



Standard Financial Statement

If you'd like help filling in this form more quickly
talk to one of our experts on 0818 280 280



Completing your Standard Financial Statement (SFS)

The information provided in the SFS is a vital first step in helping you decide what to do next. It takes **around 44 minutes** to complete an SFS, but many of our customers complete it faster.

To complete this form please gather all relevant documents including **bills, statements, 1 month's payslips and a calculator**. Please fill in the whole document, mandatory fields will be highlighted.

The SFS contains 3 sections, please fill out each section as accurately as possible. These sections are:

Your Details & Finances

To ensure a quick response, you will need to complete some personal information. You also need to give us an up to date view of your finances.



Your Borrowings

To help us understand your borrowings we will ask for details of your current payments and assets. Please provide accurate information so we can process your situation correctly.



Your Signature

This section outlines how we will use the information provided. Please ensure all borrowers named on the loan account have signed and dated this section. This will ensure we can start to consider your application.



What happens next?



We receive a completed SFS and supporting documentation



We will review the application and contact you if there is anything missing



We will contact you about your application and explain next steps



If we cannot offer you an alternative repayment arrangement we will inform you of the reasons for our decision



Call us on: 0818 280 280



Information to help you with completing the Standard Financial Statement (SFS).

Please read carefully

To complete the SFS, please use the Guide to completing a Standard Financial Statement published by the Central Bank and available on its website [here](#)

We at Haven are committed to working with customers who are in or facing financial difficulties to find a solution where that is possible. Before you complete this Standard Financial Statement (**SFS**), please read the following information which will assist you with understanding the document.

What is this Standard Financial Statement?

This SFS helps you set out your financial situation. After you complete it, we will assess your information as part of the Mortgage Arrears Resolution Process (**MARP**). We will then explore what type of alternative repayment arrangement (**ARA**), from the options we offer, that is appropriate and sustainable for your individual circumstances. While it may look like a lot of information to provide, we only ask for the information we really need to help us to assess your financial situation and find, when possible, a suitable solution for you.

Where can I find more information on MARP?

Our MARP booklet [here](#)

The MARP booklet also provides useful information in the case where no alternative solution is offered to you.

The Central Bank's guide to the CCMA which outlines your protections when experiencing difficulties with your mortgage [here](#)

What supports are available to help me complete the SFS?

Check our website for the range of the supports we provide: [here](#)

The Central Bank's Guide to completing a Standard Financial Statement: [here](#)

The **Money Advice and Budgeting Service (MABS)**: MABS is a free, confidential and independent service which will help you to complete the SFS. They will talk you through the document and give advice about the supporting documents you may need to provide.

Call the MABS helpline on **0818 072 000** and/or visit [here](#)

Abhaile is a service to help homeowners find a resolution to home mortgage arrears. Depending on your situation, Abhaile provides vouchers for you to get financial advice, legal advice or insolvency advice and help from experts. The vouchers are available through MABS.

Mortgage to Rent (MTR) is a government scheme to help homeowners who are at risk of losing their homes due to mortgage arrears. The MTR scheme is a social housing option only available if you are eligible for social housing support and your mortgage is unsustainable.

For more information visit [here](#)





Other debt advisory services like a financial adviser:

If you decide that you want a MABS adviser or a lawyer, accountant or financial adviser to act for you, we ask that you agree in writing for us to contact them. We will then work with them directly and no longer contact you except in relation to matters other than your arrears situation.

Other resources:

You can also check the website of the Competition and Consumer Protection Commission (CCPC) for useful information about loans and mortgages [here](#)

Who do I contact if I have a question?

If you have any questions, please contact us at **0818 280 280**. We have specially trained staff to deal with customers experiencing financial difficulties, and can help you with completing your SFS.

What's in the SFS?

Please fill out all sections of the SFS fully and accurately and provide any documents that we may need to assess your financial circumstances. Any missing documents will slow down the assessment of your SFS. The Table below outlines the content of each section of the SFS along with key points for you to note.

For information, all the terms in **blue** are explained in **Appendix 1** available at the end of this document. Please refer to this Appendix as you complete the SFS.

Appendix 2 provides a checklist of all documents which may be required to complete your SFS. Please note we may request additional documents from you if necessary to the assessment of your SFS.

The easiest way to complete this form is to take the time first to gather all the documents we need such as bank account statements. Customers have told us that they sometimes forget that part and it can cause delays. These are the documents that help us get a good picture of your finances. Then we can figure out the best way to help you.

The documents you will need are :

Bank statements for the last three months for all your accounts, not just your current account. If you have accounts with us, we can see these already, it's just the accounts you have with other banks or credit unions.

Your most recent payslips, showing us what you get paid per month. If you're paid weekly, we need to see your last four payslips, if you get paid every two weeks we need your last two payslips. If you're paid monthly, please provide your most recent payslip.

If you earn overtime or bonuses we need to see confirmation of your income for the previous 3 years so that we can average it out. You can get an Employment Detail Summary for the past 3 years from your Revenue.ie account, or you can get Salary Certificates or your employer's written confirmation to confirm your earnings. You can get our Salary Certificate Template at any of our branches or on aib.ie.

We know we are asking you for a lot of information, but we need to get a clear picture of your financial situation to be able to help you. Without all the information we ask for, we are not in a position to start your assessment.





Section:	This section asks for?	Tick when completed
Section A: My details	Details about your personal circumstances, your name, address, occupation and the number of people living in your household.	<input checked="" type="checkbox"/>
Section B: My mortgage	Details about your mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property you own. This section also helps you to better understand the key elements of your mortgage.	<input checked="" type="checkbox"/>
Section C: My monthly income	Details on all your monthly income.	<input checked="" type="checkbox"/>
Section D: My monthly household expenditure	Details of all your expenditure or outgoings, calculated on a monthly basis. Details of all expenses that may be incurred during the expected period of financial difficulty should be included in the SFS	<input checked="" type="checkbox"/>
Section E: My monthly debt payments	Details about monthly amounts of all your other debt repayments (other than your mortgage repayment on your primary residence).	<input checked="" type="checkbox"/>
Section F: My other properties	Details on properties you own which are not your primary residence.	<input checked="" type="checkbox"/>
Section G: My other assets	Details of all other assets you own, either on your own or with someone else for example savings, cars, and shares.	<input checked="" type="checkbox"/>
Section H: Summary of your SFS	This section will help you to review the figures you inputted in sections B, C, D and E.	<input checked="" type="checkbox"/>

In the next sections, we ask a lot of details about what you earn and what you spend your money on. We need this information to get a clear picture of your situation and make a fair assessment. We don't make judgements about what you spend your money on. Everybody deserves to spend a reasonable amount on their lifestyle. We're really just looking to find out what you have left each month.

It will help you to tick off each section. Take your time.

Customers have told us that they found it useful, as they worked through each section, to make a note of all the documents that they wanted to attach.

You'll also find a useful list in Appendix 2 of the documents you might need to attach.

Your Progress





Your Details & Finances

Section A: My details

		Borrower 1	Borrower 2
A1	Name	Garvan Lynch	
A2	Correspondence Address	4 Beaumont Place, Ballintemple, Cork. T12WY9R.	
A3	Property Address: (if different to correspondence address)		
	Please indicate preferred contact method		
A4	Home Telephone	<input type="checkbox"/>	
A5	Mobile	<input type="checkbox"/>	
A6	E-mail	<input checked="" type="checkbox"/>	garvanjames@gmail.com
A7	Marital Status	Married/Civil Partner	
A8	Date of Birth	03/08/1971 DD / MM / YYYY	DD / MM / YYYY
A9	Total number of all persons in household	5	
A10	No. and age of dependants	Dependant 1	53
		Dependant 2	21
		Dependant 3	18
		Dependant 4	17
A11	Are any of these dependants in third level education? [Yes/No] If Yes, please provide the number of expected years remaining.	Y <input checked="" type="radio"/> N <input type="radio"/> 2	Y <input type="radio"/> N <input type="radio"/>

Your Progress



Your Details & Finances

Your Borrowings

Your Signature



Call us on: 0818 280 280

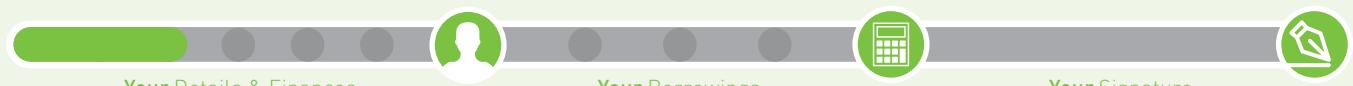
6/25

HAVEN Standard Financial Statement



	Borrower Information	Borrower 1	Borrower 2
A12	Are any of these dependants or persons living in the household without being a dependant financially contributing to the household on a monthly basis? [Yes/No] If Yes, please include the monthly contribution in field C8.	Y <input type="radio"/> N <input checked="" type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
A13	Do any of these dependants have medical or care needs that have an impact on your financial situation? [Yes/No] If Yes, please include the monthly cost of any related medical expenses in field D4.	Y <input type="radio"/> N <input checked="" type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
A14	Are you currently employed? [Yes/No] If you are self-employed, please provide details.	Y <input type="radio"/> N <input checked="" type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
A15	What is your current occupation? If you are unemployed or retired, please include your previous occupation.	I am a pharmacist and I am currently going back on the UK register.	
A16	Are you in permanent employment? [Yes/No]	Y <input type="radio"/> N <input checked="" type="radio"/>	Y <input type="radio"/> N <input type="radio"/>
A17	Name of current employer and your length of service		
A18	For what reason(s) are you having difficulty meeting your mortgage and/or other debt repayments? Please select all that apply.	Unemployment <input checked="" type="radio"/>	Unemployment <input type="radio"/>
		Reduced Income <input type="radio"/>	Reduced Income <input type="radio"/>
		Illness <input checked="" type="radio"/>	Illness <input type="radio"/>
		Divorce/Separation <input type="radio"/>	Divorce/Separation <input type="radio"/>
		Bereavement <input checked="" type="radio"/>	Bereavement <input type="radio"/>
		School/College Fees <input type="radio"/>	School/College Fees <input type="radio"/>
		Household bills <input type="radio"/>	Household bills <input type="radio"/>
		Other (Please specify) <input type="radio"/>	Other (Please specify) <input type="radio"/>
A19	How long do you expect these difficulties to continue? (If you are not in a position to answer this question, please contact your mortgage provider to seek support on how to answer this question).	0-3 months <input type="radio"/>	0-3 months <input type="radio"/>
		3-6 months <input type="radio"/>	3-6 months <input type="radio"/>
		6-12 months <input checked="" type="radio"/>	6-12 months <input type="radio"/>
		12+ months <input type="radio"/>	12+ months <input type="radio"/>

Your Progress



Your Details & Finances

Your Borrowings

Your Signature



Call us on: 0818 280 280

7/25

HAVEN Standard Financial Statement



Section B: My mortgage

This section relates to the mortgage on your primary residence, that is, the residential property you occupy as your primary residence, or the only residential property in the State you own.

