

MR PAUL COLIN GLOSTER
 21 BOURNE AVENUE
 ASHBOURNE
 CO MEATH
 A84 XP52

Your account name **PAUL COLIN GLOSTER
 CURRENT ACCOUNT**

Account number **94426570**
 IBAN **IE94 BOFI 9031 8994 4265 70**
 Statement date **30 Nov 2023** Number **2**

Your Current Account Statement

| Date | Transaction details | Payments - out | Payments - in | Balance |
|-------------|------------------------|----------------|---------------|-------------|
| | BALANCE FORWARD | | | 0.00 |
| 21 Dec 2022 | CHQ | | 11.13 | 11.13 |
| 16 Mar 2023 | CSH | | 220.00 | 231.13 |
| 31 Mar 2023 | CSH | | 1,004.00 | 1,235.13 |
| 06 Apr 2023 | CSH | | 220.00 | 1,455.13 |
| 14 Apr 2023 | CSH | | 220.00 | 1,675.13 |
| 21 Apr 2023 | CSH | | 220.00 | 1,895.13 |
| 10 May 2023 | V715169442100523O2 SP | | 220.00 | 2,115.13 |
| 17 May 2023 | V715169442170523O2 SP | | 220.00 | 2,335.13 |
| 24 May 2023 | V715169442240523O2 SP | | 220.00 | 2,555.13 |
| 31 May 2023 | V715169442310523O2 SP | | 220.00 | 2,775.13 |
| 07 Jun 2023 | V715169442070623O2 SP | | 220.00 | 2,995.13 |
| 14 Jun 2023 | V715169442140623O2 SP | | 220.00 | 3,215.13 |
| 21 Jun 2023 | V715169442210623O2 SP | | 220.00 | 3,435.13 |
| 23 Jun 2023 | TAMISEIR ROLAND WB | 420.00 | | 3,015.13 |
| 28 Jun 2023 | V715169442280623O2 SP | | 220.00 | 3,235.13 |
| 05 Jul 2023 | V715169442050723O2 SP | | 220.00 | 3,455.13 |
| 12 Jul 2023 | V715169442120723O2 SP | | 220.00 | 3,675.13 |
| 19 Jul 2023 | V715169442190723O2 SP | | 220.00 | 3,895.13 |
| 26 Jul 2023 | V715169442260723O2 SP | | 220.00 | 4,115.13 |
| 02 Aug 2023 | V715169442020823O2 SP | | 220.00 | 4,335.13 |
| 03 Aug 2023 | NEPOSCHGGBP 000000.33 | 0.33 | | |
| | P0208GB 14.00@1.16928 | 16.37 | | 4,318.43 |
| 09 Aug 2023 | V715169442090823O2 SP | | 220.00 | |
| | NEPOSCHGGBP 000006.07 | 6.07 | | |
| | P0808GB261.00@1.16222 | 303.34 | | 4,229.02 |
| 16 Aug 2023 | V715169442160823O2 SP | | 220.00 | 4,449.02 |
| 23 Aug 2023 | V715169442230823O2 SP | | 220.00 | 4,669.02 |
| 30 Aug 2023 | V715169442300823O2 SP | | 220.00 | 4,889.02 |
| 06 Sep 2023 | V715169442060923O2 SP | | 220.00 | 5,109.02 |
| 13 Sep 2023 | V715169442130923O2 SP | | 220.00 | 5,329.02 |
| 20 Sep 2023 | V715169442200923O2 SP | | 220.00 | 5,549.02 |
| 27 Sep 2023 | V715169442270923O2 SP | | 220.00 | 5,769.02 |
| 04 Oct 2023 | V715169442041023O2 SP | | 220.00 | 5,989.02 |

SUBTOTAL: 5,989.02

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A84 XP52Your account name **PAUL COLIN GLOSTER
CURRENT ACCOUNT**Account number **94426570**IBAN **IE94 BOFI 9031 8994 4265 70**Statement date **30 Nov 2023** Number **2**

