



Your account name **INNOVATE LICENSING LIMITED
CURRENT ACCOUNT**

INNOVATE LICENSING LIMITED
20 UPPER MOUNTPLEASANT AVENUE
RANELAGH
DUBLIN 6 D06P6Y8

Account number **46950263**
IBAN **IE44 BOFI 9004 2046 9502 63**
Statement date **31 Dec 2019** Number **114**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
29 Nov 2019	BALANCE FORWARD			30,778.89
02 Dec 2019	ISPCC SEPA DD	10.00		
	POS01DEC GOOGLE *GSUI	6.40		
	POS30NOV MURRAY MOBIL	40.00		
	365 Online O SHEA DA	6,000.00		24,722.49
05 Dec 2019	POSC04DEC HMSHOST SCH	6.70		
	POSC04DEC HMS Host In	7.90		
	POSC04DEC HMSHOST SCH	8.40		
	ATM04DEC SCHOOLSTRAAT	200.00		
	POS03DEC RYANAIR	28.00		
	POS04DEC REVOLUT*2867	300.00		
	POS04DEC WEBER HOTEL	136.47		
	POS04DEC WEBER HOTEL	136.47		
	POS04DEC UBER TRIP HE	50.70		
	POS04DEC FREE NOW*3LL	34.60		23,813.25
06 Dec 2019	POSC05DEC HMS Host In	24.30		
	POS05DEC UBER TRIP HE	6.00		
	POS05DEC UBER TRIP HE	6.00		
	POS05DEC UBER *TRIP	25.75		23,751.20
09 Dec 2019	Three Ireland SEPA DD	136.49		
	NEPOSCHGGBP 000000.19	0.19		
	POS05DEC FREE NOW*3LU	35.20		
	P0812GB 7.99@1.18898	9.50		23,569.82
11 Dec 2019	POSC10DEC CLAYTON CHA	16.00		
	NEPOSCHGUSD 000000.54	0.54		
	P1012US 30.00@0.90400	27.12		23,526.16
13 Dec 2019	POS12DEC ONE4ALL	1,002.00		22,524.16
16 Dec 2019	SKYSTONE GROUP LLC GP		12,000.00	
	NEPOSCHGUSD 000000.22	0.22		
	POS13DEC THE IRISH TI	16.00		
	POS14DEC FREE NOW*3NU	13.70		
	P1312US 12.00@0.90000	10.80		34,483.44
18 Dec 2019	POS17DEC REVOLUT*2867	300.00		34,183.44
19 Dec 2019	LEAP AUTOLOAD SEPA DD	30.00		34,153.44
SUBTOTAL: 34,153.44				

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



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19 Dec 2019	BALANCE FORWARD			34,153.44
23 Dec 2019	POS20DEC LINKEDIN-518	55.90		34,097.54
24 Dec 2019	POS23DEC FREE NOW*3PK	14.10		
	POS23DEC FREE NOW*3PL	15.40		34,068.04
30 Dec 2019	BOI BOL CHARGE	10.00		
	POS28DEC FREE NOW*3Q5	10.40		
	POS24DEC Spotify P0DF	14.99		34,032.65
31 Dec 2019	NOTIFIED FEES	23.00		34,009.65

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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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. 000040
ADJ	Adjustment (to reverse previous transaction)		
BK	Books	LDGMNT/LODG	Lodgement (cash / cheque / mixed)
CA	Current Account	O/Draft	Overdraft
CH	Cheque	Overlimit Chgs	Referral item
CHG	Charge	P	Using your debit card for purchases in foreign currency at point of sale
CO	Contactless point of sale non-euro transaction	Pass/ATMD	ATM transactions in Republic of Ireland and in some banks throughout Northern Ireland and Great Britain
CR	Credit		
DD	Direct Debit	PAYT	Payment (Credit Transfer)
DR	Debit	POS	Using a debit card for purchases in euro or foreign currency at point of sale
EFT	Electronic Funds Transfer (Credit Transfer)	POSC	Using a debit card for purchases in euro or foreign currency at point of sale (contactless)
GT/GOVT	Government		
INTRST	Credit interest paid to account	SO or S/O	Standing Order
INST	Instruction	SPL	Special
INT	Debit interest from account	TR	Transfer
		TX	Transaction
		UnpFee	Unpaid SEPA Direct Debit charge

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 Overlimit or Referral Item fees and interest surcharges if they apply.

Your eStatements at a click

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


Ways to make your banking more convenient and better value

Seven easy ways to reduce your everyday banking fees:

1. Check your account type... Students, Graduates & Golden Years don't pay fees for maintaining the account.

2. Keep a minimum balance of €3,000 in your Personal Current Account at all times to avoid quarterly transaction fees. You only pay the €5 quarterly fee for maintaining the account.

3. Use online, mobile or tablet banking & pay just 10c for online and phone transactions. That's 50c less than transacting over the counter in your branch.

4. Use contactless payments to pay for items using your contactless card. It costs you just 1c per transaction. Look for the  symbol.
- Check out our website to find out more on contactless limits – boi.com/visadebitcardsfeatures

5. Use your Visa Debit card for purchases in euro. The cost is just 10c per transaction and can be used in-store and online.

6. Stop writing cheques – At €1.30, the cost of writing a cheque is relatively high, especially when compared with the 10c it costs to pay by a direct debit, standing order or online transfer.

7. Getting a cash withdrawal by cashback when paying for goods with your Visa Debit card is free (10c is charged for the purchase transaction), while the fee for withdrawing cash at an ATM is 25c.

EU Standard Language for Payment Services	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	Not described on the customer's account statement. This will appear on the customer's fee statement.
Cash withdrawal	Cash, withdrawal abbreviated as WDL or WD
Cash lodgement	Lodgement abbreviated as LDMNT or LODG
Cheque lodgement	Lodgement abbreviated as LDMINT or LODG
Provision of a cheque book	Cheque Book Charge
Using a debit card for purchases in euro	Visa debit point of sale transaction abbreviated as POSC; Visa Debit Contactless point of sale transaction abbreviated as POSC
Using a debit card for purchases in foreign currency	P, POS, 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	Over limit item
Unpaid item	Unpaid SEPA Direct Debit Charge abbreviated as UnpFee; 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.

Helpful Contacts

General banking queries: 0818 365 365

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**
www.bankofireland.com/waystobank

Business On Line (for companies)

Our online banking service is **Business On Line**. To register your interest call **1850 264 265** or email **electronic.banking@boi.com** Please ensure to read our Customer Handbook, Conditions of Use and Fees and Charges for Business On Line available on **www.bankofireland.com**

To register for 365 online: 1890 365 500