B1	Mortgage Provider	Haven	
B2	Mortgage Account Reference Number(s)	61332478	
B3	Account reference of any other mortgage account(s) on your primary residence (for example top-up account)		
B4	Total outstanding mortgage balance (€) (do not include arrears) This total should include the balances of B2 and B3 (if applicable)	€257,017.16	
B5	Estimated current value of primary residence (€)	700,000.00	
B6	Monthly mortgage repayments due (€)	3,474.74	H4
B7	Monthly mortgage repayments being paid (€)	0	
B8	Remaining term of mortgage	192	
B9	Current Interest Rate (%) Is this rate fixed, or variable? Please select Variable for tracker rate.	3.95	<input type="radio"/> Fixed <input checked="" type="radio"/> Variable <input type="radio"/> Part fixed and part variable
B10	Arrears balance (€) (if applicable)	3,474.74	
B11	Is your mortgage currently restructured ? [Yes/No]	Y <input type="radio"/>	N <input checked="" type="radio"/>
B12	Do you have a Payment Protection Insurance policy? [Yes/No]	Y <input type="radio"/>	N <input checked="" type="radio"/>

Your Progress



Call us on: 0818 280 280

8/25

HAVEN Standard Financial Statement



Section C: My monthly income

If you face seasonal or irregular income, please engage with your mortgage provider for further assistance on completing this section. Please consult the SFS consumer Guide on how to calculate monthly income.

		Borrower 1	Borrower 2	Total €
C1	Gross monthly salary [for self-employed please refer to Revenue Form 11]	0.00		0.00
C2	Net monthly salary [for self-employed please refer to Revenue Form 11]	0.00		0.00
C3	Monthly social welfare benefits Please list under rows C3 a, b and c.			0.00
C3(a)	Benefit - please specify			0.00
C3(b)	Benefit - please specify			0.00
C3(c)	Benefit - please specify			0.00
C4	Child Benefit	0		0.00
C5	Mortgage Interest Supplement	0		0.00
C6	Working Family Payment	0		0.00
C7	Maintenance received	0		0.00
C8	Other (please specify)	0		0.00
C9	Monthly rental income (from other properties) [report figure from F5]	0.00		0.00
C10	Monthly income from non-property assets [report figure from G7]	0.00		0.00
C11	Total monthly income (sum of C2 to C10)			0.00 H1

Your Progress

30 mins left to complete



Why not call us if you need help on 0818 280 280



Your Details & Finances



Your Borrowings



Your Signature



Call us on: 0818 280 280



In this section, we ask for details of your monthly household expenses. If you're not sure, there's a useful guide by the Insolvency Service of Ireland that shows typical expenditure for families.
<https://backontrack.ie/>

Section D: My monthly household expenditure – Guidance

The figures you include in section D are based on your household's individual circumstances. When calculating the average monthly cost for each of the expenses, you should seek to include the examples of items listed below in your figure for 'average monthly cost'. To calculate your monthly average costs consult the SFS Guide [here](#)
 You only need to include costs that are relevant to your household.

	Expense	Examples of items to include in average monthly cost figure
D1	Food	Groceries, takeaways and eating out (restaurants, cafés, canteens)
D2	Clothing	Clothes and footwear
D3	Personal Care	Personal hygiene, baby/infant costs and grooming items
D4	Health	Medicines and medical visits and appointments
D5	Household goods	Furniture, appliances, cleaning products
D6	Household services	Bin charges, household repairs and maintenance, local property tax, management fees, TV licence, TV channels and streaming services, bank charges or fees
D7	Communications	Phone (mobile and landline) and internet
D8	Education	Uniforms, books, school/college/course fees and contributions, extracurricular activities and costs linked to 3rd level accommodation.
D9	Transport	Petrol, motor tax, NCT, vehicle repairs and maintenance, parking and tolls, public transport costs (including school transport), taxis, rental costs
D10	Household Energy	Electricity and home heating
D11	Insurance and Pension	Any type of insurance, including motor, home, health, mortgage protection, payment protection, income protection, life assurance, pension contribution, where not deducted from salary at source.
D12	Savings	
D13	Social inclusion and participation	Social events, sports and hobbies, special occasions such as Christmas or any religious holidays and birthdays, and other events or activities
D14	Childcare	
D15	Rent	For example, in the case of separated borrowers, where one borrower is not living in the household and is paying rent for other accommodation.
D16	Other	Any other expenses not already captured. May include maintenance paid to spouse/child, costs associated with another property, elderly care, nursing home fees, carer fees, legal costs, children's/teenagers' pocket money.

Your Progress

30 mins left to complete



Why not call us if you need help on 0818 280 280



Your Details & Finances



Your Borrowings



Your Signature



Call us on: 0818 280 280

10/25

HAVEN Standard Financial Statement

Section D: My monthly household expenditure

Please read the guidance above before you fill in this section.

		Average Monthly Cost €	Arrears (where applicable) €
D1	Food		
D2	Clothing		
D3	Personal Care		
D4	Health		
D5	Household goods		
D6	Household Services		
D7	Communications	128.56	
D8	Education		
D9	Transport		
D10	Household Energy	265.37	
D11	Insurance and Pension		
D12	Savings		
D13	Social inclusion and participation		
D14	Childcare		
D15	Rent		
D16	Other (Please Specify)		
D17	Total Monthly Expenditure (sum of D1 to D16)	393.93	H2

If there is any additional information not captured above that may impact your monthly expenditure, please include here [you may also use this text box to explain a high level of costs for certain items above]

I do not have any money, so my wife is paying for food etc but relataions are understandably strained at present.

Your Progress Only 17 mins left to complete  The longest section is done



Call us on: 0818 280 280

11/25

HAVEN Standard Financial Statement

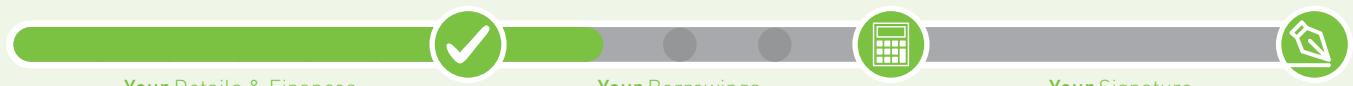


Your Borrowings

Section E: My monthly debt payments

Debt Type	Monthly Repayments		Remaining Term	Total Outstanding Balance €	Arrears Balance €	Provider	Purpose of loan/debt	Is this debt secured? yes/no	Is this debt currently restructured? yes/no
	Due €	Being Paid €							
E1 Court mandated debt (Please specify)								<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
E2 Credit union loan								<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
E3 Personal bank loan	95,000	0	50	95,000	95,000	bank of ireland	personal loan and overdraft facility	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="checkbox"/>	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="checkbox"/>
E4 Moneylending loan								<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
E5 Loans from family/ friends	360,000	0	50	360,000	360,000	Marie McCartan and Marie Lynch	provide money in order to rebuild the pharmacy unit and restock it.	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="checkbox"/>	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="checkbox"/>
E6 Hire purchase/ PCP agreement								<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
E7 Credit card								<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
E8 Mortgage repayments on other properties (see F5)		0.00						<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
E9 Revenue Debt	100,000	0	50	100,000	100,000	Revenue	old tax due, not paid because I had a fire.	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="checkbox"/>	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="checkbox"/>
E10 Other debt (please specify)	150,000	0	30	150,000	150,000	Uniphar PLC & United drug.	outstanding arrears since the fire in December 2023.	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="checkbox"/>	<input type="radio"/> Y <input type="radio"/> N <input checked="" type="checkbox"/>
E11 Other debt (please specify)								<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
E12 Other debt (please specify)								<input type="radio"/> Y <input type="radio"/> N	<input type="radio"/> Y <input type="radio"/> N
E13 Total (sum of E1 to E12)	705,000.00	H5							

Your Progress



Your Details & Finances

Your Borrowings

Your Signature



Call us on: 0818 280 280

12/25

HAVEN Standard Financial Statement

Section F: My other properties (other than primary residence)

This section relates to properties you own or partially own which are not your primary residence. When completing this section, please ensure the following:

The figures for monthly rental income and monthly expenditure should also be included in Sections C (My monthly income) and D (My monthly expenditure)

The figures for monthly mortgage repayments due and being paid should also be included in Section E (My monthly debt payments)

	Property (include details below)	Property Type	Ownership Type	Estimated current value €	Loan Balance €	Arrears Balance €	Monthly Rental Income €	Monthly Expenditure	Is this debt currently restructured? yes/no	Monthly mortgage repayments		Mortgage Provider	Is this property currently for sale? (Yes/no)
										Due €	Being Paid €		
F1	1								Y <input type="radio"/> N <input type="radio"/>				Y <input type="radio"/> N <input type="radio"/>
F2	2								Y <input type="radio"/> N <input type="radio"/>				Y <input type="radio"/> N <input type="radio"/>
F3	3								Y <input type="radio"/> N <input type="radio"/>				Y <input type="radio"/> N <input type="radio"/>
F4	4								Y <input type="radio"/> N <input type="radio"/>				Y <input type="radio"/> N <input type="radio"/>
F5	Total						0.00	C9	0.00	0.00	0.00	E8	

My other properties (other than primary residence)

Property	Address	Date of Purchase
1		
2		
3		
4		

Your Progress



Your Details & Finances

Your Borrowings

Your Signature



Call us on: 0818 280 280

13/25

HAVEN Standard Financial Statement



Section G: My other assets			Yes <input checked="" type="radio"/>	N/A <input type="radio"/>
	Asset Type	Original Cost/ Value(€)	Estimated current value €	Net Monthly Income
G1	Savings/deposits/current account			
G2	Shares			
G3	Redundancy payment(s)			
G4	Long-term investment(s) (for example, a pension fund)	120,000	190,000	0
G5	Other investment(s)			
G6	Other assets (for example, vehicles, stock, machinery)			
G7	Total (sum of G1 to G6)		0.00	C10

Please list all other liabilities, for example any guarantees given with respect to company borrowing or borrowing by a family member.

Your Progress



Almost there,



Call us on: 0818 280 280

14/25

HAVEN Standard Financial Statement

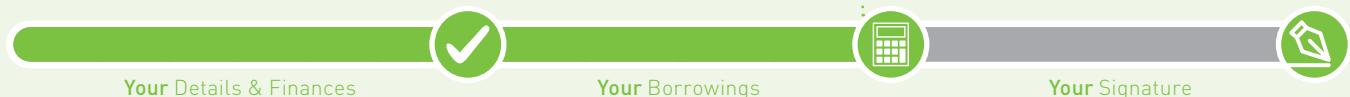


Section H: Summary of financial situation (to be completed by the borrower)

H1	Total Monthly Income (C11)	0.00
H2	Total Monthly Expenditure (D17)	393.93
H3	Sub-Total (H1 minus H2)	-393.93
H4	Monthly Mortgage Repayments Due (B6)	3,474.74
H5	Other Monthly Debt Repayments Due (E13)	705,000.00
H6	Total Surplus/Deficit (Take away H4 and H5 from H3)	-708,868.67

Your Progress

4 mins left to complete Almost there, we just need a signature.



Call us on: 0818 280 280



Standard Financial Statement



Your Signature

Account number: 61332478

I/we understand that the information provided will only be used for the purpose of assisting my lender to assess my financial situation under its Mortgage Arrears Resolution Process.

Protecting Your Information

Your lender will keep your information confidential and will only use this information for the purpose of assisting you in accordance with its Mortgage Arrears Resolution Process in accordance with your lender's obligations under the General Data Protection Regulation (2016/679) and Data Protection Acts 1988 to 2018.