Your Current Account Statement

| Date | Transaction details | Payments - out | Payments - in | Balance |
|--------------------|------------------------|----------------|---------------|-----------------|
| 04 Oct 2023 | BALANCE FORWARD | | | 5,989.02 |
| 11 Oct 2023 | V715169442111023O2 SP | | 220.00 | 6,209.02 |
| 13 Oct 2023 | CSHM CR 903189 1404 | | 1,000.00 | |
| | CSHM CR 903189 1404 | | 270.00 | 7,479.02 |
| 16 Oct 2023 | 365 Online Susan M. | 100.00 | | 7,379.02 |
| 18 Oct 2023 | V715169442181023O2 SP | | 220.00 | 7,599.02 |
| 20 Oct 2023 | 365 Online Susan M. | 100.00 | | 7,499.02 |
| 25 Oct 2023 | V715169442251023O2 SP | | 220.00 | 7,719.02 |
| 31 Oct 2023 | 365 Online Susan M. | 100.00 | | 7,619.02 |
| 01 Nov 2023 | V715169442011123O2 SP | | 220.00 | 7,839.02 |
| 06 Nov 2023 | 365 Online Susan M. | 100.00 | | 7,739.02 |
| 07 Nov 2023 | 365 Online Susan M. | 152.00 | | 7,587.02 |
| 08 Nov 2023 | V715169442081123O2 SP | | 220.00 | 7,807.02 |
| 13 Nov 2023 | 365 Online Susan M. | 100.00 | | 7,707.02 |
| 15 Nov 2023 | V715169442151123O2 SP | | 220.00 | 7,927.02 |
| 20 Nov 2023 | 365 Online Susan M. | 100.00 | | 7,827.02 |
| 22 Nov 2023 | V715169442221123O2 SP | | 620.00 | 8,447.02 |
| 27 Nov 2023 | 365 Online Susan M. | 100.00 | | 8,347.02 |
| 29 Nov 2023 | V715169442291123O2 SP | | 220.00 | |
| | POS28NOV WWW.ASHBOURN | 38.00 | | 8,529.02 |

This is an eligible deposit under the Deposit Guarantee Scheme. For more information, please see the 'Deposit Guarantee Scheme - Depositor Information Sheet' which is available from your branch or on our website www.bankofireland.com/dgs

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Statement date 30 Nov 2023 **Number 2**
Deposit Guarantee Scheme - Depositor Information Sheet

| Basic Information about the protection of your eligible deposits | |
|---|---|
| Eligible deposits in The Governor and Company of the Bank of Ireland are protected by: | the Deposit Guarantee Scheme ("DGS") ¹ |
| Limit of protection: | €100,000 per depositor per credit institution ² |
| If you have more eligible deposits at the same credit institution: | All your eligible deposits at the same credit institution are "aggregated" and the total is subject to the limit of €100,000. ² |
| If you have a joint account with other person(s): | The limit of €100,000 applies to each depositor separately. ³ |
| Reimbursement period in case of credit institution's failure: | 10 working days ⁴ |
| Currency of reimbursement: | Euro or, for branches of Irish banks operating in another member state of the EEA, the currency of that member state. |
| To contact The Governor and Company of the Bank of Ireland for enquiries relating to your account: | Bank of Ireland Customer Service 1st Floor, Arena Building Whitestown Way Tallaght Dublin 24. Tel: 0818 365 365 Mob: 0818 365 365 Intl: +353 1 404 4000 |
| To contact the DGS for further information on compensation: | Deposit Guarantee Scheme Central Bank of Ireland New Wapping Street North Wall Quay Dublin 1 D01 F7X3 Tel: 01 2245800 Email: info@depositguarantee.ie |
| More information: | www.depositguarantee.ie |

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Statement date 30 Nov 2023 **Number** 2

Additional Information

¹ Scheme responsible for the protection of your deposit

Your deposit is covered by a statutory Deposit Guarantee Scheme. If insolvency of your credit institution should occur, your eligible deposits would be repaid up to €100,000.

² General limit of protection

If a covered deposit is unavailable because a credit institution is unable to meet its financial obligations, depositors are repaid by a Deposit Guarantee Scheme. This repayment covers at maximum €100,000 per credit institution. This means that all eligible deposits at the same credit institution are added up in order to determine the coverage level. If, for instance, a depositor holds a savings account with €90,000 and a current account with €20,000, he or she will only be repaid €100,000.

