

Fees and Charges

EBS MONEYMANAGER ACCOUNT

Fees and 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
Using a debit card for purchases in foreign currency 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
Unauthorised Overdraft Charge	€5.00	Same day as a Debit Balance occurs
Unauthorised Overdraft Interest Rate	The Unauthorised Overdraft Interest Rate is 3% per annum above the EBS Mortgage Standard Variable Rate (as displayed on our website and available on request in EBS offices).	Quarterly
Unpaid cheque (a cheque that is lodged to your Account and returned "unpaid" due to the cheque failing to clear)	€4.44	Same day at end of Working Day
Unpaid Direct Debit (a Direct Debit presented on your Account and returned "unpaid" due to insufficient funds in your Account)	€6.35	Same day at end of Working Day

EBS DEMAND AND FIXED SAVE ACCOUNTS

Fees:

Description	Amount	When Debited
Stamp duty on EBS Cheque (Government Charge) ²	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 10th December 2020 and is subject to change.

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

EBS d.a.c. Registered Office: 10 Molesworth Street, Dublin 2, D02 R126.
Registered in Ireland, No. 500748.
EBS d.a.c. is regulated by the Central Bank of Ireland.