For information in relation to how we collect personal information about you, how we use it and how you can interact with us about it, see our data protection notice in branches and online. It may change from time to time.

For more information on your rights under the Data Protection Acts, see the Data Protection Commissioner's website at www.dataprotection.ie [here](#)

We will use the information you have given us to search and to share information with credit reference agencies and/or credit registers, such as the Central Credit Register, to help with applications for credit and for ongoing credit review. The credit reference agencies will hold this information on a database and it may be accessed by other financial institutions.

I declare that the information I have provided represents my/our financial situation, and commit to informing my lender if my situation changes.

Signed: Borrower 1



Date

Day Month Year

We need your PPS number to check your details in the Central Credit Register. Please make sure one of the documents that you attach to this SFS shows your PPS number.

Signed: Borrower 2



Date

Day Month Year

Note: Declarations confirming the accuracy of the information provided must be completed for every SFS. Any other declarations requiring the consumer's signature (for example to give permission for the lender to contact other parties regarding the borrowers financial situation) must be optional (i.e., a lender cannot deem the SFS to be incomplete if such declarations are not signed by the consumer).



Optional

Where I/we have provided information which comes under the definition of special categories of personal data (information regarding Race, Ethnic Origin, Political Opinion, Religious or Philosophical beliefs, Trade Union Membership, Biometric or Genetic Data, Health, Sex Life or Sexual Orientation) and/or information relating to criminal convictions/offences, I/we consent to its storage and use in relation to the mortgage(s) under consideration. I/we understand that the information will only be used for this purpose.

I/we may withdraw this consent at any time.



I confirm my consent to the use of my information as detailed above

Your Progress



Your Details & Finances



Your Borrowings



Your Signature



Call us on: 0818 280 280

16/25

HAVEN Standard Financial Statement



Call us on: 0818 280 280

17/25

HAVEN Standard Financial Statement

Please find below useful guidance (terms explained and examples) **to help you to complete your SFS**

APPENDIX 1 - Glossary

Section A: My details		
A2	Correspondence address	This address will be used for all correspondence relating to this SFS.
A10	Dependant	A person who financially relies on you.
Section B: My mortgage		
B11	Restructured	Select Yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties - for example reduced monthly payments.
Section C: My monthly income		
C1	Gross monthly salary	Before tax and any other deductions at source
C2	Net monthly salary	If you have a deduction from your salary at source for example for health insurance, pension, credit union or Revenue payments do not include them again.
C5	Mortgage Interest Supplement	If you were previously eligible for and receiving this payment under the Mortgage Interest Supplement scheme, you should now receive it as part of the Supplementary Welfare Scheme.
C8	Other	For example pension, room rent (for primary residence), grants, financial contribution from dependants. Please do not repeat any monthly income already covered under previous headings.
Section E: My monthly debt payments		
	Secured	Select yes if a security for example a property, a vehicle or a guarantee is attached to the debt.
	Restructured	Select yes if you have previously agreed with your loan provider to change the terms and conditions of your loan due to financial difficulties for example reduced monthly payments.
E1	Court mandated debt	For example, fines, instalment orders, judgements.
E4	Moneylending loan	Typically small loans at a high rate of interest over a short period of time.



E6	Hire purchase/PCP agreement	Type of credit, often associated with car financing. Under a hire purchase (HP) agreement, you hire the car, pay an agreed amount usually in monthly repayments, and only become the legal owner of the car at the end of the agreement. The legal owner of the car is the finance company that gave you the money to buy the car and you cannot sell the car without the finance company's permission.
E7	Credit cards	Including credit cards linked to shops.
E9	Revenue Debt	For example all arrangements you may have in place with the Revenue to pay taxes you were not in a position to pay fully.
E10 E11 E12	Other Debt	For example additional loans or credit cards, overdrafts, payment of arrears on utilities, Buy Now Pay Later or shop credit.

Section F: My other properties (other than primary residence)

	Ownership Type	For example, sole or joint ownership. Where you do not 100% own a property, please state the % of the property that you do own.
	Monthly Expenditure	For example, upkeep, maintenance, property tax.
	Restructured	Select yes if you have previously agreed with your mortgage provider to change the terms and conditions of your mortgage due to financial difficulties for example reduced monthly payments.

Section G: My other assets

G2	Shares	For example, credit union shares, bank shares, employee share schemes.
----	--------	--





APPENDIX 2

Please see below a checklist of all documents which may assist you in completing your SFS.

Please note we may request additional documentation if needed to assess your financial circumstances

Section	Documentation needed to complete this section (You only need to provide the documents relevant to your individual situation with your completed SFS)	Tick when completed
Section A My details	No document required to complete this section	<input checked="" type="checkbox"/>
Section B My mortgage	Your annual mortgage statement A statement from your mortgage provider showing the total left to pay on your mortgage A statement of mortgage payments or confirmation from your mortgage provider of the amount of monthly mortgage payment Your mortgage provider should be in a position to give you with all the above information, so please engage with your mortgage provider. Print out showing current estimated value of your property	<input checked="" type="checkbox"/>
Section C My monthly income	Employee: proof of income in the form of recent payslips Self-employed: audited or certified accounts, business account statements, personal tax return or tax balancing statement, Revenue Form 11 Unemployed: most recent social welfare receipt for each social welfare payment received Retired: proof of receipt and amount of monthly pensions Proof of receipt of maintenance payments Proof of other income (see also Section F and Section G) Proof of monthly financial contribution received from dependants and/or non-dependants living in the household (for example bank statements).	<input checked="" type="checkbox"/>
Section D My monthly household expenditure	Recent Bills (electricity, gas/oil, internet, phone, mobile) Documents proving the amount spent on childcare and/or elderly care Proof of insurance (including motor, home, health, mortgage protection, payment protection, income protection, life assurance) and pension payments (pension contribution not deducted from salary at source) Proof of maintenance payments Proof of rent paid	<input checked="" type="checkbox"/>
Section E My monthly debt payments	Proof of any court payment due Statement related to any loans you have (credit unions, personal loans, credit cards, overdrafts, PCP/hire purchases) Statements should include the amount outstanding, the payments being made, the time left on each loan, the arrears balance, the reason for the loan	<input checked="" type="checkbox"/>
Section F My other properties	Print outs showing estimated value of your properties Statement from your mortgage provider showing the full amount left to pay on each mortgage Statement of arrears on your mortgage accounts Proof of rental income Statement of mortgage payments or confirmation from your mortgage provider(s) of the amount of monthly mortgage payment	<input checked="" type="checkbox"/>
Section G My other assets	Receipts and/or statements of purchase price for any asset Statement of current estimated value	<input checked="" type="checkbox"/>





Additional notes

If there is anything else you need to tell us that you think might help, please feel free to use this space.

Notes (for customer use only):

I had a catastrophe at my business in December 2023. It burnt down and I lost €280,000 in stock and I had no insurance due to a clerical error. I borrowed €360,000 from my family in order to rebuild the unit after the fire, and restock it. I finally sold the business as a fire sale in October 2024 for a sum that will hopefully clear my creditors and tax and bank overdrafts. It was a complicated sale due to it being a fire sale and no money will change hands until January 2026. I am in the process of re registering as a pharmacist in the UK and am currently on their "Back to the register course" which finishes in August. I was on an earlier course's but had multiple consecutive tragedies and had to keep deferring. First, my nephew, the Jockey, Michael O'Sullivan, was critically injured in a fall and subsequently died after 2 weeks in intensive care. Shortly thereafter, my sister in law died, Deirdre Lynch, and shortly thereafter my 88 year old mother took a turn for the worst and now requires 24 hour care. Provided I am not hit with other catastrophes, I hope to be back working in November 2025 at the latest and ready to start paying my mortgage in December 2025.



Call us on: 0818 280 280

21/25

HAVEN Standard Financial Statement



Supporting Documentation required

Congratulations on completing your SFS!

So we can send your decision quickly we need all of the supporting documentation with this form. We have provided a helpful checklist in order to make sure we have this information, tick all of the options that apply.

Please remember your Employment Detail Summaries for the past three years,

1. Employment Status if you showed overtime or bonuses in your income in Section 3. You can get your Employment Detail Summaries from your Revenue.ie account.

Borrower 1	Borrower 2
<input type="radio"/> PAYE	<input type="radio"/> PAYE
<input checked="" type="radio"/> Self-Employed	<input type="radio"/> Self-Employed
<input type="radio"/> Unemployed	<input type="radio"/> Unemployed
<input type="radio"/> PAYE and Self-Employed	<input type="radio"/> PAYE and Self-Employed

2. Bank Statements

If you have a current account with AIB select this option, and you don't have to send us any bank statements. If your current account is with another bank, attach bank statements.

Borrower 1	Borrower 2
Please select as applicable: <ul style="list-style-type: none"> <input type="checkbox"/> My primary personal current account is with AIB Group <input type="checkbox"/> My primary business current account is with AIB Group <input type="checkbox"/> My social welfare benefit is paid directly into my primary current account 	Please select as applicable: <ul style="list-style-type: none"> <input type="checkbox"/> My primary personal current account is with AIB Group <input type="checkbox"/> My primary business current account is with AIB Group <input type="checkbox"/> My social welfare benefit is paid directly into my primary current account
<input type="checkbox"/> 3 months of bank statements dated within the last 3 months. Please ensure one page contains a name and address.	<input type="checkbox"/> 3 months of bank statements dated within the last 3 months. Please ensure one page contains a name and address.
<input type="checkbox"/> 6 months of business account statements - if self employed	<input type="checkbox"/> 6 months of business account statements - if self employed





Supporting Documentation required

3. Evidence of Income

Borrower 1		
If you are a PAYE worker	If you are Self-Employed	If you are Unemployed
<input type="checkbox"/> 1 full month's payslip (4 consecutive payslips if paid weekly/ 2 consecutive payslips if paid fortnightly)*	<input type="checkbox"/> Most recent Self-Assessment Certificate or Notice of Assessment <input type="checkbox"/> Most recent Form 11	<input type="checkbox"/> Most recent social welfare receipt for each social welfare payment received.

*If your income is made up of any non-basic income (e.g. shift/overtime etc.) or is performance related, we require 3 years Employment Detail Summaries or Salary Certs or Employers written confirmation to confirm your track record of earnings. (Salary Certificates are available in all branches and on haven.ie).

Borrower 2		
If you are a PAYE worker	If you are Self-Employed	If you are Unemployed
<input type="checkbox"/> 1 full month's payslip (4 consecutive payslips if paid weekly/ 2 consecutive payslips if paid fortnightly)*	<input type="checkbox"/> Most recent Self-Assessment Certificate or Notice of Assessment <input type="checkbox"/> Most recent Form 11	<input type="checkbox"/> Most recent social welfare receipt for each social welfare payment received.

*If your income is made up of any non-basic income (e.g. shift/overtime etc.) or is performance related, we require 3 years Employment Detail Summaries or Salary Certs or Employers written confirmation to confirm your track record of earnings. (Salary Certificates are available in all branches and on haven.ie).

4. Additional Supporting Documents

Borrower 1		Borrower2	
Document Description	Document	Document Description	Document
	<input type="checkbox"/>		<input type="checkbox"/>





Additional Information after we receive this application

After we have reviewed your statement, we may ask for additional information to help find the best arrangement for you. If we do ask for more information, you can provide your response in the box below.

