

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 **31 Mar 2025** Number **89**

Your Current Account Statement

Date	Transaction details	Payments - out	Payments - in	Balance
29 Jan 2025	<b>BALANCE FORWARD</b>			<b>8,427.68 OD</b>
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		
				<b>SUBTOTAL: 7,439.36OD</b>

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10 Feb 2025	<b>BALANCE FORWARD</b>			<b>7,439.36 OD</b>
	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		
<b>SUBTOTAL: 3,542.05OD</b>				

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21 Feb 2025	<b>BALANCE FORWARD</b>			<b>3,542.05 OD</b>
	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		
				<b>SUBTOTAL: 21,820.06 OD</b>

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03 Mar 2025	<b>BALANCE FORWARD</b>			<b>21,820.06 OD</b>
	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		
				<b>SUBTOTAL: 22,714.62 OD</b>

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10 Mar 2025	<b>BALANCE FORWARD</b>			<b>22,714.62 OD</b>
	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: 2,302.72 OD				

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19 Mar 2025	<b>BALANCE FORWARD</b>			<b>2,302.72 OD</b>
	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](http://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](http://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](http://boi.com/OnlineBankingForBusiness). Alternatively you can call 0818 210 619 or email [electronic.banking@boi.com](mailto: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](http://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**