

MR GARVAN LYNCH
4 BEAUMONT PLACE
BLACKROCK RD
CORK
CO CORK

Your account name **GARVAN LYNCH
CURRENT ACCOUNT**

Account number **78006365**
IBAN **IE91 BOFI 9028 1378 0063 65**
Statement date **29 Jan 2025** Number **88**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
31 Dec 2024	BALANCE FORWARD			8,105.32 OD
02 Jan 2025	POSC31DEC MURMACS	39.00		
	POSC31DEC Clancy's Ba	5.30		
	POSC31DEC THE OLD OAK	8.00		
	POSC31DEC THE OLD OAK	8.00		
	POSC31DEC THE OLD TOW	4.00		
	ROYAL LONDON SEPA DD	130.35		
	POS01JAN DELIVEROO	52.47		8,352.44 OD
03 Jan 2025	Bank of Irela SEPA DD	1,686.40		10,038.84 OD
07 Jan 2025	EIR SEPA DD	123.36		
	HAVEN MORTGAG SEPA DD	1,737.87		
	POS06JAN DELIVEROO	17.84		11,917.91 OD
08 Jan 2025	FOR RENTING A FLAT SP		1,200.00	10,717.91 OD
09 Jan 2025	POSC08JAN SQ *SOMA 2	9.35		
	POSC08JAN SQ *SOMA 2	7.70		
	POSC08JAN Q PARK ST F	3.90		
	POSC08JAN MURMACS	39.38		
	NEPOSCHGUSD 000000.48	0.48		
	POS08JAN CORK OMNIPLE	34.90		
	POS08JAN MMMAD	320.00		
	P0801US 24.60@0.96747	23.80		11,157.42 OD
10 Jan 2025	POSC09JAN MURMACS	19.82		
	POSC09JAN TREADWELL T	15.00		
	POS09JAN XL MARINA FI	117.76		
	POS09JAN Prime Video	6.99		11,316.99 OD
13 Jan 2025	GARVAN JAMES LYNCH IP		3,000.00	
	POSC11JAN MURMACS	32.07		
	POSC12JAN TESCO STORE	49.29		
	POSC12JAN XL MARINA F	45.33		8,443.68 OD
15 Jan 2025	POSC14JAN PAUL STREET	2.70		
	POSC14JAN Bennetts Sh	40.00		
	POS14JAN MMMAD	165.00		
	POS14JAN WWW NCTS IE	60.00		8,711.38 OD
16 Jan 2025	POS15JAN DELIVEROO	21.15		
SUBTOTAL: 8,732.53OD				

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16 Jan 2025	BALANCE FORWARD			8,732.53 OD
	POS14JAN GALLIVAN MUR	1,348.00		
	POS15JAN DELIVEROO	38.48		10,119.01 OD
17 Jan 2025	POSC16JAN MAXOL SSTN	8.40		
	POS16JAN Revolut**334	8,000.00		18,127.41 OD
20 Jan 2025	POSC17JAN MAXOL SSTN	10.39		
	POSC18JAN SQ *JBBARBE	17.00		
	POS19JAN CIRCLE K POL	69.44		18,224.24 OD
21 Jan 2025	NGS		12,800.00	
	POSC20JAN KAVANAGH SE	4.80		
	POSC20JAN APPLGREEN	47.42		
	POSC20JAN APPLGREEN	4.80		
	C2001GB 2.75@1.18909	3.27		
	C2001GB 11.65@1.18969	13.86		
	C2001GB 4.24@1.18867	5.04		
	TO A/C 63118487 SO	967.23		
	NECLSCHGGBP 000000.07	0.07		
	NECLSCHGGBP 000000.10	0.10		
	NECLSCHGGBP 000000.28	0.28		
	NEPOSCHGGBP 000000.19	0.19		
	P2001GB 8.00@1.19000	9.52		6,480.82 OD
22 Jan 2025	POSC21JAN CORRIB CAR	3.00		
	POSC21JAN CORRIB OIL	3.30		
	POSC21JAN SMYTHS FILL	38.02		
	POSC21JAN CIRCLE K KI	9.50		
	C2001GB 3.00@1.19000	3.57		
	NECLSCHGGBP 000000.07	0.07		6,538.28 OD
23 Jan 2025	Electric Irel SEPA DD	153.41		
	POS22JAN DELIVEROO	15.77		
	365 Online OCON CHEM	546.33		
	365 Online INSTANT W	250.00		7,503.79 OD
24 Jan 2025	365 garvan		770.00	
	POSC23JAN PAUL STREET	2.70		
	POS23JAN PROTECH ALAR	150.00		6,886.49 OD
SUBTOTAL: 6,886.49OD				

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24 Jan 2025	BALANCE FORWARD			6,886.49 OD
27 Jan 2025	POSC26JAN DANOS SUPER	39.10		
	POS25JAN FURNISHING T	440.00		7,365.59 OD
28 Jan 2025	FOR RENTING A FLAT SP		1,200.00	
	GARVAN JAMES LYNCH IP		1,100.00	
	POSC27JAN MURMACS	1.61		
	POS28JAN Mol*Dartshop	168.36		
	POS27JAN ELECTRIC IRE	2,982.02		8,217.58 OD
29 Jan 2025	POSC28JAN CENTRA WASH	6.95		
	POSC28JAN CENTRA WASH	3.15		
	POSC28JAN The Party C	30.00		
	POS28JAN The Party Co	150.00		
	POS28JAN PAUL STREET	20.00		8,427.68 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
A	Foreign/international non-euro ATM transaction
ADJ	Adjustment (to reverse previous transaction)
APO	An Post Office
BK	Books
CA	Current Account
CH	Cheque
CHG	Charge
CHG-REFERRAL ITEM	Referral item charges
CHQM	Cheque lodgement using Lodgement ATM
CO	Contactless point of sale non-euro transaction
CR	Credit
CSHM	Cash lodgement using Lodgement ATM
DD	Direct Debit
DR	Debit
EFT	Electronic Funds Transfer (Credit Transfer)
FEE: MAINTAINING	Fee for maintaining the account
ACC	
GT/GOVT	Government
INTRST	Credit interest paid to account
INST	Instruction
INT	Debit interest from account

Abbreviation	Explanation
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
LDGMNT/LODG	Lodgement (cash / cheque / mixed)
MIXM	Mixed cash and cheque lodgement using Lodgement ATM
O/Draft	Overdraft
P	Using a debit card for purchases in foreign currency
Pass/ATMD	ATM transactions in Republic of Ireland and in some banks throughout Northern Ireland and Great Britain
PAYT	Payment (Credit Transfer)
POS	Using a debit card for purchases in euro or foreign currency
POSC	Using a debit card for contactless purchases in euro or foreign currency
REFERRAL ITEM(S)-FEE	Referral item charges
SO or S/O	Standing Order
SPL	Special
TR	Transfer
TX	Transaction
UNPAID FEE	Charge for cheque returned unpaid
UNPAID S/O CHARGE	Unpaid Standing Order charge
UnpFee	Unpaid SEPA Direct Debit charge

General Information

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

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

Your eStatements at a click

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

EU Standard Language for Payment Services for Personal Customers

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

Offer of Annual Review for Business Borrowers

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

Online Banking for Business Customers

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

Helpful Contacts

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

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