Number	What we need from you	Your response
1	<p>we have reviewed the documentation that you have provided with your Standard Financial Statement (SFS). There are still some item(s) outstanding which we need before we can commence the assessment of your Mortgage Account:</p>	ds cm
2	<p>1: Can you please review Section D for Household Expenditure of your SFS as you have not completed this in full. we require that a full list of monthly household expenditure is included in this section of the SFS.</p> <p>2: Can you please provide a letter from your</p>	ds cm
3	<p>Accountant to confirm the status of your Business, what income (if any) you are currently receiving from the business, how much you have sold the business for and whether there will be any tax implications in relation to this sale and what the net proceeds will be from same once it closes.</p>	ds cm
4	<p>: We note from your Bank Statements for your Bank of Ireland Personal Bank Account ending #365 that you received a payment of €42,480 on the 18/03/2025 and subsequently transferred these funds. Can you please advise what this transaction related to and can you please provide a statement of the</p>	ds cm
5	<p>Account where these funds were transferred to.</p> <p>4: Can you please provide a written statement / evidence of the debt that you have to the Revenue Commissioners.</p> <p>5: Can you please provide a written statement / evidence of the debt that you have with</p>	ds cm
6	<p>Uniphar PLC Ltd and United Drug.</p> <p>6: Can you please provide a further 3 months Bank Statements for Business Account t/a Bronze Trail Ltd ending #332 from 11/02/2025.</p> <p>7: Can you please provide a statement for the last 3 months of your Revolut Accounts ending # 334 & # 359.</p>	ds cm
7	<p>8: Can you please provide a breakdown of the monthly / annual cost of your House & Car Insurance premiums.</p> <p>9: Optional - we note from your Standard Financial Statement (SFS) that you are married however your wife is not party to this mortgage, therefore if you wish you can</p>	ds cm
8	<p>opt to include your wife in the assessment. If your wife does wish to join the assessment, we will require that she completes the enclosed copy of your SFS document for Borrower 2, and also signs and dates same. see page 22 for required supporting docs if wife unemployed or PAYE etc</p>	ds cm



NOTICE: Under the Credit Reporting Act 2013 lenders are required to provide personal and credit information for credit applications and credit agreements of €500 and above to the Central Credit Register. This information will be held on the Central Credit Register and may be used by other lenders when making decisions on your credit applications and credit agreements.

The Central Credit Register is maintained and operated by the Central Bank of Ireland. For information on your rights and duties under the Credit Reporting Act 2013 please refer to the factsheet prepared by the Central Bank of Ireland. This factsheet is available on www.centralcreditregister.ie. Copies can also be obtained at your local Haven branch and on www.havenmortgages.ie.

Haven Mortgages Limited (trading as Haven) is regulated by the Central Bank of Ireland.
Haven Mortgages Limited, 2 Burlington Road, Dublin 4.
Registered in Ireland, No. 438829



Call us on: 0818 280 280

HAV115 12.21



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	10 Feb 2025
	Number 37

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
21 Nov 2024	BALANCE FORWARD			0.41
12 Dec 2024	787444NN SP		760.11	
	REVENUE PAYMENT	760.00		0.52
31 Dec 2024	NOTIFIED FEES	36.50		35.98 OD
15 Jan 2025	UnpFee John McDowe	10.15		
	UnpFee OXFAM - IRE	10.15		56.28 OD
23 Jan 2025	787444NN SP		830.42	
	UnpFee PCO MANUFAC	10.15		763.99
24 Jan 2025	365 Online LYNCH GAR	770.00		6.01 OD
27 Jan 2025	UNPAID S/O CHARGE	6.98		12.99 OD

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

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.

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	POS/C	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/banking365howtostart

Bank of Ireland is regulated by the Central Bank of Ireland.

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**



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	13 Feb 2025
	Number 38

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
27 Jan 2025	BALANCE FORWARD			12.99 OD
11 Feb 2025	UnpFee PCO MANUFAC	10.15		23.14 OD

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

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	13 Feb 2025
	Number 38

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:	7 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:	<p>Bank of Ireland Customer Service 1st Floor, Arena Building Whitestown Way Tallaght Dublin 24.</p> <p>Tel: 0818 365 365 Mob: 0818 365 365 Intl: +353 1 404 4000</p>
To contact the DGS for further information on compensation:	<p>Deposit Guarantee Scheme Central Bank of Ireland New Wapping Street North Wall Quay Dublin 1 D01 F7X3</p> <p>Tel: 01 2245800 Email: info@depositguarantee.ie</p>
More information:	www.depositguarantee.ie

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	13 Feb 2025
	Number 38

Additional Information

¹Scheme 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.

²General 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.

³Limit 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.

⁴Reimbursement

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 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.

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.

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	POS/C	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/banking365howtostart

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**



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	22 Nov 2024
	Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
28 Aug 2024	BALANCE FORWARD			7.76
29 Aug 2024	AIBMS 2908 SP		1,196.96	
	POS28AUG X CORP. PAID	4.55		
	POS27AUG GOOGLE*GOOGL	1.99		1,198.18
30 Aug 2024	AIBMS 3008 SP		1,296.60	
	County Clean SEPA DD	42.11		
	GC RE ABBOTT SEPA DD	216.48		
	PAYZONE LIMIT SEPA DD	65.98		
	POS29AUG Revolut**359	1,114.69		
	POS28AUG PAYPAL *GOOG	11.99		1,043.53
02 Sep 2024	CREDIT TRANSFE 84966		1,629.00	
	AIBMS 0209 SP		2,846.22	
	POS01SEP APPLE.COM/BI	14.99		
	POS01SEP PAYPAL *PATR	12.92		
	POS31AUG APPLE.COM/BI	7.99		
	POS31AUG ONTHEDITCH.C	50.00		5,432.85
03 Sep 2024	AIBMS 0309 SP		1,327.19	
	Bank of Irela SEPA DD	1,686.40		
	NEPOSCHGUSD 000000.91	0.91		
	365 Online BUCKLEY M	1,400.00		
	P0209PR 50.00@0.90560	45.28		
	365 Online Emer O h	1,700.00		1,927.45
04 Sep 2024	AIBMS 0409 SP		1,906.74	
	POS03SEP BLACKKNIGHT I	253.11		
	365 Online BUCKLEY M	1,100.00		
	365 Online Emer O h	300.00		2,181.08
05 Sep 2024	AIBMS 0509 SP		1,389.41	
	365 Online Michael	592.86		2,977.63
06 Sep 2024	AIBMS 0609 SP		1,931.07	4,908.70
09 Sep 2024	AIBMS 0909 SP		2,824.66	
	POS08SEP Dropbox	53.51		
	POS07SEP Revolut**359	1,013.35		
	POS07SEP APPLE.COM/BI	69.99		
	POS06SEP Revolut**359	3,546.74		3,049.77

SUBTOTAL: 3,049.77

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	22 Nov 2024
	Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
09 Sep 2024	BALANCE FORWARD			3,049.77
10 Sep 2024	AIBMS 1009 SP		1,295.63	
	AVIVA L + P SEPA DD	177.59		
	UnpFee PCO MANUFAC	10.15		
	POS09SEP Revolut**359	2,837.39		1,320.27
11 Sep 2024	AIBMS 1109 SP		1,705.71	
	John McDowell SEPA DD	1,312.09		1,713.89
12 Sep 2024	AIBMS 1209 SP		1,288.14	
	365 Online LYNCH GAR	1,500.00		1,502.03
13 Sep 2024	AIBMS 1309 SP		1,477.54	
	365 Online LYNCH GAR	1,500.00		
	365 Online LYNCH GAR	1,300.00		179.57
16 Sep 2024	AIBMS 1609 SP		2,049.52	
	OXFAM - IRELA SEPA DD	50.00		
	UnpFee AVIVA L + P	10.15		
	UnpFee AVIVA L + P	10.15		
	365 Online LYNCH GAR	2,000.00		158.79
17 Sep 2024	AIBMS 1709 SP		1,469.14	
	Vodafone Irel SEPA DD	92.98		
	POS16SEP APPLE.COM/BI	25.00		
	365 Online LYNCH GAR	1,400.00		109.95
18 Sep 2024	AIBMS 1809 SP		1,709.56	
	County Clean SEPA DD	30.65		
	NEPOSCHGUSD 000000.13	0.13		
	P1709US 6.99@0.90271	6.31		1,782.42
19 Sep 2024	AIBMS 1909 SP		983.07	
	POS18SEP REGISTER365	22.14		2,743.35
20 Sep 2024	AIBMS 2009 SP		1,165.30	
	NOTIFIED FEES	58.50		
	EIR SEPA DD	274.33		
	POS19SEP Revolut**359	912.02		
	365 Online LYNCH GAR	2,500.00		163.80
23 Sep 2024	AIBMS 2309 SP		2,150.92	
	69008393 SO	1,376.93		937.79

SUBTOTAL: 937.79

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	22 Nov 2024
	Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
23 Sep 2024	BALANCE FORWARD			937.79
24 Sep 2024	AIBMS 2409 SP 3000880729 EMPROS UnpFee PCO MANUFAC		1,120.61 1,686.40 10.15	
25 Sep 2024	AIBMS 2509 SP			361.85
26 Sep 2024	AIBMS 2609 SP 365 Online OKELLY DE		1,535.64 80.00	1,897.49
27 Sep 2024	AIBMS 2709 SP PAYZONE LIMIT SEPA DD		1,715.12 61.16	3,532.61
30 Sep 2024	365 Online Aviva li AIBMS 3009 SP County Clean SEPA DD NEPOSCHGUSD 000008.99 BOI BOL CHARGE POS28SEP PAYPAL *EDWA POS29SEP CRAZAM 365 Online LYNCH GAR P2709GB500.00@0.89896	490.30 63.16 8.99 10.00 93.65 69.99 3,000.00 449.48		4,318.79 3,003.80 3,627.32
01 Oct 2024	AIBMS 0110 SP POS30SEP CRAZAM POS30SEP APPLE.COM/BI 365 Online LYNCH GAR		1,602.62 69.99 7.99 3,000.00	
02 Oct 2024	AIBMS 0210 SP CHEQUE 4402 Bank of Irela SEPA DD POS01OCT APPLE.COM/BI		1,936.75 1,131.53 1,686.40 8.99	
03 Oct 2024	POS01OCT APPLE.COM/BI AIBMS 0310 SP CHEQUE 4401 365 Online BUCKLEY M	14.99 1,650.74 175.00 2,484.59		1,246.80 237.95
04 Oct 2024	AIBMS 0410 SP UnpFee MCLERNONSCO 365 Online Emer O h		2,384.89 10.15 2,069.40	
07 Oct 2024	AIBMS 0710 SP			543.29 1,894.18