This method will also be applied if a credit institution operates under different trademarks. This means that all eligible deposits with one or more of these trademarks are in total covered up to €100,000.

In some cases eligible deposits which are categorised as "temporary high balances" are protected above €100,000 for six months after the amount has been credited or from the moment when such eligible deposits become legally transferable. These are eligible deposits relating to certain events which include:

- (a) certain transactions relating to the purchase, sale or equity release by the depositor in relation to a private residential property;
- (b) sums paid to the depositor in respect of insurance benefits, personal injuries, disability and incapacity benefits, wrongful conviction, unfair dismissal, redundancy, and retirement benefits;
- (c) the depositor's marriage, judicial separation, dissolution of civil partnership, and divorce;
- (d) sums paid to the depositor in respect of benefits payable on death; claims for compensation in respect of a person's death or a legacy or distribution from the estate of a deceased person.

More information can be obtained at www.depositguarantee.ie.

³ Limit of protection for joint accounts

In case of joint accounts, the limit of €100,000 applies to each depositor. However, deposits in an account to which two or more persons are entitled as members of a business partnership, association or grouping of a similar nature, without legal personality, are aggregated and treated as if made by a single depositor for the purposes of calculating the limit of €100,000.

⁴ Reimbursement

The responsible deposit guarantee scheme is:

Deposit Guarantee Scheme, Central Bank of Ireland, New Wapping Street, North Wall Quay, Dublin 1, D01 F7X3.

Tel: 01 2245800. Email: info@depositguarantee.ie. Website: www.depositguarantee.ie.

It will repay your deposits (up to €100,000) within 10 working days from 1 January 2021 to 31 December 2023; and within 7 working days from 1 January 2024 onwards, save where specific exceptions apply.

Where the repayable amount cannot be made available within seven working days depositors will be given access to an appropriate amount of their covered deposits to cover the cost of living within five working days of a request. Access to the appropriate amount will only be made on the basis of data provided by the credit institution. If you have not been repaid within these deadlines, you should contact the deposit guarantee scheme.

Other important information

In general, all retail depositors and businesses are covered by the Deposit Guarantee Scheme. Exceptions for certain deposits are stated on the website of the Deposit Guarantee Scheme. Your credit institution will also inform you on request whether certain products are covered or not. If deposits are eligible, the credit institution shall also confirm this on the statement of account.

Abbreviations Explained

Bank of Ireland applies abbreviations to certain transaction types to ensure that you have as much detail as possible regarding the transactions on your statement. An explanation of the most common abbreviations is included in the tables below.

| Abbreviation | Explanation | Abbreviation | Explanation |
|-------------------|--|----------------------|--|
| A | Foreign/international non-euro ATM transaction | K | 1,000 E.g. C2206VN2020K@.000040. This represents an ATM transaction on 22 June for Vietnamese Dong amount of 2,020,000. The exchange rate was 0.000040 |
| ADJ | Adjustment (to reverse previous transaction) | LDGMNT/LODG | Lodgement (cash / cheque / mixed) |
| APO | An Post Office | MIXM | Mixed cash and cheque lodgement using Lodgement ATM |
| BK | Books | O/Draft | Overdraft |
| CA | Current Account | P | Using a debit card for purchases in foreign currency |
| CH | Cheque | Pass/ATMD | ATM transactions in Republic of Ireland and in some banks throughout Northern Ireland and Great Britain |
| CHG | Charge | PAYT | Payment (Credit Transfer) |
| CHG-REFERRAL ITEM | Referral item charges | POS | Using a debit card for purchases in euro or foreign currency |
| CHQM | Cheque lodgement using Lodgement ATM | POSC | Using a debit card for contactless purchases in euro or foreign currency |
| CO | Contactless point of sale non-euro transaction | REFERRAL ITEM(S)-FEE | Referral item charges |
| CR | Credit | SO or S/O | Standing Order |
| CSHM | Cash lodgement using Lodgement ATM | SPL | Special |
| DD | Direct Debit | TR | Transfer |
| DR | Debit | TX | Transaction |
| EFT | Electronic Funds Transfer (Credit Transfer) | UNPAID FEE | Charge for cheque returned unpaid |
| FEE: MAINTAINING | Fee for maintaining the account | UNPAID S/O CHARGE | Unpaid Standing Order charge |
| ACC | | UnpFee | Unpaid SEPA Direct Debit charge |
| GT/GOVT | Government | | |
| INTRST | Credit interest paid to account | | |
| INST | Instruction | | |
| INT | Debit interest from account | | |

