debit Balance Interest Rate 3% per annum above the EBS Mortgage Standard Variable Rate (as displayed in EBS offices)	service not available service not available €5.00 same day as debit balance occurs
<b>Other services</b>		
<b>Cheque lodgement</b> <b>Unpaid item</b> <b>Provision of a cheque book</b>	In EBS office / staff assisted Direct Debit	€0.00 €0.00 service not available