SUBTOTAL: 2,437.47

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	22 Nov 2024
	Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
07 Oct 2024	BALANCE FORWARD			2,437.47
	POS05OCT APPLE.COM/BI	21.99		
	365 Online LYNCH GAR	2,300.00		115.48
08 Oct 2024	AIBMS 0810 SP		1,307.89	
	POS07OCT APPLE.COM/BI	69.99		1,353.38
09 Oct 2024	AIBMS 0910 SP		1,222.18	
	POS08OCT Dropbox	53.51		
	POS08OCT Revolut**359	1,216.02		1,306.03
10 Oct 2024	AIBMS 1010 SP		1,766.68	
	AVIVA L + P SEPA DD	177.59		
	UnpFee PCO MANUFAC	10.15		
	POS09OCT Revolut**359	1,216.02		1,668.95
11 Oct 2024	AIBMS 1110 SP		1,441.09	
	CHEQUE 4403	40.00		
	CHEQUE 4405	40.00		
	POS10OCT Revolut**359	1,216.02		
	365 Online LYNCH GAR	1,700.00		114.02
14 Oct 2024	AIBMS 1410 SP		2,299.57	
	Vodafone Irel SEPA DD	92.98		2,320.61
15 Oct 2024	AIBMS 1510 SP		1,360.53	
	OXFAM - IRELA SEPA DD	50.00		
	POS14OCT Revolut**359	2,229.38		1,401.76
16 Oct 2024	AIBMS 1610 SP		1,212.59	
	POS15OCT Revolut**359	1,216.02		1,398.33
17 Oct 2024	AIBMS 1710 SP		1,578.04	
	County Clean SEPA DD	30.64		
	POS16OCT Revolut**359	1,317.36		
	POS16OCT APPLE.COM/BI	25.00		
18 Oct 2024	AIBMS 1810 SP		715.10	
	NEPOSCHGUSD 000000.13	0.13		
	POS17OCT Revolut**359	1,520.03		
	P1710US 6.99@0.92131	6.44		791.87
21 Oct 2024	POS18OCT REGISTER365	22.14		
	POS18OCT Revolut**359	709.35		60.38

SUBTOTAL: 60.38

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	22 Nov 2024
	Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
21 Oct 2024	BALANCE FORWARD			60.38
22 Oct 2024	UnpFee EIR	10.15		50.23
23 Oct 2024	UnpFee PCO MANUFAC	10.15		40.08
25 Oct 2024	UNPAID S/O CHARGE	6.98		33.10
29 Oct 2024	365 Garvan		2,000.00	
	BOI BOL CHARGE	10.00		2,023.10
30 Oct 2024	231398097/CLM18/20 SP		8,824.00	10,847.10
31 Oct 2024	GC RE ABBOTT SEPA DD	216.48		
	County Clean SEPA DD	42.11		
	POS30OCT Revolut**359	7,093.48		3,495.03
01 Nov 2024	365 Garvan		600.00	4,095.03
04 Nov 2024	BKG365	2,500.00		
	DEBIT TRANSACTION DD	280.98		
	VISA DEBIT	7.99		
	POS01NOV APPLE.COM/BI	14.99		1,291.07
05 Nov 2024	John McDowell SEPA RFD		280.98	1,572.05
11 Nov 2024	REVENUE PAYMENT	1,572.00		0.05
15 Nov 2024	787444NN SP		728.36	728.41
21 Nov 2024	REVENUE PAYMENT	728.00		0.41

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

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.

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	POS/C	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/banking365howtostart

Bank of Ireland is regulated by the Central Bank of Ireland.

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**



Your account name **GARVAN LYNCH**
CURRENT ACCOUNT

MR GARVAN LYNCH
 4 BEAUMONT PLACE
 BLACKROCK RD
 CORK
 CO CORK

Account number **78006365**
 IBAN **IE91 BOFI 9028 1378 0063 65**
 Statement date **31 Mar 2025** Number **89**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
29 Jan 2025	BALANCE FORWARD			8,427.68 OD
30 Jan 2025	POSC29JAN MURMACS	22.89		
	POSC29JAN XL MARINA F	4.80		
	POSC29JAN RIVERS END	38.30		
	POS29JAN DELIVEROO	84.93		
	POS29JAN XL MARINA FI	124.14		
	365 Online Michael	179.33		8,882.07 OD
31 Jan 2025	POSC30JAN RIVERS END	39.50		
	POSC30JAN MURMACS	2.75		
	FEE: MAINTAINING ACC	6.00		
	POS29JAN UCC ONLINE F	2,207.00		11,137.32 OD
04 Feb 2025	de LYNCH GARVAN / SP		1,000.00	
	POSC03FEB RIFUGIO VIV	4.00		
	POSC02FEB KNIGHT S SP	6.50		
	ROYAL LONDON SEPA DD	130.35		
	GOVT DUTY ATM/POS6114	0.24		
	POS02FEB Mol*Dartshop	160.97		
	POS02FEB KNIGHT S SPA	101.99		
	POS31JAN DELIVEROO	18.93		
	POS02FEB DELIVEROO	31.25		10,591.55 OD
05 Feb 2025	FX LODGEMENT		6,965.00	
	POSC04FEB PAUL STREET	2.70		
	POS04FEB CORK CITY PA	10.00		3,639.25 OD
06 Feb 2025	de LYNCH GARVAN / SP		1,000.00	
	POSC04FEB TABACCHERIA	20.00		
	EIR SEPA DD	119.51		
	365 Online Dan Joe	2,837.00		5,615.76 OD
07 Feb 2025	HAVEN MORTGAG SEPA DD	1,737.87		
	POS06FEB DELIVEROO	25.80		
	POS06FEB DELIVEROO	20.03		7,399.46 OD
10 Feb 2025	POSC09FEB ALDI 62 873	31.02		
	POSC07FEB RIFUGIO VIV	4.00		
	POSC09FEB XL MARINA F	4.40		
	NEPOSCHGUSD 000000.48	0.48		

SUBTOTAL: 7,439.36OD



Your account name **GARVAN LYNCH**
CURRENT ACCOUNT

MR GARVAN LYNCH
 4 BEAUMONT PLACE
 BLACKROCK RD
 CORK
 CO CORK

Account number **78006365**
 IBAN **IE91 BOFI 9028 1378 0063 65**
 Statement date **31 Mar 2025** Number **89**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
10 Feb 2025	BALANCE FORWARD			7,439.36 OD
	POS09FEB Prime Video	6.99		
	P0802US 24.60@0.97032	23.87		7,470.22 OD
11 Feb 2025	FOR RENTING A FLAT SP		1,200.00	
	POS10FEB DELIVEROO	17.84		6,288.06 OD
12 Feb 2025	POS11FEB WWW NCTS IE		36.00	
	POSC10FEB CORK UNIVER	5.40		
	POSC11FEB MOSSBAWN PA	1.50		
	365 Online mark	30.00		6,288.96 OD
13 Feb 2025	POSC12FEB TESCO STORE	13.49		
	POSC12FEB PAUL STREET	2.70		
	POSC12FEB MOSSBAWN PA	1.50		6,306.65 OD
14 Feb 2025	POSC13FEB PRESENTATIO	30.00		
	POSC13FEB O BRIENS SA	15.20		
	POSC13FEB PAUL STREET	2.70		
	POS13FEB DELIVEROO	47.98		
	POS13FEB DELIVEROO	15.77		
	POS13FEB MMMAD	150.00		
	POS13FEB XL MARINA FI	136.91		6,705.21 OD
17 Feb 2025	HEALTHCHECK SERVIC SP		3,500.00	
	POSC15FEB ARAMARK COR	13.85		
	POSC15FEB NYA*BDS Ven	2.50		
	POSC15FEB ALDI 14 873	19.89		
	POSC14FEB WILTON PUB	18.30		
	POSC14FEB THOMOND BAR	6.30		
	POSC14FEB WESTSIDE LE	19.99		
	POSC15FEB CORK UNIVER	10.00		
	POS16FEB DELIVEROO	20.03		3,316.07 OD
18 Feb 2025	POSC17FEB MMMAD	4.00		
	POS15FEB RYANAIR	151.02		
	POS16FEB DELIVEROO	30.03		3,501.12 OD
19 Feb 2025	POS18FEB DELIVEROO	18.93		3,520.05 OD
20 Feb 2025	POSC19FEB THE CORNER	12.00		3,532.05 OD
21 Feb 2025	POSC20FEB Mallow Moto	10.00		

SUBTOTAL: 3,542.05OD



Your account name **GARVAN LYNCH**
CURRENT ACCOUNT

MR GARVAN LYNCH
 4 BEAUMONT PLACE
 BLACKROCK RD
 CORK
 CO CORK

Account number **78006365**
 IBAN **IE91 BOFI 9028 1378 0063 65**
 Statement date **31 Mar 2025** Number **89**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
21 Feb 2025	BALANCE FORWARD			3,542.05 OD
	IRISH PHARMAC SEPA DD	432.35		
	TO A/C 63118487 SO	967.23		
	POS20FEB DELIVEROO	16.74		
	POS20FEB DELIVEROO	53.57		5,011.94 OD
24 Feb 2025	POSC21FEB MUSGRAVE (C	38.93		
	POSC23FEB FOLEY SUPER	24.60		
	POSC22FEB TST-Sicilan	4.50		
	POSC23FEB XL MARINA F	7.40		
	POS24FEB Just Eat Ire	26.13		
	POS21FEB DELIVEROO	42.97		
	POS22FEB DELIVEROO	16.74		5,173.21 OD
25 Feb 2025	POSC24FEB PAUL STREET	2.70		
	POSC24FEB SQ *GUJI PA	10.50		
	POS24FEB PRESENTATION	90.00		
	POS24FEB XL MARINA FI	68.58		5,344.99 OD
26 Feb 2025	POSC24FEB AN POST-OFF	9.50		
	POSC24FEB AN POST-OFF	9.50		
	POSC24FEB AN POST-OFF	4.00		
	POSC25FEB MURMACS	18.18		
	POSC25FEB MURMACS	12.60		
	POS25FEB DELIVEROO	25.32		
	POS25FEB DELIVEROO	15.77		5,439.86 OD
27 Feb 2025	POSC26FEB MURMACS	18.18		
	365 Online Garvan L	2,200.00		7,658.04 OD
28 Feb 2025	CHQM CR 902813 6114		877.70	
	POSC27FEB MURMACS	9.48		
	FEE: MAINTAINING ACC	6.00		
	BOI BOL CHARGE	10.00		
	POS27FEB Revolut**334	20,000.00		26,805.82 OD
03 Mar 2025	GARVAN LYNCH GP		5,012.31	
	POSC28FEB PAUL STREET	2.70		
	POSC01MAR MURMACS	17.95		
	POSC02MAR XL MARINA F	5.90		