General Information

Your statement: Please check the items and balance shown on this statement and tell us if there is any discrepancy. On this statement similar items that are debited from and credited to your account in a day are grouped together, which may not match the sequence that they are posted to your account. Your balance at an ATM, on 365 online or Mobile Banking may not include all transactions due to be posted that day. The balances on this statement are uncleared balances which are used to calculate referral item charges and interest surcharges for business customers, if they apply.

More information on fees and charges: Full details of fees and Government Duties can be found in our Schedule of Fees and Charges for Personal Customers or Schedule of Fees and Charges for Business Customers, as applicable. These and the Schedule of International Transaction Charges are available at www.bankofireland.com and at your branch.

Your eStatements at a click

eStatements are available to 365 online customers. They are more secure, more convenient and kinder to the environment.

EU Standard Language for Payment Services for Personal Customers

| EU Standard Language for Payment Services for Personal Customers | Description of services used in your statement that correspond to the EU standard language. More than one type of service can correspond. There can be different descriptions or abbreviations for the same service. |
|--|--|
| Maintaining the account | FEE: MAINTAINING ACC |
| Cash withdrawal | Cash withdrawal abbreviated as WDL or WD |
| Cash lodgement | Lodgement abbreviated as LDMNT or LODG; Cash lodgement using Lodgement ATM abbreviated as CSHM; or Mixed cash and cheque lodgement using Lodgement ATM abbreviated as MIXM |
| Cheque lodgement | Lodgement abbreviated as LDMNT or LODG; Cheque lodgement using Lodgement ATM abbreviated as CHQM; or Mixed cash and cheque lodgement using Lodgement ATM abbreviated as MIXM |
| Provision of a cheque book | Cheque Book Charge |
| Using a debit card for purchases in euro | Debit card purchases in euro abbreviated as POS, or Debit card contactless purchases in euro abbreviated as POSC |
| Using a debit card for purchases in foreign currency | Debit card purchases in foreign currency abbreviated as P or POS, or Debit card contactless purchases in foreign currency abbreviated as POSC |
| Credit transfer | 365, Credit Transfe |
| Standing order | Standing Order; SO or S/O |
| Direct debit | Direct Debit or DD |
| Overdraft | Overdraft or O/Draft |
| Unauthorised overdraft | Not described on the customer's account statement |
| Referral item | CHG-REFERRAL ITEM |
| Unpaid item | Unpaid SEPA Direct Debit charge abbreviated as UnpFee; Unpaid Standing Order charge abbreviated as UNPAID S/O CHARGE; Charge for cheque returned unpaid abbreviated as UNPAID FEE. |

Offer of Annual Review for Business Borrowers

All **Business Borrowers** are offered the option of an annual review that includes a review of all credit facility agreements, security and alternative arrangements. To take up this offer, please call **0818 200 372** and we will arrange to set up the review meeting.

Online Banking for Business Customers

We have two online banking options for business customers (**Business On Line** and **365 Phone & Internet Banking**), giving you the flexibility to choose which option is right for your business. To compare these products visit boi.com/OnlineBankingForBusiness. Alternatively you can call 0818 210 619 or email electronic.banking@boi.com for Business On Line or call 0818 214 365 for 365 Phone and Digital Banking.

Helpful Contacts

General banking queries: 0818 365 365
To register for 365 online: 0818 214 365
boi.com/banking365howtogetstarted

For Lost or stolen cards: contact your branch or Freephone (from Republic of Ireland only) **1800 946 764** (available 24/7), or if calling from abroad **+353 567 757 007**