SUBTOTAL: 21,820.06OD



Your account name **GARVAN LYNCH**
CURRENT ACCOUNT

MR GARVAN LYNCH
 4 BEAUMONT PLACE
 BLACKROCK RD
 CORK
 CO CORK

Account number **78006365**
 IBAN **IE91 BOFI 9028 1378 0063 65**
 Statement date **31 Mar 2025** Number **89**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
03 Mar 2025	BALANCE FORWARD			21,820.06OD
	POSC02MAR XL MARINA F	7.40		
	POSC02MAR XL MARINA F	5.70		
	POSC02MAR DANOS SUPER	34.50		
	POSC01MAR BOX CHICKEN	7.00		
	POSC01MAR Mills Inn 0	5.00		
	POSC28FEB TESCO STORE	35.28		
	POSC02MAR SOCIAL 15	14.00		
	GARVAN LYNCH CHRG GP	5.00		
	POS28FEB Just Eat Ire	18.33		
	POS02MAR DELIVEROO	16.74		
	POS28FEB CIRCLE K POL	51.23		
	POS02MAR Just Eat Ire	20.14		22,040.38 OD
04 Mar 2025	POSC03MAR PRIORY COFF	45.30		
	POSC03MAR MURMACS	27.03		22,112.71 OD
05 Mar 2025	POS04MAR MURMACS	25.22		
	POS04MAR DELIVEROO	17.84		22,155.77 OD
06 Mar 2025	POS05MAR CIRCLE K NEW	77.88		22,233.65 OD
07 Mar 2025	POSC06MAR HIGH STREET	35.57		
	POSC06MAR TST-Alchemy	3.80		
	POS06MAR DELIVEROO	48.17		
	POS06MAR LIDL IRELAND	73.38		22,394.57 OD
10 Mar 2025	POSC08MAR XL MARINA F	2.80		
	POSC08MAR PRIORY COFF	38.55		
	POSC07MAR SUPERVALU	34.25		
	POSC07MAR MOSSBAWN PA	1.50		
	POSC07MAR 5 points Ki	3.50		
	NEPOSCHGUSD 000000.46	0.46		
	POS08MAR LIDL IRELAND	50.57		
	POS08MAR Just Eat Ire	32.64		
	POS08MAR AMZN Mktp UK	85.24		
	POS08MAR DELIVEROO	15.77		
	POS09MAR Prime Video	6.99		
	POS07MAR DELIVEROO	47.78		

SUBTOTAL: 22,714.62OD



Your account name **GARVAN LYNCH**
CURRENT ACCOUNT

MR GARVAN LYNCH
 4 BEAUMONT PLACE
 BLACKROCK RD
 CORK
 CO CORK

Account number **78006365**
 IBAN **IE91 BOFI 9028 1378 0063 65**
 Statement date **31 Mar 2025** Number **89**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
10 Mar 2025	BALANCE FORWARD			22,714.62OD
	P0803US 24.60@0.92764	22.82		22,737.44 OD
11 Mar 2025	POSC10MAR SUMUP *THE	25.00		
	POSC10MAR SQ *JBBARBE	15.00		
	POSC10MAR TST-Market	29.00		
	POS10MAR DELIVEROO	34.42		22,840.86 OD
12 Mar 2025	POSC11MAR COSTA	10.90		
	POSC10MAR AN POST-OFF	6.00		22,857.76 OD
13 Mar 2025	POSC12MAR PAUL STREET	5.40		
	POSC12MAR MURMACS	12.80		
	POSC12MAR O BRIENS SA	6.95		
	365 Online Donncha	900.00		23,782.91 OD
14 Mar 2025	POSC13MAR MESSY BUNS	9.50		
	POSC13MAR ANNE HORGAN	50.00		
	POSC13MAR O BRIENS SA	12.25		
	POSC13MAR PAUL STREET	2.70		
	POS13MAR MAXOL SSTN D	123.70		
	POS13MAR PRESENTATION	57.40		
	365 Online Donncha	462.00		24,500.46 OD
18 Mar 2025	ROSS'S AUCTIONS SP		42,480.00	
	POSC17MAR CAMERON BAK	12.30		
	POSC17MAR XL MARINA F	18.00		
	POSC14MAR CORK UNIVER	2.70		
	POSC15MAR PRIORY COFF	15.90		
	POSC16MAR ALDI 62 873	11.98		
	POSC16MAR FOLEY SUPER	32.30		
	POSC14MAR ARAMARK COR	7.85		
	POSC15MAR MURMACS	14.00		
	POSC14MAR BROADALE ST	1.89		
	POSC13MAR AN POST-OFF	22.00		
	POS15MAR Village Tyre	60.00		
	POS14MAR LIDL IRELAND	55.74		
	365 Online Garvan L	20,000.00		2,275.12 OD
19 Mar 2025	POSC18MAR MURMACS	27.60		

SUBTOTAL: 2,302.72OD



Your account name **GARVAN LYNCH**
CURRENT ACCOUNT

MR GARVAN LYNCH
 4 BEAUMONT PLACE
 BLACKROCK RD
 CORK
 CO CORK

Account number **78006365**
 IBAN **IE91 BOFI 9028 1378 0063 65**
 Statement date **31 Mar 2025** Number **89**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
19 Mar 2025	BALANCE FORWARD			2,302.72 OD
	365 Online Garvan L	20,000.00		22,302.72 OD
20 Mar 2025	POSC19MAR ON THE PIGS	6.60		
	POSC19MAR MURMACS	16.77		
	POS19MAR DELIVEROO	14.75		
	365 Online Garvan L	7,500.00		29,840.84 OD
21 Mar 2025	POSC20MAR MURMACS	16.13		
	NOTIFIED INTEREST	396.50		
	POS20MAR MURMACS	25.18		30,278.65 OD
24 Mar 2025	GG103WWQI9GG103WWQ SP		66.76	30,211.89 OD
28 Mar 2025	BOI BOL CHARGE	10.00		30,221.89 OD
31 Mar 2025	FEE: MAINTAINING ACC	6.00		30,227.89 OD

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

Current lending rate applied to this account 13.250%

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	POS/C	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/banking365howtostart

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**



Your account name **GARVAN LYNCH
TERM LOAN**

MR GARVAN LYNCH
4 BEAUMONT PLACE
BLACKROCK RD
CORK
CO CORK

Account number **63118487**
 IBAN **IE44 BOFI 9028 1363 1184 87**
 Statement date **28 Jun 2024** Number **6**

Your Term Loan Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
22 Jun 2023	BALANCE FORWARD			31,300.16 OD
21 Jul 2023	FROM A/C 78006365 SO		967.23	30,332.93 OD
21 Aug 2023	INTEREST	515.03		30,847.96 OD
28 Aug 2023	FROM A/C 78006365 SO		967.23	29,880.73 OD
25 Sep 2023	FROM A/C 78006365 SO		967.23	28,913.50 OD
23 Oct 2023	FROM A/C 78006365 SO		967.23	27,946.27 OD
20 Nov 2023	INTEREST	478.21		28,424.48 OD
21 Nov 2023	FROM A/C 78006365 SO		967.23	27,457.25 OD
21 Dec 2023	FROM A/C 78006365 SO		967.23	26,490.02 OD
22 Jan 2024	FROM A/C 78006365 SO		967.23	25,522.79 OD
19 Feb 2024	INTEREST	436.58		25,959.37 OD
21 Feb 2024	FROM A/C 78006365 SO		967.23	24,992.14 OD
21 Mar 2024	FROM A/C 78006365 SO		967.23	24,024.91 OD
26 Apr 2024	FROM A/C 78006365 SO		967.23	23,057.68 OD
20 May 2024	INTEREST	396.89		23,454.57 OD
21 May 2024	FROM A/C 78006365 SO		967.23	22,487.34 OD
25 Jun 2024	FROM A/C 78006365 SO		967.23	21,520.11 OD

Current lending rate applied to this account 6.600%

If you have any questions in relation to your statement,
 please contact us at 0818 366 100 and we will be delighted to help.
 Thank you for choosing Bank of Ireland for your loan.

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	POS/C	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/banking365howtostart

Bank of Ireland is regulated by the Central Bank of Ireland.

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**



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	22 Nov 2024
	Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
28 Aug 2024	BALANCE FORWARD			7.76
29 Aug 2024	AIBMS 2908 SP		1,196.96	
	POS28AUG X CORP. PAID	4.55		
	POS27AUG GOOGLE*GOOGL	1.99		1,198.18
30 Aug 2024	AIBMS 3008 SP		1,296.60	
	County Clean SEPA DD	42.11		
	GC RE ABBOTT SEPA DD	216.48		
	PAYZONE LIMIT SEPA DD	65.98		
	POS29AUG Revolut**359	1,114.69		
	POS28AUG PAYPAL *GOOG	11.99		1,043.53
02 Sep 2024	CREDIT TRANSFE 84966		1,629.00	
	AIBMS 0209 SP		2,846.22	
	POS01SEP APPLE.COM/BI	14.99		
	POS01SEP PAYPAL *PATR	12.92		
	POS31AUG APPLE.COM/BI	7.99		
	POS31AUG ONTHEDITCH.C	50.00		5,432.85
03 Sep 2024	AIBMS 0309 SP		1,327.19	
	Bank of Irela SEPA DD	1,686.40		
	NEPOSCHGUSD 000000.91	0.91		
	365 Online BUCKLEY M	1,400.00		
	P0209PR 50.00@0.90560	45.28		
	365 Online Emer O h	1,700.00		1,927.45
04 Sep 2024	AIBMS 0409 SP		1,906.74	
	POS03SEP BLACKKNIGHT I	253.11		
	365 Online BUCKLEY M	1,100.00		
	365 Online Emer O h	300.00		2,181.08
05 Sep 2024	AIBMS 0509 SP		1,389.41	
	365 Online Michael	592.86		2,977.63
06 Sep 2024	AIBMS 0609 SP		1,931.07	4,908.70
09 Sep 2024	AIBMS 0909 SP		2,824.66	
	POS08SEP Dropbox	53.51		
	POS07SEP Revolut**359	1,013.35		
	POS07SEP APPLE.COM/BI	69.99		
	POS06SEP Revolut**359	3,546.74		3,049.77

SUBTOTAL: 3,049.77

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	22 Nov 2024
	Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
09 Sep 2024	BALANCE FORWARD			3,049.77
10 Sep 2024	AIBMS 1009 SP		1,295.63	
	AVIVA L + P SEPA DD	177.59		
	UnpFee PCO MANUFAC	10.15		
	POS09SEP Revolut**359	2,837.39		1,320.27
11 Sep 2024	AIBMS 1109 SP		1,705.71	
	John McDowell SEPA DD	1,312.09		1,713.89
12 Sep 2024	AIBMS 1209 SP		1,288.14	
	365 Online LYNCH GAR	1,500.00		1,502.03
13 Sep 2024	AIBMS 1309 SP		1,477.54	
	365 Online LYNCH GAR	1,500.00		
	365 Online LYNCH GAR	1,300.00		179.57
16 Sep 2024	AIBMS 1609 SP		2,049.52	
	OXFAM - IRELA SEPA DD	50.00		
	UnpFee AVIVA L + P	10.15		
	UnpFee AVIVA L + P	10.15		
	365 Online LYNCH GAR	2,000.00		158.79
17 Sep 2024	AIBMS 1709 SP		1,469.14	
	Vodafone Irel SEPA DD	92.98		
	POS16SEP APPLE.COM/BI	25.00		
	365 Online LYNCH GAR	1,400.00		109.95
18 Sep 2024	AIBMS 1809 SP		1,709.56	
	County Clean SEPA DD	30.65		
	NEPOSCHGUSD 000000.13	0.13		
	P1709US 6.99@0.90271	6.31		1,782.42
19 Sep 2024	AIBMS 1909 SP		983.07	
	POS18SEP REGISTER365	22.14		2,743.35
20 Sep 2024	AIBMS 2009 SP		1,165.30	
	NOTIFIED FEES	58.50		
	EIR SEPA DD	274.33		
	POS19SEP Revolut**359	912.02		
	365 Online LYNCH GAR	2,500.00		163.80
23 Sep 2024	AIBMS 2309 SP		2,150.92	
	69008393 SO	1,376.93		937.79

SUBTOTAL: 937.79

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name **BRONZE TRAIL LIMITED
 TRADING AS
 LYNCH'S PHARMACY
 CURRENT ACCOUNT**
 Account number **71880332**
 IBAN **IE37 BOFI 9028 1371 8803 32**
 Statement date **22 Nov 2024** Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
23 Sep 2024	BALANCE FORWARD			937.79
24 Sep 2024	AIBMS 2409 SP 3000880729 EMPROS UnpFee PCO MANUFAC		1,120.61 1,686.40 10.15	
25 Sep 2024	AIBMS 2509 SP			361.85
26 Sep 2024	AIBMS 2609 SP 365 Online OKELLY DE		1,535.64 80.00	1,897.49
27 Sep 2024	AIBMS 2709 SP PAYZONE LIMIT SEPA DD		1,715.12 61.16	3,532.61
30 Sep 2024	365 Online Aviva li AIBMS 3009 SP County Clean SEPA DD NEPOSCHGUSD 000008.99 BOI BOL CHARGE POS28SEP PAYPAL *EDWA	490.30 63.16 8.99 10.00 93.65		4,318.79
	POS29SEP CRAZAM 365 Online LYNCH GAR P2709GB500.00@0.89896	69.99 3,000.00 449.48		3,627.32
01 Oct 2024	AIBMS 0110 SP POS30SEP CRAZAM POS30SEP APPLE.COM/BI		1,602.62 69.99 7.99	
02 Oct 2024	365 Online LYNCH GAR AIBMS 0210 SP CHEQUE 4402 Bank of Irela SEPA DD POS01OCT APPLE.COM/BI	3,000.00 1,131.53 1,686.40 8.99		2,151.96
03 Oct 2024	POS01OCT APPLE.COM/BI AIBMS 0310 SP CHEQUE 4401 365 Online BUCKLEY M	14.99 175.00 2,484.59		1,246.80
04 Oct 2024	AIBMS 0410 SP UnpFee MCLERNONSCO 365 Online Emer O h	10.15 2,069.40		237.95 2,384.89
07 Oct 2024	AIBMS 0710 SP		1,894.18	543.29
SUBTOTAL:				2,437.47

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	22 Nov 2024
	Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
07 Oct 2024	BALANCE FORWARD			2,437.47
	POS05OCT APPLE.COM/BI	21.99		
	365 Online LYNCH GAR	2,300.00		115.48
08 Oct 2024	AIBMS 0810 SP		1,307.89	
	POS07OCT APPLE.COM/BI	69.99		1,353.38
09 Oct 2024	AIBMS 0910 SP		1,222.18	
	POS08OCT Dropbox	53.51		
	POS08OCT Revolut**359	1,216.02		1,306.03
10 Oct 2024	AIBMS 1010 SP		1,766.68	
	AVIVA L + P SEPA DD	177.59		
	UnpFee PCO MANUFAC	10.15		
	POS09OCT Revolut**359	1,216.02		1,668.95
11 Oct 2024	AIBMS 1110 SP		1,441.09	
	CHEQUE 4403	40.00		
	CHEQUE 4405	40.00		
	POS10OCT Revolut**359	1,216.02		
	365 Online LYNCH GAR	1,700.00		114.02
14 Oct 2024	AIBMS 1410 SP		2,299.57	
	Vodafone Irel SEPA DD	92.98		2,320.61
15 Oct 2024	AIBMS 1510 SP		1,360.53	
	OXFAM - IRELA SEPA DD	50.00		
	POS14OCT Revolut**359	2,229.38		1,401.76
16 Oct 2024	AIBMS 1610 SP		1,212.59	
	POS15OCT Revolut**359	1,216.02		1,398.33
17 Oct 2024	AIBMS 1710 SP		1,578.04	
	County Clean SEPA DD	30.64		
	POS16OCT Revolut**359	1,317.36		
	POS16OCT APPLE.COM/BI	25.00		
18 Oct 2024	AIBMS 1810 SP		715.10	
	NEPOSCHGUSD 000000.13	0.13		
	POS17OCT Revolut**359	1,520.03		
	P1710US 6.99@0.92131	6.44		791.87
21 Oct 2024	POS18OCT REGISTER365	22.14		
	POS18OCT Revolut**359	709.35		60.38

SUBTOTAL: 60.38

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.



LYNCH'S PHARMACY
 UNIT 1,
 BROADALE COMMERCIAL PARK,
 MARYBOROUGH HILL,
 DOUGLAS, CORK

Your account name	BRONZE TRAIL LIMITED TRADING AS LYNCH'S PHARMACY CURRENT ACCOUNT
Account number	71880332
IBAN	IE37 BOFI 9028 1371 8803 32
Statement date	22 Nov 2024
	Number 36

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
21 Oct 2024	BALANCE FORWARD			60.38
22 Oct 2024	UnpFee EIR	10.15		50.23
23 Oct 2024	UnpFee PCO MANUFAC	10.15		40.08
25 Oct 2024	UNPAID S/O CHARGE	6.98		33.10
29 Oct 2024	365 Garvan		2,000.00	
	BOI BOL CHARGE	10.00		2,023.10
30 Oct 2024	231398097/CLM18/20 SP		8,824.00	10,847.10
31 Oct 2024	GC RE ABBOTT SEPA DD	216.48		
	County Clean SEPA DD	42.11		
	POS30OCT Revolut**359	7,093.48		3,495.03
01 Nov 2024	365 Garvan		600.00	4,095.03
04 Nov 2024	BKG365	2,500.00		
	DEBIT TRANSACTION DD	280.98		
	VISA DEBIT	7.99		
	POS01NOV APPLE.COM/BI	14.99		1,291.07
05 Nov 2024	John McDowell SEPA RFD		280.98	1,572.05
11 Nov 2024	REVENUE PAYMENT	1,572.00		0.05
15 Nov 2024	787444NN SP		728.36	728.41
21 Nov 2024	REVENUE PAYMENT	728.00		0.41

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

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.

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	POS/C	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/banking365howtostart

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**

Year: 2024

Bronze Trail Ltd - 6376783O

Employee Name: Garvan Lynch

PPS Number: 5496160M

Month No	PRSI ee	PRSI Tot	Class	Gross	Cumul Gross	Cumul Cut off Point	Cum Tax @ std rate	Cum Tax @ high rate	Cum Gross Tax	Cum Tax Credit	Cum Tax	Tax Ded (Refund)	USC	LPT	Net Pay	Basis
1/01 1	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
9/02 2	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
9/03 3	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
9/04 4	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
1/05 5	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
8/06 6	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
1/07 7	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
9/08 8	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
10/09 9	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul

This employment

Cumulative gross	0.00
Cumulative PAYE	0.00
Date of leaving	N/A
Cumulative PRSI EE	0.00
Cumulative PRSI Total	0.00
Cumulative USC	0.00
LPT to date	0.00
Insurable weeks	00

Year: 2023

Bronze Trail Ltd - 6376783O

Employee Name: Garvan Lynch

PPS Number: 5496160M

Month No	PRSI ee	PRSI Tot	Class	Gross	Cumul Gross	Cumul Cut off Point	Cum Tax @ std rate	Cum Tax @ high rate	Cum Gross Tax	Cum Tax Credit	Cum Tax	Tax Ded (Refund)	USC	LPT	Net Pay	Basis
0/01 1	323.59	323.59	S1	8089.66	8089.66	6940.67	1388.13	459.59	1847.73	1018.34	829.39	829.39	386.68	0.00	6550.00	Cumul
8/02 2	323.59	323.59	S1	8089.66	16179.32	13881.35	2776.27	919.19	3695.46	2036.68	1658.78	829.39	386.68	0.00	6550.00	Cumul
1/03 3	0.00	0.00	S0	0.00	16179.32	6940.67	0.00	0.00	0.00	1018.34	1658.78	0.00	0.00	0.00	0.00	Cumul
8/04 4	210.99	210.99	S1	5274.66	21453.98	27762.70	4290.80	0.00	4290.80	4073.36	217.44	(1441.34)-	44.99	0.00	6550.00	Cumul
0/05 5	306.89	306.89	S1	7672.25	29126.23	34703.37	5825.25	0.00	5825.25	5091.70	733.55	516.11	299.25	0.00	6550.00	Cumul
9/06 6	310.07	310.07	S1	7751.70	36877.93	41644.05	7375.59	0.00	7375.59	6110.04	1265.55	532.00	359.63	0.00	6550.00	Cumul
8/07 7	310.07	310.07	S1	7751.71	44629.64	48584.72	8925.93	0.00	8925.93	7128.38	1797.55	532.00	359.64	0.00	6550.00	Cumul
11/08 8	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul
8/09 9	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul
3/10 10	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul
3/11 11	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul
2/12 12	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul

This employment

Cumulative gross	44629.64
Cumulative PAYE	1797.55
Date of leaving	N/A
Cumulative PRSI EE	1785.18
Cumulative PRSI Total	1785.18
Cumulative USC	1746.89
LPT to date	0.00
Insurable weeks	31

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No 6376783O)

Thesaurus 2023 Payroll Software

DETAILED INFORMATION		ADDITIONS	DEDUCTIONS	CUMULATIVES
Date	30/01/2023	Total Pay	8089.66	Cumulatives this employment
PPS Number	5496160M	-Pension (ee)	0.00	Gross 8089.66
Period	1			PAYE 829.39
PRSI Class	S1			USC 386.68
Monthly Tax Credit	1018.34	Total Gross	8089.66	PRSI ee 323.59
Monthly Cut Off	6940.67			PRSI er 0.00
Basis	Cumul	PAYE	829.39	Insurable Weeks 5
		USC	386.68	
		PRSI ee	323.59	
Basic Pay	8089.66			
Total Pay	8089.66			Last employment
		Payment	6550.00	Gross 0.00
				PAYE 0.00
				USC 0.00
		PRSI er	0.00	

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No. 63767830)

Thesaurus 2023 Payroll Software

DETAILS/STAFFERS/BASIC		ADDITIONS	DEDUCTIONS	CUMULATIVES	
Date	28/02/2023	Total Pay	8089.66	Cumulatives this employment	€
PPS Number	5496160M	-Pension (ee)	0.00	Gross	16179.32
Period	2			PAYE	1658.78
PRSI Class	S1			USC	773.36
Monthly Tax Credit	1018.34			PRSI ee	647.17
Monthly Cut Off	6940.67	Total Gross	8089.66	PRSI er	0.00
Basis	Cumul			Insurable Weeks	9
Basic Pay	8089.66				
Total Pay	8089.66			Last employment	
				Gross	0.00
		Payment	6550.00	PAYE	0.00
				USC	0.00
				PRSI er	0.00

Carvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No 6376783O)

Thesaurus 2023 Payroll Software

PERSONNEL INFORMATION		ADDITIONAL	DETAILS	CUMULATIVES	
Date	28/04/2023		Total Pay	5274.66	Cumulatives this employment
PPS Number	5496160M		-Pension (ee)	0.00	Gross 21453.98
Period	4				PAYE 217.44
PRSI Class	S1				USC 728.37
Monthly Tax Credit	1018.34		Total Gross	5274.66	PRSI ee 858.16
Monthly Cut Off	6940.67				PRSI er 0.00
Basis	Cumul		PAYE - 1441.34		Insurable Weeks 18
Basic Pay	5274.66		USC - 44.99		
Total Pay	5274.66		PRSI ee 210.99		
			Payment	6550.00	Last employment
					Gross 0.00
					PAYE 0.00
					USC 0.00

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No. 6376783O)

Thesaurus 2023 Payroll Software

DETAILS	ADDITIONS	DEDUCTIONS	CUMULATIVES
Date 30/05/2023	Total Pay	7672.25	Cumulatives this employment €
PPS Number 5496160M	-Pension (ee)	0.00	Gross 29126.23
Period 5			PAYE 733.55
PRSI Class S1			USC 1027.62
Monthly Tax Credit 1018.34			PRSI ee 1165.05
Monthly Cut Off 6940.67	Total Gross	7672.25	PRSI er 0.00
Basis Cumul			Insurable Weeks 22
Basic Pay 7672.25	PAYE	516.11	
Total Pay 7672.25	USC	299.25	
	PRSI ee	306.89	
			Last employment
			Gross 0.00
	Payment	6550.00	PAYE 0.00
			USC 0.00
		PRSI er 0.00	

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No. 6376783O)

Thesaurus 2023 Payroll Software

DEBITS/CREDITS/ABSTRACT		ADDITIONS	DEDUCTIONS	CUMULATIVES
Date	29/06/2023	Total Pay	7751.70	Cumulatives this employment
PPS Number	5496160M		-Pension (ee) 0.00	€ 36877.93
Period	6			PAYE 1265.55
PRSI Class	S1			USC 1387.25
Monthly Tax Credit	1018.34			PRSI ee 1475.11
Monthly Cut Off	6940.67	Total Gross	7751.70	PRSI er 0.00
Basis	Cumul			Insurable Weeks 26
Basic Pay	7751.70			
Total Pay	7751.70			Last employment
		Payment	6550.00	Gross 0.00
				PAYE 0.00
				USC 0.00

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No 6376783O)

Thesaurus 2023 Payroll Software

DESCRIPTIONS	ADDITIONS	DEDUCTIONS	CUMULATIVES
Date 28/07/2023			
PPS Number 5496160M	Total Pay	7751.71	Cumulatives this employment
Period 7		-Pension (ee) 0.00	Gross 44629.64
PRSI Class S1			PAYE 1797.55
Monthly Tax Credit 1018.34			USC 1746.89
Monthly Cut Off 6940.67	Total Gross	7751.71	PRSI ee 1785.18
Basis Cumul			PRSI er 0.00
Basic Pay 7751.71		PAYE 532.00	Insurable Weeks 31
Total Pay 7751.71		USC 359.64	
		PRSI ee 310.07	
	Payment	6550.00	Last employment
		PRSI er 0.00	Gross 0.00
			PAYE 0.00
			USC 0.00

Year: 2024

Bronze Trail Ltd - 6376783O

Employee Name: Garvan Lynch

PPS Number: 5496160M

Month No	PRSI ee	PRSI Tot	Class	Gross	Cumul Gross	Cumul Cut off Point	Cum Tax @ std rate	Cum Tax @ high rate	Cum Gross Tax	Cum Tax Credit	Cum Tax	Tax Ded (Refund)	USC	LPT	Net Pay	Basis
1/01 1	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
9/02 2	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
9/03 3	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
9/04 4	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
1/05 5	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
8/06 6	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
1/07 7	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
9/08 8	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul
10/09 9	0.00	0.00	S1	0.00	0.00	7200.00	0.00	0.00	0.00	896.25	0.00	0.00	0.00	0.00	0.00	Cumul

This employment

Cumulative gross	0.00
Cumulative PAYE	0.00
Date of leaving	N/A
Cumulative PRSI EE	0.00
Cumulative PRSI Total	0.00
Cumulative USC	0.00
LPT to date	0.00
Insurable weeks	00

Year: 2023

Bronze Trail Ltd - 6376783O

Employee Name: Garvan Lynch

PPS Number: 5496160M

Month No	PRSI ee	PRSI Tot	Class	Gross	Cumul Gross	Cumul Cut off Point	Cum Tax @ std rate	Cum Tax @ high rate	Cum Gross Tax	Cum Tax Credit	Cum Tax	Tax Ded (Refund)	USC	LPT	Net Pay	Basis
0/01 1	323.59	323.59	S1	8089.66	8089.66	6940.67	1388.13	459.59	1847.73	1018.34	829.39	829.39	386.68	0.00	6550.00	Cumul
8/02 2	323.59	323.59	S1	8089.66	16179.32	13881.35	2776.27	919.19	3695.46	2036.68	1658.78	829.39	386.68	0.00	6550.00	Cumul
1/03 3	0.00	0.00	S0	0.00	16179.32	6940.67	0.00	0.00	0.00	1018.34	1658.78	0.00	0.00	0.00	0.00	Cumul
8/04 4	210.99	210.99	S1	5274.66	21453.98	27762.70	4290.80	0.00	4290.80	4073.36	217.44	(1441.34)-	44.99	0.00	6550.00	Cumul
0/05 5	306.89	306.89	S1	7672.25	29126.23	34703.37	5825.25	0.00	5825.25	5091.70	733.55	516.11	299.25	0.00	6550.00	Cumul
9/06 6	310.07	310.07	S1	7751.70	36877.93	41644.05	7375.59	0.00	7375.59	6110.04	1265.55	532.00	359.63	0.00	6550.00	Cumul
8/07 7	310.07	310.07	S1	7751.71	44629.64	48584.72	8925.93	0.00	8925.93	7128.38	1797.55	532.00	359.64	0.00	6550.00	Cumul
11/08 8	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul
8/09 9	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul
3/10 10	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul
3/11 11	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul
2/12 12	0.00	0.00	S1	0.00	44629.64	6940.67	0.00	0.00	0.00	1018.34	1797.55	0.00	0.00	0.00	0.00	Cumul

This employment

Cumulative gross	44629.64
Cumulative PAYE	1797.55
Date of leaving	N/A
Cumulative PRSI EE	1785.18
Cumulative PRSI Total	1785.18
Cumulative USC	1746.89
LPT to date	0.00
Insurable weeks	31

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No 6376783O)

Thesaurus 2023 Payroll Software

DETAILED INFORMATION		ADDITIONS	DEDUCTIONS	CUMULATIVES
Date	30/01/2023	Total Pay	8089.66	Cumulatives this employment
PPS Number	5496160M	-Pension (ee)	0.00	Gross 8089.66
Period	1			PAYE 829.39
PRSI Class	S1			USC 386.68
Monthly Tax Credit	1018.34	Total Gross	8089.66	PRSI ee 323.59
Monthly Cut Off	6940.67			PRSI er 0.00
Basis	Cumul	PAYE	829.39	Insurable Weeks 5
		USC	386.68	
		PRSI ee	323.59	
Basic Pay	8089.66			
Total Pay	8089.66			Last employment
		Payment	6550.00	Gross 0.00
				PAYE 0.00
				USC 0.00
		PRSI er	0.00	

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No. 63767830)

Thesaurus 2023 Payroll Software

DETAILS/STAFFERS/BASIC		ADDITIONS	DEDUCTIONS	CUMULATIVES	
Date	28/02/2023	Total Pay	8089.66	Cumulatives this employment	€
PPS Number	5496160M	-Pension (ee)	0.00	Gross	16179.32
Period	2			PAYE	1658.78
PRSI Class	S1			USC	773.36
Monthly Tax Credit	1018.34			PRSI ee	647.17
Monthly Cut Off	6940.67	Total Gross	8089.66	PRSI er	0.00
Basis	Cumul			Insurable Weeks	9
Basic Pay	8089.66				
Total Pay	8089.66			Last employment	
				Gross	0.00
		Payment	6550.00	PAYE	0.00
				USC	0.00
				PRSI er	0.00

Carvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No 6376783O)

Thesaurus 2023 Payroll Software

PERSONNEL INFORMATION		ADDITIONAL	DETAILS	CUMULATIVES	
Date	28/04/2023		Total Pay	5274.66	Cumulatives this employment
PPS Number	5496160M		-Pension (ee)	0.00	Gross 21453.98
Period	4				PAYE 217.44
PRSI Class	S1				USC 728.37
Monthly Tax Credit	1018.34		Total Gross	5274.66	PRSI ee 858.16
Monthly Cut Off	6940.67				PRSI er 0.00
Basis	Cumul		PAYE - 1441.34		Insurable Weeks 18
Basic Pay	5274.66		USC - 44.99		
Total Pay	5274.66		PRSI ee 210.99		
			Payment	6550.00	Last employment
					Gross 0.00
					PAYE 0.00
					USC 0.00

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No. 6376783O)

Thesaurus 2023 Payroll Software

DETAILS OF PAYE BASIS		AUDITIONS	DEDUCTIONS	CUMULATIVES
Date	30/05/2023	Total Pay	7672.25	Cumulatives this employment €
PPS Number	5496160M	-Pension (ee)	0.00	Gross 29126.23
Period	5			PAYE 733.55
PRSI Class	S1			USC 1027.62
Monthly Tax Credit	1018.34	Total Gross	7672.25	PRSI ee 1165.05
Monthly Cut Off	6940.67			PRSI er 0.00
Basis	Cumul	PAYE	516.11	Insurable Weeks 22
		USC	299.25	
		PRSI ee	306.89	
Basic Pay	7672.25			
Total Pay	7672.25			Last employment
		Payment	6550.00	Gross 0.00
				PAYE 0.00
				USC 0.00
		PRSI er	0.00	

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No. 6376783O)

Thesaurus 2023 Payroll Software

DEBITS/CREDITS/ABSTRACT		ADDITIONS	DEDUCTIONS	CUMULATIVES
Date	29/06/2023	Total Pay	7751.70	Cumulatives this employment
PPS Number	5496160M		-Pension (ee) 0.00	€ 36877.93
Period	6			PAYE 1265.55
PRSI Class	S1			USC 1387.25
Monthly Tax Credit	1018.34			PRSI ee 1475.11
Monthly Cut Off	6940.67	Total Gross	7751.70	PRSI er 0.00
Basis	Cumul			Insurable Weeks 26
Basic Pay	7751.70			
Total Pay	7751.70			Last employment
		Payment	6550.00	Gross 0.00
				PAYE 0.00
				USC 0.00

Garvan Lynch

Works No: 4

Bronze Trail Ltd (Er. No 6376783O)

Thesaurus 2023 Payroll Software

DESCRIPTIONS	ADDITIONS	DEDUCTIONS	CUMULATIVES
Date 28/07/2023			
PPS Number 5496160M	Total Pay	7751.71	Cumulatives this employment
Period 7		-Pension (ee) 0.00	Gross 44629.64
PRSI Class S1			PAYE 1797.55
Monthly Tax Credit 1018.34			USC 1746.89
Monthly Cut Off 6940.67	Total Gross	7751.71	PRSI ee 1785.18
Basis Cumul			PRSI er 0.00
Basic Pay 7751.71		PAYE 532.00	Insurable Weeks 31
Total Pay 7751.71		USC 359.64	
		PRSI ee 310.07	
	Payment	6550.00	Last employment
		PRSI er 0.00	Gross 0.00
			PAYE 0.00
			USC 0.00